

# SPECIAL EUROBAROMETER 342

## Consumer empowerment

### REPORT

Fieldwork: February – April 2010

Publication: April 2011

This survey was requested by Eurostat and the Directorate-General for “Health and Consumers” (DG SANCO) and coordinated by the Directorate-General for Communication (“Research and Speechwriting” Unit).

[http://ec.europa.eu/public\\_opinion/index\\_en.htm](http://ec.europa.eu/public_opinion/index_en.htm)

This document does not represent the point of view of the European Commission.  
The interpretations and opinions contained in it are solely those of the authors.

## **Special Eurobarometer n° 342**

### **CONSUMER EMPOWERMENT**

Conducted by TNS Opinion & Social on request of  
Eurostat and the Directorate-General for Health and  
Consumers (DG SANCO)

Survey co-ordinated by  
Directorate General Communication

TNS Opinion & Social  
Avenue Herrmann Debroux, 40  
1160 Bruxelles  
Belgique

## **Table of contents**

<b>INTRODUCTION .....</b>	<b>5</b>
<b>1. CONSUMER CONFIDENCE .....</b>	<b>11</b>
<b>1.1. Feeling confident as a consumer .....</b>	<b>12</b>
<b>1.2. Feeling knowledgeable as a consumer .....</b>	<b>14</b>
<b>1.3. Feeling protected by consumer law .....</b>	<b>16</b>
<b>1.4. Overall indicator .....</b>	<b>19</b>
<b>1.5. Conclusion .....</b>	<b>22</b>
<b>2. CONSUMER SKILLS .....</b>	<b>24</b>
<b>2.1. Arithmetic and financial skills .....</b>	<b>24</b>
2.1.1. Basic numerical skills .....	24
2.1.2. Intermediate numerical skills .....	27
2.1.3. Advanced numerical skills .....	30
2.1.4. Summary of numerical skills .....	34
<b>2.2. Capacity to read labels and logos .....</b>	<b>36</b>
2.2.1. Interpreting nutritional information .....	36
2.2.2. Suggested best before date on the product .....	41
2.2.3. Familiarity with logos .....	44
2.2.4. Meaning of Logo A: Organically farmed product .....	50
2.2.5. Meaning of Logo B: Product complies with EU legislation .....	51
2.2.6. Meaning of Logo C: Ecological product .....	52
2.2.7. Meaning of Logo D: Recyclable paper product .....	53
2.2.8. Meaning of Logo E: Detrimental to health if product not used properly ....	54
2.2.9. Meaning of the logos: country by country analysis .....	55
2.2.9. Meaning of the logos: socio-demographic analysis .....	57
2.2.10. Summary of understanding the meaning of the logos .....	61
<b>2.3. Conclusion .....</b>	<b>64</b>

<b>3.</b>	<b>AWARENESS OF CONSUMER LEGISLATION .....</b>	<b>66</b>
3.1.	Unfair commercial practices on free goods .....	68
3.2.	Unfair commercial practices - receiving unordered DVDs by post .....	72
3.3.	Unfair commercial practices on air fare rates .....	77
3.4.	Cooling-off period in distance selling .....	82
3.5.	Cooling-off period in distance selling of financial products .....	86
3.6.	Cooling-off period in doorstep selling .....	90
3.7.	Knowledge of the length of guarantee validity rights .....	94
3.8.	Knowledge of consumer laws in cross-border transactions .....	97
3.9.	Summary of awareness of EU consumer legislation .....	100
3.9.1.	Highest awareness .....	100
3.9.2.	Lowest awareness .....	103
3.10.	Conclusion .....	105
<b>4.</b>	<b>CONSUMER ENGAGEMENT .....</b>	<b>108</b>
4.1.	Time spent shopping .....	108
4.2.	Comparing products .....	113
4.2.1.	Occurrence of comparing unit prices of goods .....	113
4.2.2.	Information sources for comparison of durable products .....	116
4.3.	Reading terms and conditions .....	122
4.3.1.	Service contracts: Occurrence of reading terms and conditions .....	122
4.3.2.	Service contracts: Reasons for not reading terms and conditions .....	126
4.3.3.	Buying on the Internet: Number of respondents buying products or services on the Internet .....	132
4.3.4.	Buying on the Internet: Reasons for not buying on Internet .....	135
4.3.5.	Buying on internet: Occurrence of reading terms and conditions .....	139
4.3.6.	Buying on internet: Reasons for not reading terms and conditions .....	142



<b>4.4.</b>	<b>Apparent interest in consumer information .....</b>	<b>146</b>
4.4.1.	Familiarity with consumer organisations and public agencies .....	146
4.4.2.	Interest in TV consumer programmes on TV or radio .....	151
4.4.3.	Pro-active seeking of information on consumer rights .....	156
<b>4.5.</b>	<b>Tendency to talk about purchase experiences .....</b>	<b>159</b>
4.5.1.	Passing on negative experiences .....	159
4.5.2.	Passing on positive experiences .....	162
<b>4.6.</b>	<b>Conclusion .....</b>	<b>165</b>
<b>5.</b>	<b>DETRIMENT AND REDRESS .....</b>	<b>168</b>
<b>5.1.</b>	<b>Incidence and magnitude of consumer detriment.....</b>	<b>169</b>
5.1.1.	Proportion of consumers encountering problems .....	169
5.1.2.	Number of problems encountered .....	173
5.1.3.	Estimated financial loss due to problem .....	175
<b>5.2.</b>	<b>Impact of aggregate consumer detriment .....</b>	<b>179</b>
<b>5.3.</b>	<b>Willingness to take action.....</b>	<b>180</b>
5.3.1.	Inclination to make a complaint if there would be a problem .....	180
5.3.2.	Action undertaken in response to experienced problem.....	184
5.3.3.	Number of complaints to retailers, providers of manufacturers .....	188
<b>5.4.</b>	<b>Involving public authorities or consumer organisations .....</b>	<b>190</b>
5.4.1.	Number of complaints to public authorities or consumer organisations ..	190
5.4.2.	Reasons for not taking complaint to public authorities or consumer organisations .....	193
5.4.3.	Satisfaction with help received .....	199
5.4.4.	Actions taken following a problem - Overall results .....	203
<b>5.5.</b>	<b>Obstacles in turning to Court or out-of-Court dispute settlement body (ADR) .....</b>	<b>204</b>
5.5.1.	Reasons for not involving Court.....	204
5.5.2.	Reasons for not involving out-of-court dispute settlement body (ADR) ..	210
5.5.3.	Financial threshold for involving Court.....	216
5.5.4.	Financial threshold for involving out-of-court dispute settlement body (ADR) .....	220
<b>5.6.</b>	<b>Conclusion .....</b>	<b>224</b>
<b>CONCLUSION .....</b>	<b>227</b>	

## INTRODUCTION

Consumer policy seeks to protect consumers from risks that they cannot be expected to tackle as individuals and to empower them to act in their own interests in areas where they can and should act themselves. The European Commission has already taken many measures to promote a fair, ethical marketplace on the one hand and to inform consumers about their rights on the other hand. The latter includes the EU websites and several consumer rights campaigns. In addition the European Consumer Centres Network (ECC-Net)<sup>1</sup>, co-financed by the European Commission and the Member States, has been set up in order to advise consumers on their rights as consumers and help European Consumers to find solutions to cross-border shopping problems. The European Commission has also financed the creation of an online-consumer education site named *dolceta*<sup>2</sup>. Managed by the EUCEN (European University Continuing Education Network), *dolceta* aims at providing education on a range of consumer issues in a user friendly and accessible way.

Building on these and other initiatives, the EU Consumer Policy Strategy<sup>3</sup> adopted by the European Commission for the years 2007-2013 sets as its main objectives: to empower the 493 million EU consumers, to enhance their welfare and to protect them effectively. The Strategy defines an **empowered consumer** as *a consumer with “real choices, accurate information, market transparency and the confidence that comes from effective protection and solid rights”*. Empowerment comes both from the capacity of consumers themselves but also the strength of the infrastructural framework (regulations, public authorities, consumer organisations, etc.) This report addresses only the first component of empowerment. The European Commission aims at demonstrating to all EU citizens by 2013 that they can shop anywhere in the EU, from corner-shop to website, confident they are equally effectively protected.

The Strategy emphasises the importance of developing a more sophisticated understanding of consumers' actual behaviour in the marketplace. Until now there has been a lack of consistent and harmonized data on consumer empowerment at EU or national level and therefore this survey provides an answer to a clear policy need.

A thorough understanding of the **capacities, knowledge and assertiveness** of consumers will help policymakers to develop policies that take account of the actual behaviour of consumers, as opposed to theoretical models. It will help to design 'smart' policies to identify and empower consumers who are disadvantaged and to highlight vulnerabilities in the European population. Statistical evidence from this survey may pave the way to better consumer policy initiatives at EU or national level. These could be directed to the overall population or targeted according to the needs of particular groups. Furthermore, it will help policymakers to draw a line between problems that consumers can be expected to tackle and problems which are beyond their capabilities.

---

<sup>1</sup> [http://ec.europa.eu/consumers/ecc/index\\_en.htm](http://ec.europa.eu/consumers/ecc/index_en.htm)

<sup>2</sup> <http://www.dolceta.eu/>

<sup>3</sup> [http://ec.europa.eu/consumers/strategy/index\\_en.htm](http://ec.europa.eu/consumers/strategy/index_en.htm)

Moreover, this survey constitutes a better empirical basis for robust estimation of the prevalence of overall consumer detriment in the EU and of consumer redress, in particular through Alternative Dispute Resolution (ADR). Such indicators on empowerment are relevant in the current debate on the definitions of statistics that should complement gross domestic product (GDP) in monitoring economic growth and well-being. Clearly, consumers' skills and capacities represent an intangible stock of capital, as empowered consumers contribute to boosting market competition and innovation, by forcing businesses to strive to deliver value, thus strongly influencing economic growth and sustainability.

### Disadvantaged or vulnerable consumers

Debate has been ongoing for years regarding the appropriate definition of consumers who are prone to detriment. On the one hand, there is the traditional research approach that defines **disadvantaged consumers** as 'those who are disadvantaged in our society' on the basis of socio-economic factors: lower income, older age, lesser education, and belonging to a minority group.

Also, many studies have shown that, for example, third-party complaint agencies are not primarily used by disadvantaged consumers as defined by the traditional research perspective. Instead, the younger, non-minority consumers and minority consumers who speak the official language of the country of residence, with relatively high incomes and high educational levels are more likely to obtain redress through the services of such agencies.<sup>4</sup>

More recently, a different research approach emerged, arguing that positioning consumers as disadvantaged simply because they belong to a socio-economic group does not fit with actual behaviour, nor can it lead to adequate recommendations on consumer empowerment. According to this approach, research should focus on the concept of **vulnerable consumers** rather than disadvantaged consumers: "Consumer vulnerability is a state of powerlessness that arises from an imbalance in marketplace interactions. The actual vulnerability arises from the interaction of individual states, individual characteristics and external conditions within a context where consumption goals may be hindered and the experience affects personal and social perceptions of self"<sup>5</sup>.

For instance, consumers who are prone to addiction or compulsion are more vulnerable consumers if targeted by marketers for alcoholic beverages, as are consumers with poor credit histories if targeted for high interest loans, or consumers who are allergic to certain substances if food labelling is unclear or inaccurate.

---

<sup>4</sup> Garrett, D.E. and P.G. Tomanoff (2010). Are consumers disadvantaged or vulnerable? An examination of consumer complaints to the Better Business Bureau. *Journal of Consumer Affairs*, Vol. 44, No. 1.

<sup>5</sup> Baker, S.M. Gentry, J.W. and T.I. Rittenburg (2005). Building understanding of the domain of consumer vulnerability. *Journal of Macromarketing*, 25 (December), 128-139.

The traditional research approach distinguishes empowered consumers from disadvantaged consumers on the basis of whether or not they belong objectively to a particular group. In contrast, the newer research approach considers every consumer as potentially vulnerable on a gradual scale; the extent of vulnerability of an individual consumer depends on the interaction between the consumer's individual combination of characteristics on the one hand and marketing practices on the other. Moreover, this research perspective introduces the subjective concepts of 'personal and social self perception' of the consumer.

### **Confidence and consumer characteristics**

To identify disadvantaged or vulnerable consumers and obtain a more sophisticated profile of them, this survey involves, besides socio-economic group variables, subjective characteristics: feelings of confidence, feelings of being well-informed and feelings of being protected as a consumer. Since it also covers a wide range of consumer competencies the data also allows us to test and refine our hypotheses in the light of concrete evidence.

This report analyses the relation between consumers' subjective confidence on the one hand and their actual capacities, knowledge and assertiveness on the other, in order to see whether Europeans' confidence as consumers is consistent with their actual level of empowerment. Of particular interest are the profiles of less competent or empowered consumers who feel confident since they can be argued to be the most vulnerable.

The traditional categories of the disadvantaged consumer perspective, which are included in this survey, are defined by proxies that allow for comparative analyses between countries: self-positioning on the social staircase, occupational scale, difficulties with paying bills (all indicators of income), age at end of education (indicator of level of education), mother tongue other than the official language of the country of residence or being born abroad (both indicators of ethnicity/minority), and age group. In addition, subjective urbanisation and dwelling status (both indicators of living situation) and gender are included in this survey.

On the basis of the above considerations the term 'vulnerable' or 'more vulnerable' is employed in the report wherever the findings indicate that a group of consumers, based on their responses, are less capable, knowledgeable or assertive than others. The various issues of capacity, knowledge and assertiveness assessed in this report all provide us with the opportunity to gain a greater understanding of the relationship between traditional definitions of disadvantaged consumers and the concept of vulnerability. So, in reviewing each metric we identify which consumers are more likely to be vulnerable and then profile these individuals using both objective demographic and subjective variables (the extent to which they feel confident, well-informed or protected as consumers).

In this way it is possible to build up a much clearer profile of the types of respondents most likely to be vulnerable, to understand where this vulnerability is most likely to manifest itself and to establish the extent to which such consumers recognise their own potential vulnerability.

### **Outline of the report**

The main objective of the report is to answer the question: Are European citizens sufficiently empowered as consumers? In order to answer this question, the report has been divided into five sections.

This report starts with an overall view on respondents' subjective feelings regarding their empowerment: their feelings of confidence as consumers, the extent to which they feel knowledgeable and the level of protection they perceived themselves to have as consumers are measured. These three confidence measures shed light on the general feeling of confidence and empowerment of European consumers, allow us to identify more and less subjectively competent groups and are used throughout the report as a benchmark and comparator.

The second chapter investigates consumers' competence in the basic arithmetic numeracy skills necessary to make purchase decisions and their familiarity with and understanding of packaging and labelling information, including logos.

The third chapter focuses on respondents' awareness of consumer legislation and their rights with respect to various everyday commercial practices. Respondents were presented with various purchase scenarios, involving several unfair commercial practices, cooling off periods, guarantee periods and cross-border transactions.

Chapter four investigates consumers' capacity to make informed decisions when buying goods and services. A major issue is whether consumers read the terms and conditions before they purchase and the reasons why they do not read them. Respondents' behaviour with respect to price comparison and information gathering on products will be addressed. The chapter also investigates consumers' familiarity with consumer organisations, TV or radio consumer programmes, or other places to obtain consumer information. The chapter ends discussing respondents' general tendency to talk to others about their good and bad purchase experiences and the actual incidence of problems are presented.

Chapter five provides insights into European consumers' actual detriment and redress behaviour. The chapter then focuses on those who have had a negative experience as a consumer during the last twelve months, including: level of financial detriment; the incidence of involving a public authority or a consumer organisation, or taking the business to Court or using ADR mechanisms and the reasons for not following these routes. Amongst those who had not experienced a problem in the past year the chapter looks at their inclination to make a complaint if they were to have a problem.

\*\*\*\*\*

This report was conducted by TNS Opinion & Social at the request of Eurostat and the Directorate-General for Health and Consumers (DG SANCO) and was commissioned by the Directorate-General for Communication. It combines the results from two waves of the special Eurobarometer (EB 73.2 and 73.3). The first wave was held from 26 February to 17 March 2010 and involved 28.304 interviews. The second wave took place from 12 March to 1 April 2010 and consisted of 28.167 interviews. A total of 56.471 interviews were carried out<sup>6</sup>. The methodology used is that of the Standard Eurobarometer surveys of the Directorate-General for Communication ("Research and Speechwriting" Unit). A technical note concerning the methodology used in carrying out the interviews is annexed to this report.

*The Eurobarometer web site can be consulted at the following address:*

*[http://ec.europa.eu/public\\_opinion/index\\_en.htm](http://ec.europa.eu/public_opinion/index_en.htm)*

*We would like to take the opportunity to thank all the respondents across the continent who have given of their time to take part in this survey.*

*Without their active participation, this study would simply not have been possible.*

---

<sup>6</sup> For precise details of the fieldwork dates in each country, please refer to the technical specifications.

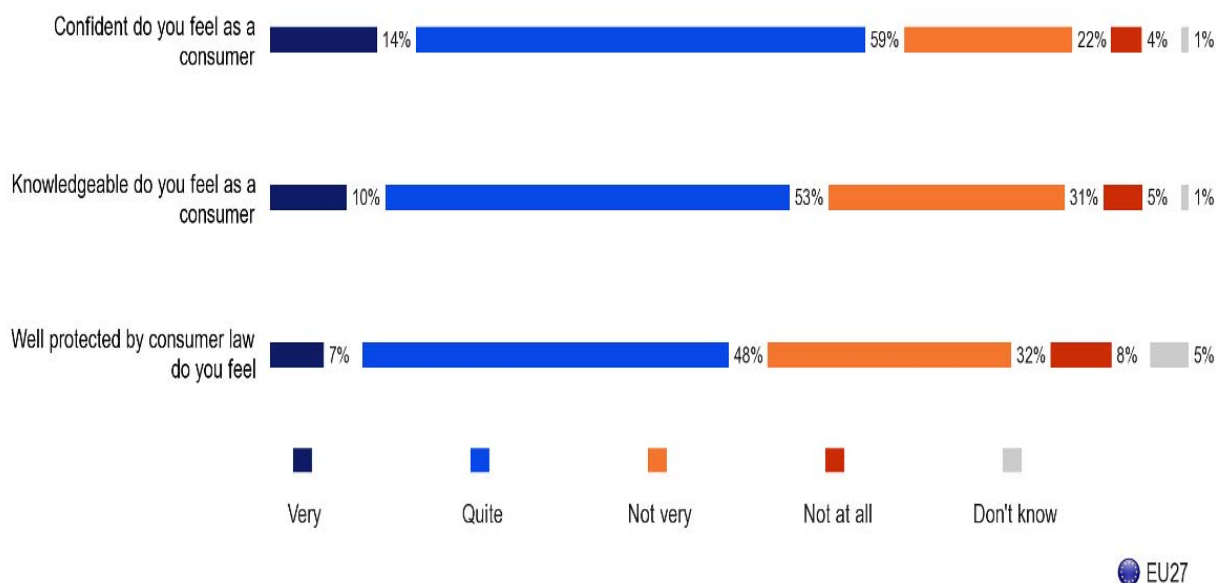
Note**ABBREVIATIONS**

EU27	European Union - 27 Member States
EU15	The fifteen Member States that were EU Members prior to the accession of ten candidate countries on 1 May 2004
NMS12	The twelve Member States that joined the European Union in the recent years (2004 and 2007)
BE	Belgium
BG	Bulgaria
CZ	Czech Republic
DK	Denmark
DE	Germany
EE	Estonia
IE	Ireland
EL	Greece
ES	Spain
FR	France
IT	Italy
CY	Republic of Cyprus
LV	Latvia
LT	Lithuania
LU	Luxembourg
HU	Hungary
MT	Malta
NL	The Netherlands
AT	Austria
PL	Poland
PT	Portugal
RO	Romania
SI	Slovenia
SK	Slovakia
FI	Finland
SE	Sweden
UK	United Kingdom
IS	Iceland
NO	Norway

## 1. CONSUMER CONFIDENCE

This report starts by considering consumers' subjective perceptions of their own levels of empowerment. This was assessed using three questions, looking at respondents feelings of self-confidence as consumers, how knowledgeable they feel as consumers and how well-protected they feel by consumer law<sup>7</sup>.

QA48. In general, when choosing and buying goods and services, how...?



Over a quarter of the respondents do *not* feel **confident** as consumers (26%), and just 14% feel *very* confident. However, a significant majority declares to feel *quite* confident.

Looking at respondents' self-assessment of how **knowledgeable** they are as consumers, the share of interviewees who do not feel so raises to more than one-third (36%), and that of who feels quite knowledgeable drops to 53%.

40% of respondents do not feel that they are well **protected** by consumer law, and only 7% feel they are *very well* protected.

<sup>7</sup> Interviewees were asked the question: *In general, when choosing and buying goods and services,*

1. *how confident do you feel as a consumer?*
2. *how knowledgeable do you feel as a consumer?*
3. *how well protected do you feel as a consumer?*



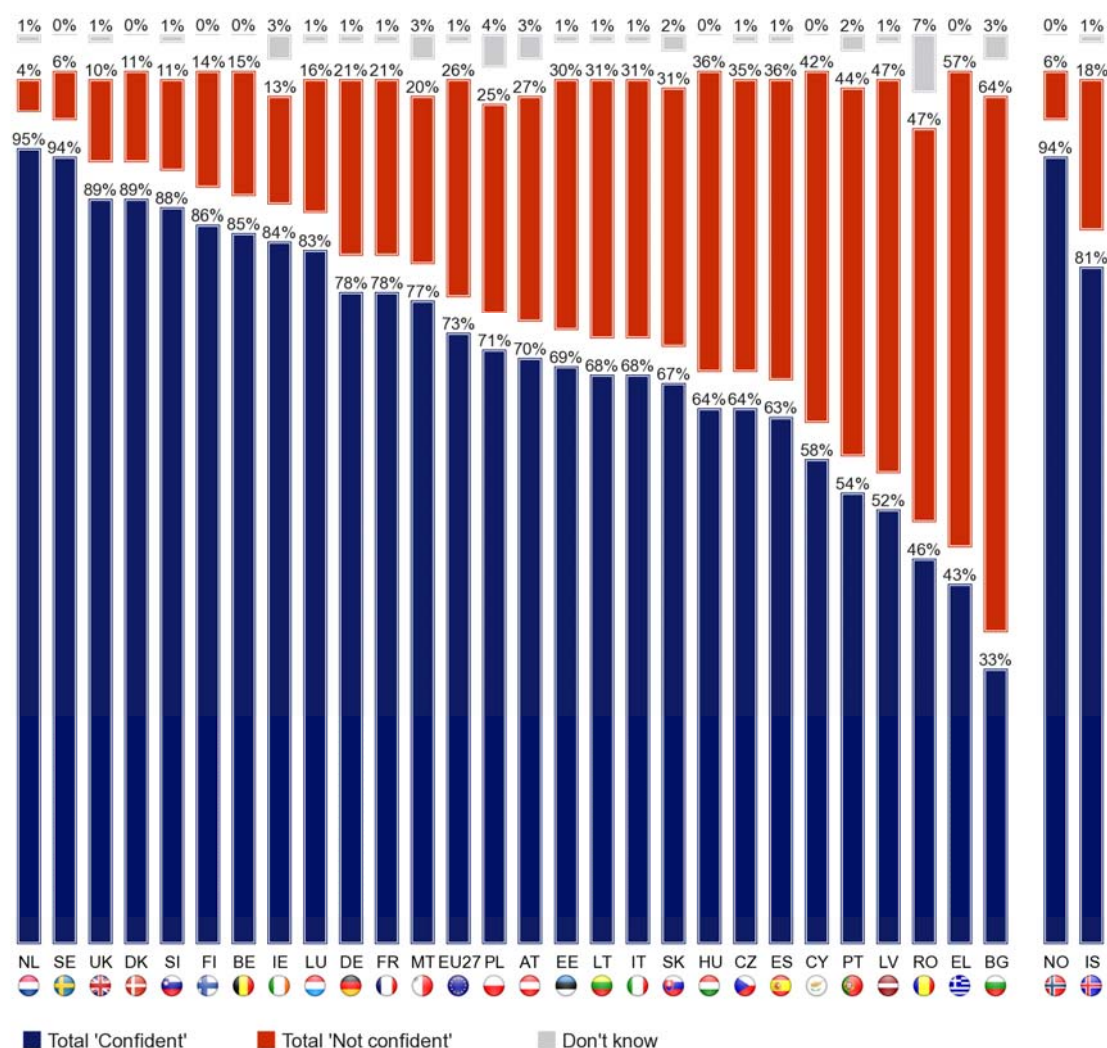
### 1.1. Feeling confident as a consumer

Even though the majority of the Europeans surveyed appear to feel confident as consumers, about one quarter of respondents indicated that they do *not* feel confident.

There are three countries where the relative majority of consumers say they do *not* feel confident as consumers, Bulgaria (64%), Greece (57%) and Romania (47%). Respondents in the NMS12 countries are less likely to feel confident as consumers (35%) compared with the EU15 countries (23%).

QA48.1. In general, when choosing and buying goods and services, how...?

Confident do you feel as a consumer






The countries with the highest proportions of consumers who feel confident as consumers (ranging from 95% to 83%) are: the Netherlands, Sweden, the United Kingdom, Denmark, Slovenia, Finland, Belgium, Ireland and Luxembourg.

Turning to the socio-demographics, it is interesting to note that confidence as a consumer decreases with age: more of the youngest respondents aged 15-24 (78%) feel confident compared with the oldest respondents (69%). We will see later in the report the extent to which the confidence of these different age groups is well-founded. Education also appears to make a difference in consumer confidence; more of the longer-educated respondents (80%) feel confident than those who ended their education at the age of 15 or younger (65%). House persons are the least likely group to feel confident (69%), along with retired people (68%), whereas managers (82%) are the most confident occupational group.

Comparing those who have difficulties paying their bills *most of the time*, with those who *almost never have difficulties*, we find a vast difference in confidence: of the people having difficulties, 54% feel confident compared to 79% for more 'in control' respondents. Finally, internet usage seems to correlate to some degree with confidence as a consumer: non-internet users are less likely to feel confident (62%) than users (79%).

**QA48.1 In general, when choosing and buying goods and services, how...?**  
**Confident do you feel as a consumer**

	Total 'Confident'	Total 'Not confident'	Don't know
EU27	73%	26%	1%
<b>Age</b>			
 15-24	78%	20%	2%
25-39	76%	23%	1%
40-54	73%	26%	1%
55 +	69%	29%	2%
<b>Education (End of)</b>			
 15-	65%	33%	2%
16-19	74%	25%	1%
20+	80%	19%	1%
Still studying	77%	20%	3%
<b>Respondent occupation scale</b>			
 Self-employed	75%	24%	1%
Managers	82%	17%	1%
Other white collars	78%	21%	1%
Manual workers	75%	24%	1%
House persons	69%	29%	2%
Unemployed	66%	33%	1%
Retired	68%	30%	2%
Students	77%	20%	3%
<b>Difficulties paying bills</b>			
Most of the time	54%	44%	2%
From time to time	67%	31%	2%
Almost never	79%	20%	1%
<b>Use of the Internet</b>			
User	79%	20%	1%
Non user	62%	35%	3%

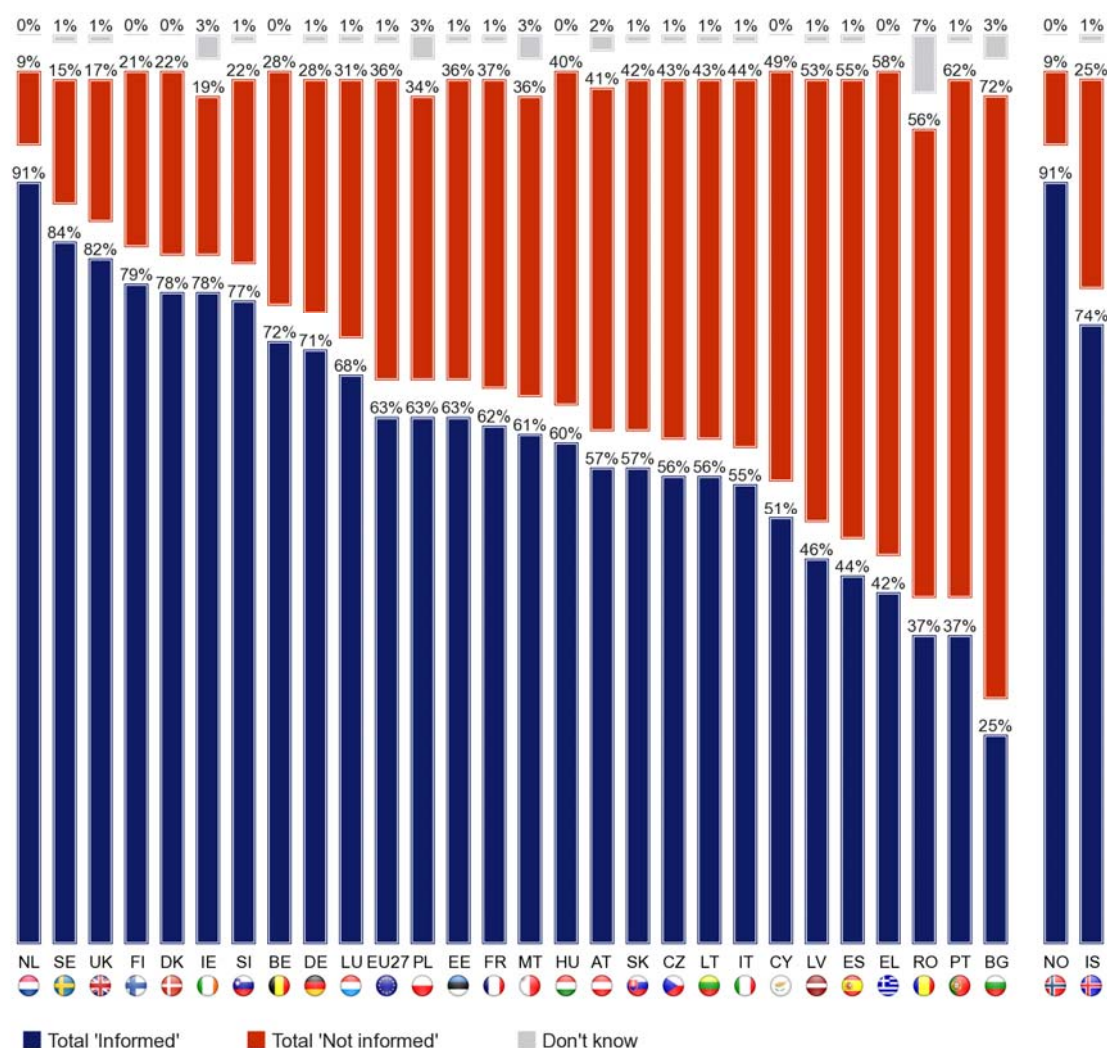
## 1.2. Feeling knowledgeable as a consumer

Over one third of the European interviewees do *not* feel knowledgeable as consumers. In six countries, the majority of people do not feel knowledgeable as consumers: Bulgaria (72%), Portugal (62%), Greece (58%), Romania (56%) and Spain (55%) and Latvia (53%).

Interviewees in the NMS12 countries are more likely to *not* feel knowledgeable (44%) than those in the EU15 countries (34%).

QA48.2. In general, when choosing and buying goods and services, how...?

Knowledgeable do you feel as a consumer






Countries where the largest numbers of respondents feel knowledgeable as consumers (ranging from 91% to 77%) include The Netherlands, Sweden, the United Kingdom, Ireland, Denmark, Finland and Slovenia.

Analysis of the socio-demographic variables reveals that education, occupation, financial situation and internet use all show a level of correlation with consumers' sense of their own levels of knowledge. For instance, longer-educated respondents tend to feel more knowledgeable (71%) than those who ended their education at the age of 15 or younger (52%). House persons are less likely to feel knowledgeable (58%) than, for example, managers (75%).

Of the interviewees who have difficulties with paying their bills 'most of the time', 45% feel knowledgeable as compared to 68% of those who never have such difficulties.

Finally, internet users are more likely to feel knowledgeable as consumers (69%) than those who do not use the internet (51%).

**QA48.2 In general, when choosing and buying goods and services, how...?**  
**Knowledgeable do you feel as a consumer**

	Total 'Informed'	Total 'Not informed'	Don't know
EU27	63%	36%	1%
<b>Age</b>			
 15-24	62%	36%	2%
25-39	65%	34%	1%
40-54	65%	34%	1%
55 +	59%	39%	2%
<b>Education (End of)</b>			
 15-	52%	46%	2%
16-19	64%	35%	1%
20+	71%	28%	1%
Still studying	62%	36%	2%
<b>Respondent occupation scale</b>			
 Self-employed	67%	32%	1%
Managers	75%	24%	1%
Other white collars	68%	31%	1%
Manual workers	64%	35%	1%
House persons	58%	40%	2%
Unemployed	56%	43%	1%
Retired	57%	41%	2%
Students	62%	36%	2%
<b>Difficulties paying bills</b>			
Most of the time	45%	53%	2%
From time to time	55%	44%	1%
Almost never	68%	31%	1%
<b>Use of the Internet</b>			
User	69%	30%	1%
Non user	51%	47%	2%

### 1.3. Feeling protected by consumer law

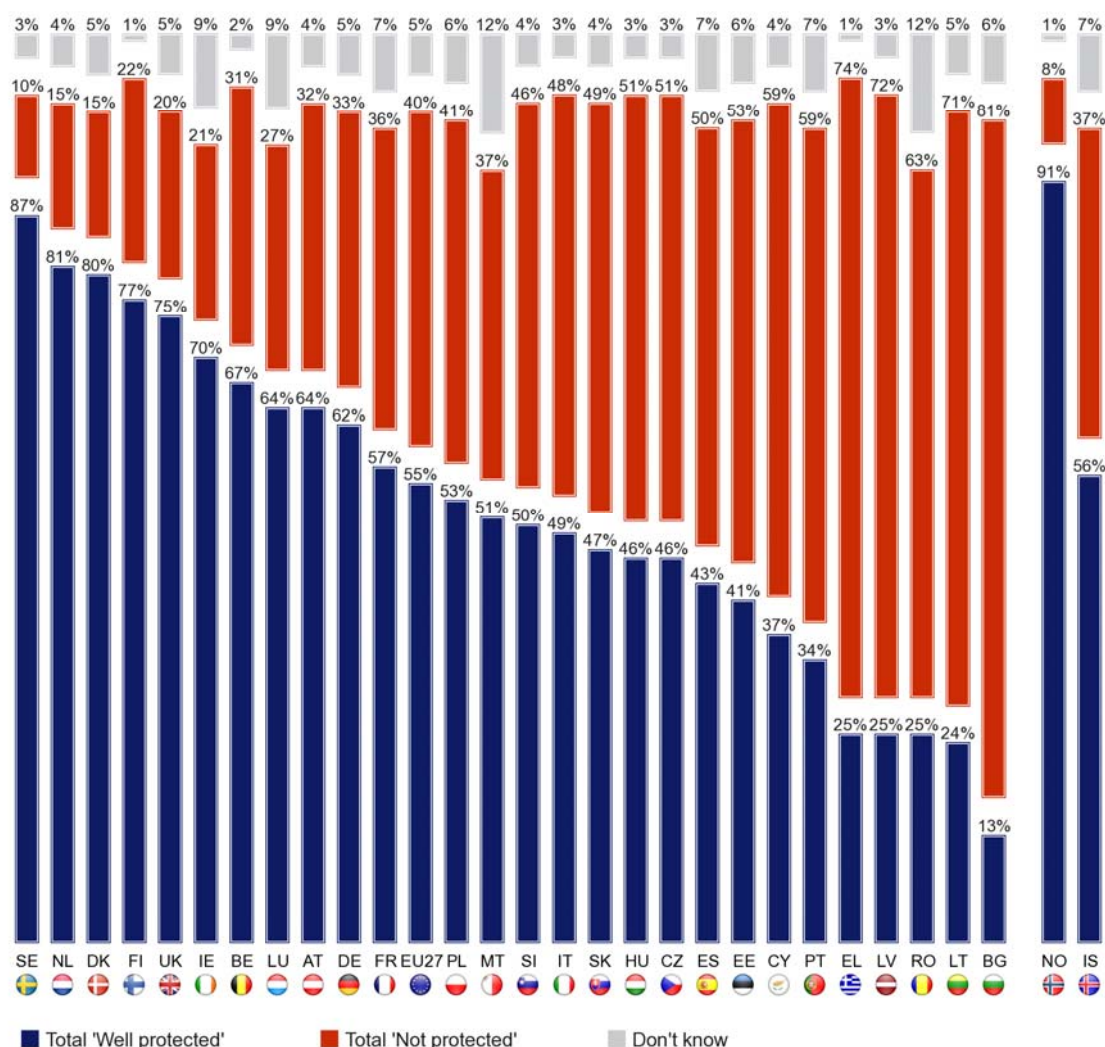
Four out of ten Europeans do not feel protected by consumer law when choosing or purchasing goods and services, answering that they feel either 'not very' or 'not at all' well protected. In twelve Member States the majority of respondents do *not* feel protected by consumer laws.

The largest proportions of consumers who feel unprotected occur in the same six countries in which the majority do not feel knowledgeable as consumers: Bulgaria (81%), Greece (74%), Latvia (72%), Romania (63%), Portugal (59%) and Spain (50%), suggesting a clear correlation between these two matters. The other seven Member States where the majority of respondents don't feel protected are Lithuania (71%), Cyprus (59%), Estonia (53%), the Czech Republic (51%), Hungary (51%) and Slovakia (49%).

Those surveyed in the NMS12 countries are less likely to feel protected by consumer law (53% saying not protected) than those in the EU15 countries, (36%).

QA48.3. In general, when choosing and buying goods and services, how...?

Well protected by consumer law do you feel






The countries with the largest numbers of interviewees who feel protected by consumer law (ranging from 87% to 75%) are mainly countries from the north of Europe, as was the case when considering both confidence and knowledge: Sweden, the Netherlands, Denmark, Finland and the UK.

When reviewing the socio-demographic variables, a similar pattern emerges to that seen when considering confidence and knowledge. Longer-educated interviewees (62%) are more likely to feel protected by consumer law than those who ended their education at the age of 15 or earlier (47%) and house persons (50%) and retired people, (52%) are less likely to feel protected, especially when compared to managers (66%).

Interviewees who have difficulties with paying their bills most of the time are much less likely to feel protected (37%) than respondents without such financial problems (62%). Finally, internet users are more likely to feel protected (61%) than non-users (45%).

**QA48.3 In general, when choosing and buying goods and services, how...?**  
**Well protected by consumer law do you feel**

	Total 'Well protected'	Total 'Not protected'	Don't know
EU27	55%	40%	5%
<b>Age</b>			
 15-24	58%	35%	7%
25-39	57%	39%	4%
40-54	56%	40%	4%
55 +	52%	41%	7%
<b>Education (End of)</b>			
 15-	47%	45%	8%
16-19	55%	40%	5%
20+	62%	35%	3%
Still studying	59%	33%	8%
<b>Respondent occupation scale</b>			
 Self- employed	56%	41%	3%
Managers	66%	31%	3%
Other white collars	62%	35%	3%
Manual workers	57%	39%	4%
House persons	50%	43%	7%
Unemployed	46%	49%	5%
Retired	52%	41%	7%
Students	59%	33%	8%
<b>Difficulties paying bills</b>			
Most of the time	37%	57%	6%
From time to time	48%	47%	5%
Almost never	62%	33%	5%
<b>Use of the Internet</b>			
User	61%	35%	4%
Non user	45%	47%	8%

#### 1.4. Overall indicator































Finally, we calculated an overall indicator from the three questions analysed above on the perception of being confident, knowledgeable and protected as a consumer.

This indicator reveals that:

- The largest proportion of respondents feel confident, knowledgeable and protected as consumers; more than four in ten European citizens answered that they agree on these three aspects (44%);
- At the other extreme, fewer than two in ten European citizens neither feel neither confident, knowledgeable nor protected as consumers (17%);
- The rest of the respondents, less than four in ten European citizens (39%), agree with one or two of the three statements but not with all three.





## Overall indicator based on QA48.1, QA48.2 and QA48.3

	Confident, protected and knowledgeable	In between	Not confident, not protected and not knowledgeable
 EU27	44%	39%	17%
 BE	<b>56%</b>	35%	9%
 BG	11%	33%	<b>56%</b>
 CZ	<b>37%</b>	<b>37%</b>	26%
 DK	<b>68%</b>	27%	5%
 DE	<b>49%</b>	41%	10%
 EE	31%	<b>50%</b>	19%
 IE	<b>64%</b>	28%	8%
 EL	20%	33%	<b>47%</b>
 ES	30%	<b>42%</b>	28%
 FR	40%	<b>50%</b>	10%
 IT	<b>39%</b>	37%	24%
 CY	29%	<b>41%</b>	30%
 LV	17%	<b>49%</b>	34%
 LT	19%	<b>56%</b>	25%
 LU	<b>48%</b>	45%	7%
 HU	35%	<b>41%</b>	24%
 MT	41%	<b>47%</b>	12%
 NL	<b>74%</b>	25%	1%
 AT	<b>46%</b>	37%	17%
 PL	41%	<b>44%</b>	15%
 PT	26%	<b>37%</b>	<b>37%</b>
 RO	20%	<b>42%</b>	38%
 SI	44%	<b>48%</b>	8%
 SK	37%	<b>41%</b>	22%
 FI	<b>66%</b>	26%	8%
 SE	<b>73%</b>	26%	1%
 UK	<b>64%</b>	32%	4%
 IS	42%	<b>52%</b>	6%
 NO	<b>81%</b>	18%	1%
<b>Highest percentage per country</b>		<i>Lowest percentage per country</i>	
Highest percentage per item		Lowest percentage per item	

In eleven Member States of the European Union, the largest proportion of respondents says that they feel confident, protected and knowledgeable as consumers. In seven countries this is an absolute majority: the Netherlands (74%), Sweden (73%), Denmark (68%), Finland (66%), Ireland (64%), United Kingdom (64%), and Belgium (56%). In the other four, Germany (49%), Luxembourg (48%), Austria (46%) and Italy (39%) it is not an overall majority. It is interesting to note that all these countries, except Italy and Austria, are located in north or west of Europe.

At the other extreme, Bulgaria (56%) and Greece (47%) are the only countries where more respondents are neither confident, neither protected nor knowledgeable than anything else.

**Overall indicator based on QA48.1, QA48.2 and QA48.3**

	Confident, protected and knowledgeable	In between	Not confident, not protected and not knowledgeable
EU27	44%	39%	17%
<b>Age</b>			
 15-24	44%	43%	13%
25-39	46%	38%	16%
40-54	46%	37%	17%
55 +	40%	41%	19%
<b>Education (End of)</b>			
 15-	35%	42%	23%
16-19	45%	38%	17%
20+	52%	36%	12%
Still studying	45%	43%	12%
<b>Difficulties paying bills</b>			
Most of the time	26%	41%	33%
From time to time	37%	40%	23%
Almost never	50%	37%	13%

The socio-demographic analysis of the overall indicator reveals the following;

- Older respondents are less likely to feel protected, confident and knowledgeable as consumers. Indeed, only 40% of them feel themselves to be empowered consumers compared to 46% of respondents aged 25-54;
- Education is an important factor for those questions. The more educated the European Union citizens are the more they are likely to feel that they are empowered citizens. Indeed, more than half of the respondents who studied until the age of 20 or later feel confident, knowledgeable and protected as consumers (52%). This is only the case of 35% of those who stopped education before the age of 16;
- Frequency of difficulties experienced paying bills is also discriminator. 50% of the respondents who have almost never reported any problems in paying their bills feel that they are empowered consumers whereas only 26% of those who report difficulties paying bills most of time have difficulties.

## 1.5. Conclusion

The EU Consumer Policy Strategy defines an empowered consumer as “a consumer with real choices, accurate information, market transparency and the confidence that comes from effective protection and solid rights”.

In this survey consumer confidence is measured in three ways: how confident, knowledgeable and protected by law consumers feel.

In general, of every ten Europeans surveyed, about seven feel confident as consumers, six feel knowledgeable and five to six feel protected by consumer law. In other words, while most respondents feel confident as consumers, fewer feel knowledgeable, well-informed or well-protected by consumer law.

When looking at the results, four groups of countries can clearly be identified:

- Three countries stand out as having the lowest numbers of interviewees expressing confidence in all three areas, i.e. having the largest numbers of respondents who do *not* feel confident or knowledgeable as consumers and who do *not* feel protected by consumer law: Greece, Bulgaria and Romania.
- The second group, consisting of Portugal, Spain and Latvia, are countries where majorities do not feel knowledgeable or protected.
- In six countries the relative majorities feel confident and knowledgeable, but still do not feel protected by consumer law: Lithuania, Estonia, the Czech Republic, Cyprus, Hungary and Slovakia.
- Finally, in seven countries an absolute majority of respondents feel confident, knowledgeable and protected. All those countries are located in the North of Europe.
- The overall indicator calculated using the three questions on confidence, knowledge and protection underlines this pattern.

It seems, thus, that there is a geographical division between the North and the South of the EU on consumers' feelings of being confident, knowledgeable and protected. The respondents from the North of the EU have, in general, the feeling that they are *empowered consumers* whereas in the South it is not always the case.

We have also seen that people in the NMS12 countries are more likely to say they do not feel confident or knowledgeable as consumers, nor protected by consumer law than those in the EU15 countries.

Finally, a general pattern emerged within the socio-demographic variables relating to education, occupation, difficulties with paying bills and internet use: those who spent longer in education, are higher on the occupational scale, have no difficulties with paying bills and are internet users are more likely to feel confident, knowledgeable and protected by consumer law.

In the remainder of the report we will be assessing whether these patterns are reflected in actual levels of competence, knowledge and skills. Is Northern Europeans' self-confidence well founded and are Southern Europeans actually less empowered as consumers? Do those demographic groups who feel less empowered actually exhibit the characteristics which show them to be more vulnerable as consumers?

\*\*\*\*\*

## 2. CONSUMER SKILLS

This chapter discusses the findings from a series of questions designed to evaluate the extent to which EU citizens have the basic arithmetic skills necessary for consumers to make informed purchase decisions. In addition it looks at respondents' familiarity with, and understanding of, various logos commonly used in the EU, which are intended to inform the consumer about the characteristics of certain products.

The primary aim of this chapter is to identify those consumer groups whose capacities are limited in terms of consumer skills and therefore can be considered to be more vulnerable. Therefore, the socio-demographic analyses in this chapter focus on those groups which tend to give fewer correct answers in the 'skills tests' they were presented with.

### 2.1. Arithmetic and financial skills

Consumers' basic financial skills were evaluated by presenting them with three different consumer scenarios, each containing an arithmetic component, of varying degrees of complexity.

#### 2.1.1. Basic numerical skills

In the first scenario, consumers were asked to identify the best interest rate for a savings or deposit account from four possible options<sup>8</sup>, in order to determine whether the interviewees are able to compare simple numerical information and draw the correct conclusion. Respondents could choose between an interest rate of 1 percent, 2 percent, 3 percent or 4 percent (the last being the correct answer).

A large majority, 80% of respondents identified the correct answer, but 8% said they did not know the answer and 1% refused to answer. The responses on the remaining 11% were almost equally divided across the three incorrect answers.

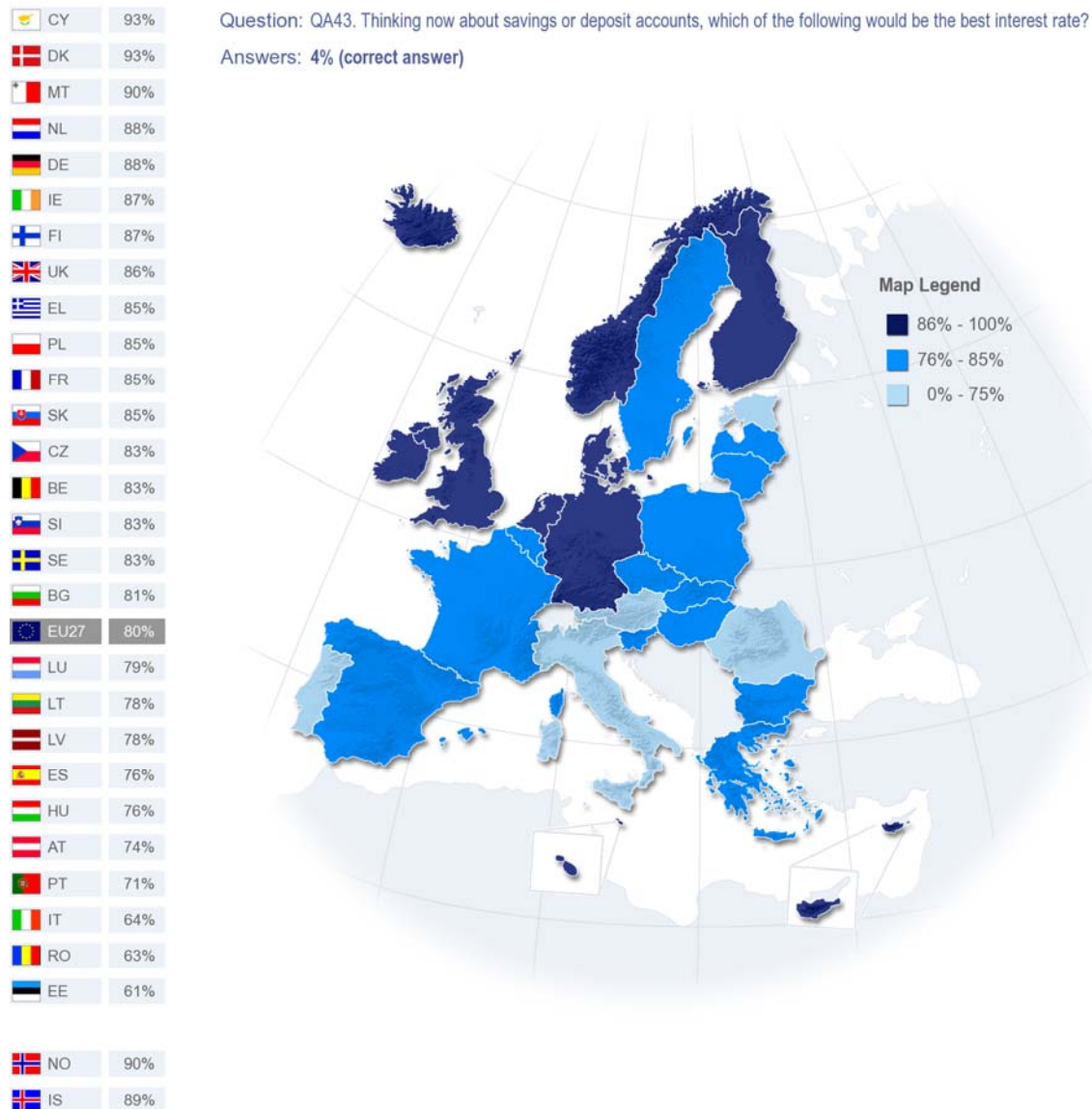
The majority of respondents in all countries provided the correct answer, with the highest levels in Denmark and Cyprus (both at 93%) and Malta (90%). A high proportion of respondents in Norway and Iceland also gave the correct answer (90% and 89% respectively).

The lowest frequencies of correct answers are found in Estonia (61%), Romania (63%) and Italy (64%) and it should be noted that many respondents in these countries selected the 'don't know' option.

---




<sup>8</sup> Interviewees were asked the following question: *Thinking now about savings or deposit accounts, which of the following would be the best interest rate?* Possible answers: 1%, 2%, 3%, 4%.

In the EU15 countries, 81% of consumers gave the correct answer, and in the NMS12 countries 78% of the interviewees did so.



The **socio-demographic** analysis focuses on those consumer groups which are less likely to give the correct answer. Relatively low rates of correct answers are found amongst the youngest respondents, aged 15-24 and those who are still studying (both 76% correct), interviewees who ended their education at the age of 15 or younger (75%), house persons (72%), respondents who have difficulties with paying their bills most of the time (68%) or from time to time (75%), interviewees who placed themselves low on the social staircase (75%), widowed respondents (73%), those who do not use the Internet (75%), or who have never used a computer (72%) and non-internet users in general (75%).

**QA43 Thinking now about savings or deposit accounts, which of the following would be the best interest rate?**

	<b>4 % (correct answer)</b>
EU27	80%
<b>Age</b>	
 15-24	76%
25-39	81%
40-54	84%
55 +	79%
<b>Education (End of)</b>	
 15-	75%
16-19	82%
20+	86%
Still studying	76%
<b>Respondent occupation scale</b>	
 Self- employed	85%
Managers	89%
Other white collars	84%
Manual workers	81%
House persons	72%
Unemployed	79%
Retired	78%
Students	76%
<b>Difficulties paying bills</b>	
Most of the time	68%
From time to time	75%
Almost never	84%
<b>Self-positioning on the social staircase</b>	
Low (1-4)	75%
Medium (5-6)	81%
High (7-10)	83%
<b>Marital status</b>	
Unmarried	78%
(Re)Married/ Single + a partner	82%
Divorced or separated	82%
Widowed	73%
<b>Level of computer skills</b>	
Never used a computer	72%
Low	79%
Average	83%
Good	87%
<b>Use of the Internet</b>	
User	83%
Non user	75%

Analysis of **consumer confidence** reveals that those who do not feel confident (76%) or knowledgeable as consumers (76%) or protected by consumer law (78%) give correct answers less often than those who feel positive in each of the three areas (82% for each of the three measures of consumer confidence).

**QA43 Thinking now about savings or deposit accounts, which of the following would be the best interest rate?**

	<b>4 % (correct answer)</b>
<b>EU27</b>	80%
<b>Confident as a consumer</b>	
Yes	82%
No	76%
<b>Knowledgeable as a consumer</b>	
Yes	83%
No	76%
<b>Protected as a consumer</b>	
Yes	83%
No	78%

### **2.1.2. Intermediate numerical skills**

Respondents were next presented with a scenario where two shops were selling identical flat-screen TVs. They were told that in shop A, the price is €500 but a discount of 10% is offered. In shop B, the price is €400. Consumers were asked which TV would be cheaper<sup>9</sup>.

The majority (81%) of the Europeans surveyed correctly identify the TV sold in shop B as being the cheaper, but 13% give an incorrect answer (8% think the two TV's are the same price and 5% think the TV in shop A is cheaper). Further, 5% said they did not know the answer, and 1% refused to answer.





























The highest share of correct answers was recorded in the Netherlands (96%), followed by Sweden (93%). Iceland and Norway had also a very good ranking (94% in both countries).



The majority of respondents in all countries answer the question correctly. However, less than three quarters of respondents gave the correct answer in Romania (62%), Bulgaria (69%), Italy (70%), Portugal (72%) and Slovakia (72%)

Respondents in the NMS12 countries gave the correct answer less frequently (77%), and more often said they do not know (9%), than interviewees in the EU15 countries (83% and 3%, respectively).

<sup>9</sup> Interviewees were asked the following question: *The same flat-screen TV is on sale in both shop A and B. Which one is cheaper?*

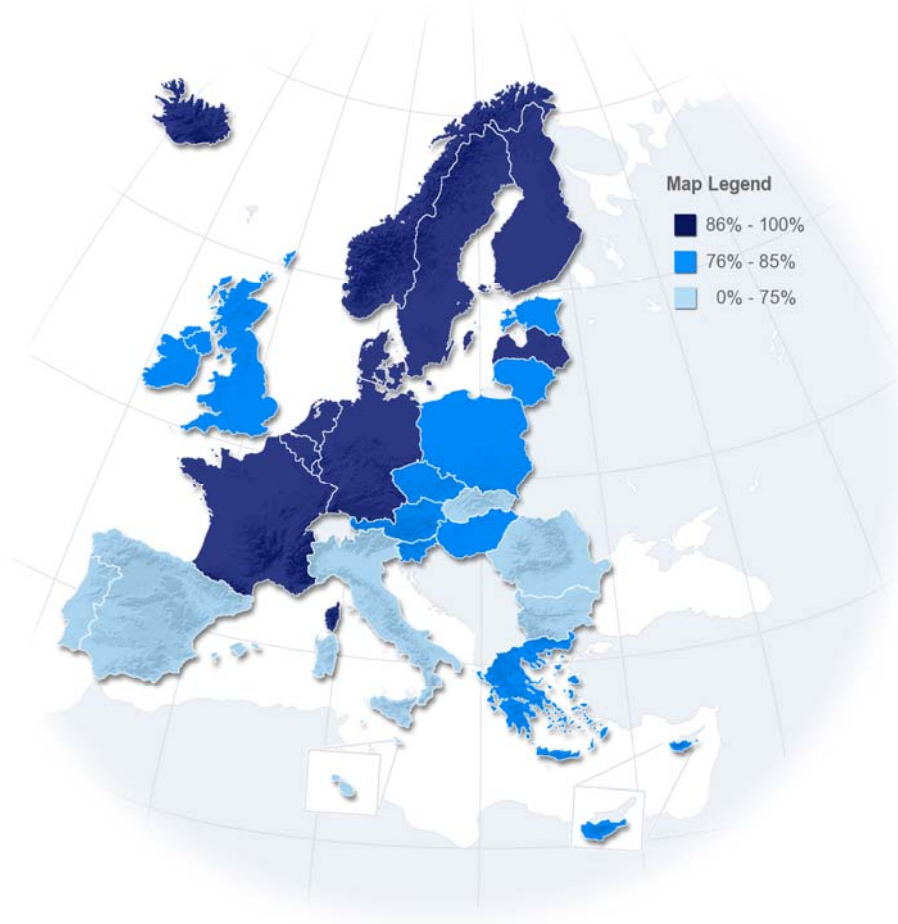


 NL	96%
 SE	93%
 DK	91%
 FI	91%
 DE	90%
 LU	88%
 LV	87%
 BE	87%
 FR	86%
 CZ	85%
 PL	85%
 UK	84%
 AT	84%
 CY	84%
 SI	82%
 EU27	81%
 IE	80%
 EE	79%
 EL	79%
 LT	78%
 HU	77%
 MT	74%
 ES	74%
 SK	72%
 PT	72%
 IT	70%
 BG	69%
 RO	62%

 IS	94%
 NO	94%




Question: QA42. The same flat-screen TV is on sale in both shop A and B. Which one is cheaper?

Answers: The one sold in shop B (correct answer)



From a **socio-demographic** point of view, we see a similar pattern to the first numeric question: lower rates of correct answers are found amongst the oldest respondents, aged 55+ (77%), those who left school at the age of 15 or younger, house persons (76%), retired people (76%), respondents who place themselves low on the social staircase (76%), and non-internet users (72%).

**QA42 The same flat-screen TV is on sale in both shop A and B.  
Which one is cheaper?**

	<b>The one sold in shop B (correct answer)</b>
EU27	81%
<b>Age</b>	
 15-24	82%
25-39	84%
40-54	84%
55 +	77%
<b>Education (End of)</b>	
 15-	72%
16-19	83%
20+	88%
Still studying	84%
<b>Respondent occupation scale</b>	
 Self-employed	86%
Managers	91%
Other white collars	85%
Manual workers	82%
House persons	76%
Unemployed	81%
Retired	76%
Students	84%
<b>Self-positioning on the social staircase</b>	
Low (1-4)	76%
Medium (5-6)	82%
High (7-10)	85%
<b>Use of the Internet</b>	
User	86%
Non user	72%

Regarding **consumer confidence**, those who do not feel confident (75%) or knowledgeable as consumers (76%) and do not feel protected by consumer law (78%) gave correct answers less often than those who feel positive in each of the three areas (84%, 85% and 85% respectively).

**QA42 The same flat-screen TV is on sale in both shop A and B.  
Which one is cheaper?**

	<b>The one sold in shop B (correct answer)</b>
EU27	81%
<b>Confident as a consumer</b>	
Yes	84%
No	75%
<b>Knowledgeable as a consumer</b>	
Yes	85%
No	76%
<b>Protected as a consumer</b>	
Yes	85%
No	78%

### 2.1.3. *Advanced numerical skills*

The third arithmetic skills test involved calculating the annual interest on a loan for €50,000 at 6% interest per year<sup>10</sup>. Over half of the respondents (56%) answer correctly that the interest for the first year would be €3,000, while a quarter of respondents do not give an answer to the question: 23% say they do not know and 2% refuse to answer. 13% of respondents think, incorrectly, that the interest would be €300 per year. Another 6% gave an incorrect answer: 3% answered that it would be €5,000 and 3% that it would be €6,000.

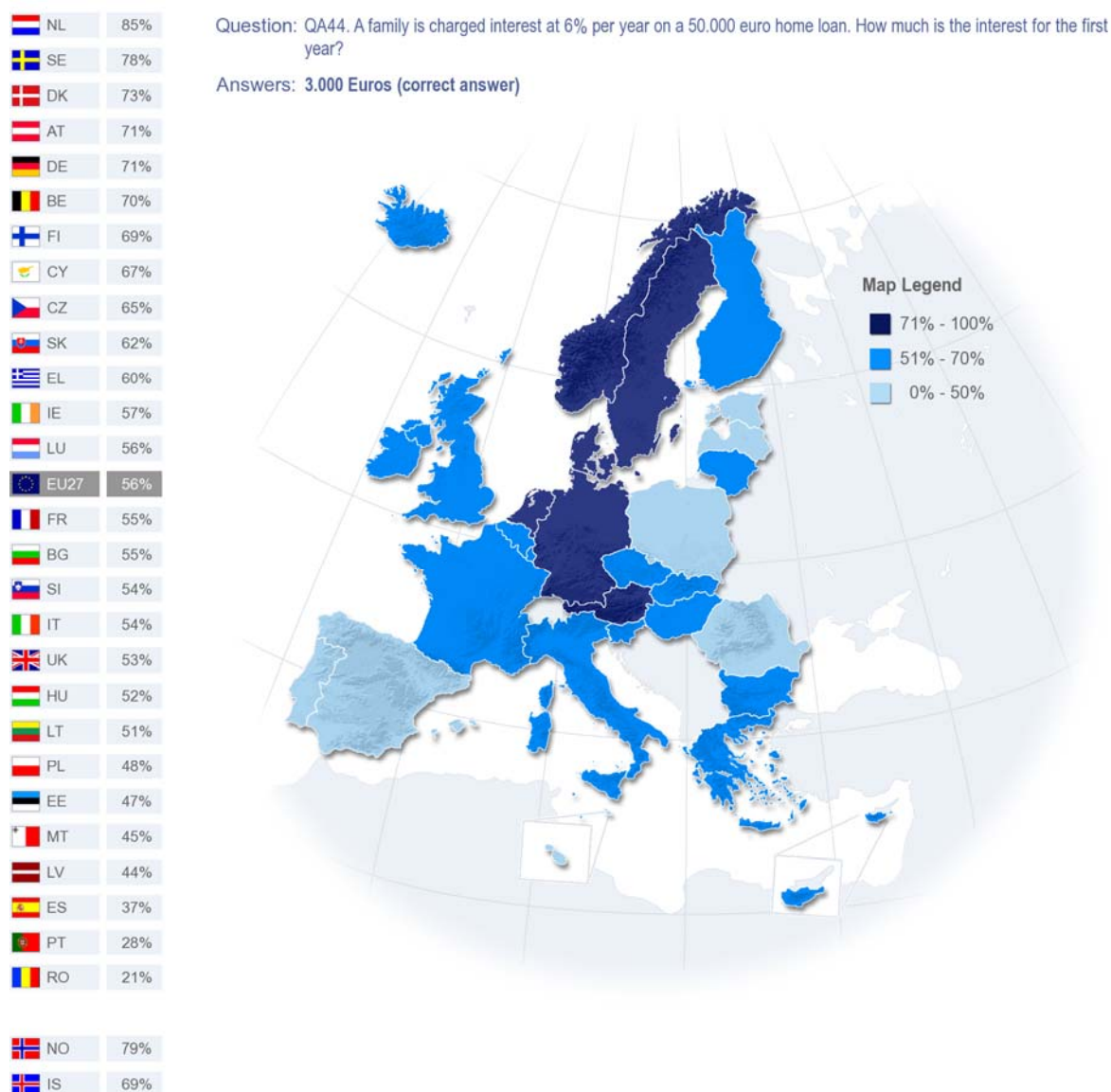
The highest share of correct answer was recorded in the Netherlands (85%), in Sweden (78%) and in Denmark (73%), and the majority of respondents in 20 of the 27 Member States replied correctly. In addition, more than three-quarters of respondents in Norway gave the correct answer (79%).

The lowest levels of correct answers were found in Romania (21%) and Portugal (28%) followed by Spain (37%), Latvia (44%), Malta (45%), Estonia (47%), and Poland (48%). Moreover, more than half of the interviewees in Romania and Portugal said they did not know the answer (54% and 50% respectively).

The number of correct answers was higher in the EU15 countries (58%) than in NMS12 countries (46%). More interviewees in NMS12 countries (29%) than in EU15 countries (21%) said they did not know the answer.






---

<sup>10</sup> Interviewees were asked the following question: *A family is charged interest at 6% per year on a 50.000 euro home loan. How much is the interest for the first year?*



**Socio-demographic** analysis reveals similar patterns to those seen when considering the other numerical skills questions. However, in this instance some additional groups show lower percentages of correct answers, including: women (51%), the oldest respondents 55+ (50%) *and* the youngest aged 15-24 (54%), interviewees who had left school at fifteen (40%), house persons (44%), unemployed respondents (45%), retired people (48%), interviewees who have difficulties with paying bills most of the time (42%) or from time to time (49%), respondents who place themselves low on the social ladder (46%), widowed respondents (37%), respondents who never used a computer (36%), and internet non-users (40%).

**QA44 A family is charged interest at 6% per year on a 50.000 euro home loan.  
How much is the interest for the first year?**

	<b>3.000 Euros (correct answer)</b>	<b>Don't know</b>
EU27	56%	23%
<b>Sex</b>		
 Male	60%	19%
 Female	51%	28%
<b>Age</b>		
 15-24	54%	22%
25-39	60%	18%
40-54	60%	18%
55 +	50%	31%
<b>Education (End of)</b>		
 15-	40%	39%
16-19	57%	20%
20+	69%	13%
Still studying	59%	18%
<b>Respondent occupation scale</b>		
 Self- employed	66%	14%
Managers	75%	8%
Other white collars	64%	15%
Manual workers	56%	20%
House persons	44%	35%
Unemployed	45%	29%
Retired	48%	33%
Students	59%	18%
<b>Difficulties paying bills</b>		
Most of the time	42%	35%
From time to time	49%	27%
Almost never	61%	19%
<b>Self-positioning on the social staircase</b>		
Low (1-4)	46%	31%
Medium (5-6)	55%	24%
High (7-10)	66%	15%
<b>Marital status</b>		
Unmarried	56%	21%
(Re)Married/ Single + a partner	58%	21%
Divorced or separated	56%	22%
Widowed	37%	45%
<b>Level of computer skills</b>		
Never used a computer	36%	43%
Low	58%	20%
Average	64%	15%
Good	69%	11%
<b>Use of the Internet</b>		
User	64%	15%
Non user	40%	39%

Lower percentages of correct answers within a socio-demographic group tend to correlate with higher percentages of those who said they did not know. This suggests that instead of giving a wrong answer, many of those who are uncertain simply chose to say that they did not know. It may be that they find this less discomfoting than giving what they fear would be an incorrect answer.

**QA44 A family is charged interest at 6% per year on a 50.000 euro home loan.  
How much is the interest for the first year?**

	<b>3.000 Euros (correct answer)</b>	<b>Don't know</b>
EU27	56%	23%
<b>Confident as a consumer</b>		
Yes	60%	20%
No	46%	30%
<b>Knowledgeable as a consumer</b>		
Yes	61%	18%
No	47%	30%
<b>Protected as a consumer</b>		
Yes	62%	18%
No	50%	27%

In relation to **consumer confidence**, those who do not feel confident (46%), or knowledgeable as consumers (47%) and do not feel protected by consumer law (50%) gave correct answers less often than those who feel positive in each of the three areas (60%, 61% and 62% respectively).

### **2.1.4. Summary of numerical skills**































Less than half of the Europeans surveyed were able to provide the correct response in all three cases (45%), while 34% gave two correct answers and 15% only one correct answer. 6% were not able to give any correct answers.

The highest proportions of people getting all three correct are mainly found in Northern European Member States; the Netherlands (74%), Denmark (66%), Sweden (64%), Germany (62%), Finland (59%), and Belgium (56%). A high percentage is also found in Cyprus (59%) as is the case in Norway (70%) and Iceland (64%).

The Member States with the lowest numbers of people giving correct answers to all three questions are Romania (15%), Portugal (21%), Spain (29%), Estonia (33%), Italy (34%), Malta (38%), Latvia (38%) and Hungary (40%), the majority of which are Southern European Member States.

**Socio-demographic** analysis reveals that respondents aged 25-39 (48%) and those aged 40-54 (50%) are more likely than the others to give correct answers to all three questions compared to those aged 15-24 (40%) and those aged 55+ (41%). A greater proportion of respondents who finished their education at the age of 20 or later are gave three correct answers (59%) compared with than those who stopped their education before the age of 16 (30%). Half of the people who report that they almost never have difficulties paying their bills are able to give three correct answers. This is only the case for 29% of those who have problems most of the time.

## QA42\_44 - Basic numeracy skills

	3 correct answers	2 correct answers	1 correct answer	0 correct answer
 EU27	45%	34%	15%	6%
 BE	56%	30%	12%	2%
 BG	44%	28%	19%	10%
 CZ	54%	29%	13%	4%
 DK	66%	25%	7%	1%
 DE	62%	28%	8%	2%
 EE	33%	31%	28%	9%
 IE	47%	36%	13%	5%
 EL	47%	34%	15%	4%
 ES	29%	38%	23%	9%
 FR	45%	38%	13%	3%
 IT	34%	32%	21%	12%
 CY	59%	28%	10%	2%
 LV	38%	39%	18%	5%
 LT	41%	32%	19%	8%
 LU	46%	35%	15%	4%
 HU	40%	35%	17%	9%
 MT	38%	37%	21%	4%
 NL	74%	21%	5%	1%
 AT	51%	31%	12%	5%
 PL	42%	39%	14%	5%
 PT	21%	41%	27%	11%
 RO	15%	37%	27%	21%
 SI	44%	35%	15%	6%
 SK	46%	32%	18%	5%
 FI	59%	31%	8%	2%
 SE	64%	28%	7%	1%
 UK	46%	36%	15%	4%
 IS	64%	26%	8%	2%
 NO	70%	23%	6%	1%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item



## 2.2. Capacity to read labels and logos

Another aspect of consumer skills tested in the questionnaire was the ability to interpret packaging information (nutritional information and 'best before dates') and to recognise and interpret various commonly used EU logos, providing useful or important information to consumers.

### 2.2.1. Interpreting nutritional information

Respondents were shown a picture of a breakfast cereal box, which included a table depicting nutritional information about the contents. Respondents were then asked how many grams of fat there were in 100 grams of the product, information that was included in the nutritional information table on the box<sup>11</sup>.

*Example of picture shown on field (actual size of label shown to respondents)*

	per 100g
Energy	1603 kJ 376 kcal
Protein	15 g
Carbohydrate	75 g
- of which sugars	17 g
Fat	1.5 g
- of which saturates	0.5 g
Fibre	2.5 g
Sodium	0.85 g





























<sup>11</sup> Interviewees were asked the following question: *Looking at this picture, please could you tell me how many grams of fat there are in 100 grams of this product?*



About two in every three respondents (58%) correctly identified the answer as 1.5 grams of fat per 100 grams of product. However, almost one in five respondents (19%) chose to respond that they did not know the answer and more than two in ten (21%) give an incorrect answer: higher than 1.5 grams (12%), Less than 1.5 grams (5%) and none (4%). Another 2% refused to answer to the question.

In 24 Member States more respondents gave the correct answer than any other, with Sweden (84%), Austria (79%) and the Netherlands (78%) yielding the largest number of correct answers. In Ireland, Denmark, Germany and the United Kingdom, at least three-quarters of respondents also gave the correct answer.

The lowest percentages of correct answers were found in Spain (26%), Poland (33%), Portugal (36%), Italy (39%), Lithuania (43%), Luxembourg (44%), Bulgaria (46%), Cyprus (50%), Malta and Romania (both 52%). In Portugal (50%), Spain (36%) and Poland (35%) the most frequent response was that interviewees did not know the answer.

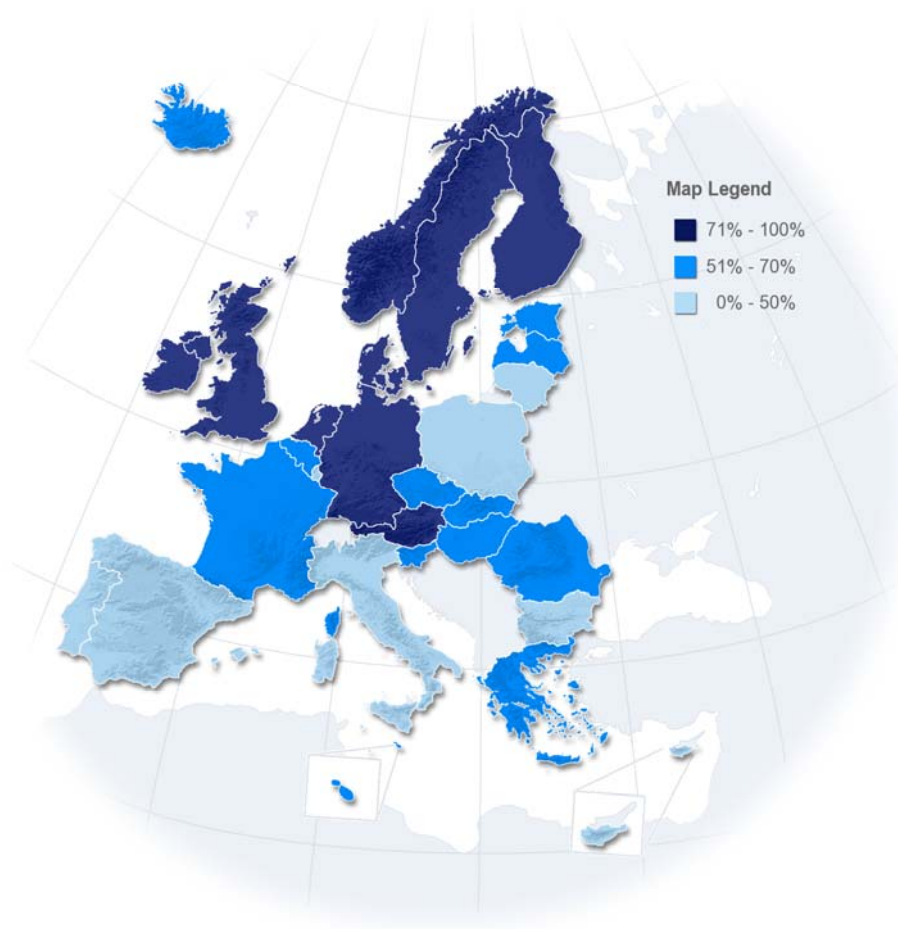
Respondents in the EU15 answered correctly more often (61%) than those in NMS12 countries (48%). Besides, respondents in the NMS12 countries (23%) said that they did not know the answer more often compared with respondents in the EU15 countries (18%).

 SE	84%
 AT	79%
 NL	78%
 DK	77%
 UK	75%
 IE	75%
 DE	75%
 FI	73%
 BE	69%
 SK	67%
 FR	67%
 SI	66%
 LV	65%
 HU	65%
 EE	63%
 EL	61%
 EU27	58%
 CZ	58%
 RO	52%
 MT	52%
 CY	50%
 BG	46%
 LU	44%
 LT	43%
 IT	39%
 PT	36%
 PL	33%
 ES	26%

 NO	72%
 IS	68%





Question: QA45. Looking at this picture, please could you tell me how many grams of fat there are in 100 grams of this product?

Answers: Correct answer (1,5g / 100g)



**Socio-demographic** analysis reveals that the lowest percentages of correct answers are given by the oldest respondents 55+ (49%), interviewees who finished education at the age of fifteen or younger (43%), house persons (51%), retired persons (49%), people who have difficulties paying their bills most of the time (49%) or from time to time (53%), people low on the social staircase (53%), widowed respondents (40%) and internet non-users (42%).

**QA45 Looking at this picture, please could you tell me how many grams of fat there are in 100 grams of this product?**

	Correct answer (1,5g / 100g)	Don't know
EU27	58%	19%
<b>Sex</b>		
 Male	58%	19%
Female	58%	19%
<b>Age</b>		
 15-24	66%	12%
25-39	63%	11%
40-54	61%	17%
55 +	49%	29%
<b>Education (End of)</b>		
 15-	43%	34%
16-19	61%	16%
20+	67%	11%
Still studying	67%	11%
<b>Respondent occupation scale</b>		
 Self- employed	59%	15%
Managers	72%	8%
Other white collars	64%	12%
Manual workers	61%	16%
House persons	51%	25%
Unemployed	55%	21%
Retired	49%	30%
Students	67%	11%
<b>Self-positioning on the social staircase</b>		
Low (1-4)	52%	25%
Medium (5-6)	58%	19%
High (7-10)	65%	12%
<b>Marital status</b>		
Unmarried	62%	14%
(Re)Married/ Single + a partner	59%	18%
Divorced or separated	60%	20%
Widowed	40%	38%
<b>Use of the Internet</b>		
User	66%	11%
Non user	42%	34%

Analysis of **consumer confidence** reveals that interviewees who do not feel self-confident (49%), or knowledgeable as consumers (49%) and do not feel protected by consumer law (52%) gave less frequently correct answers than those who do feel so (62%, 64% and 64% respectively).

**QA45 Looking at this picture, please could you tell me how many grams of fat there are in 100 grams of this product?**

	<b>Correct answer (1,5g / 100g)</b>	<b>Don't know</b>
EU27	58%	19%
<b>Confident as a consumer</b>		
Yes	62%	16%
No	49%	26%
<b>Knowledgeable as a consumer</b>		
Yes	64%	14%
No	49%	26%
<b>Protected as a consumer</b>		
Yes	64%	15%
No	52%	23%

### 2.2.2. Suggested best before date on the product

The respondents were asked to identify the best before date of the product from the same packaging used for the previous question<sup>12</sup>. A large majority, 82% of respondents, indicated correctly that the product should be used by June 2008, while 6% suggested another date and 8% indicated that they did not know the answer. 3% of the respondents said that there were no date and 1% of them refused to answer the question.

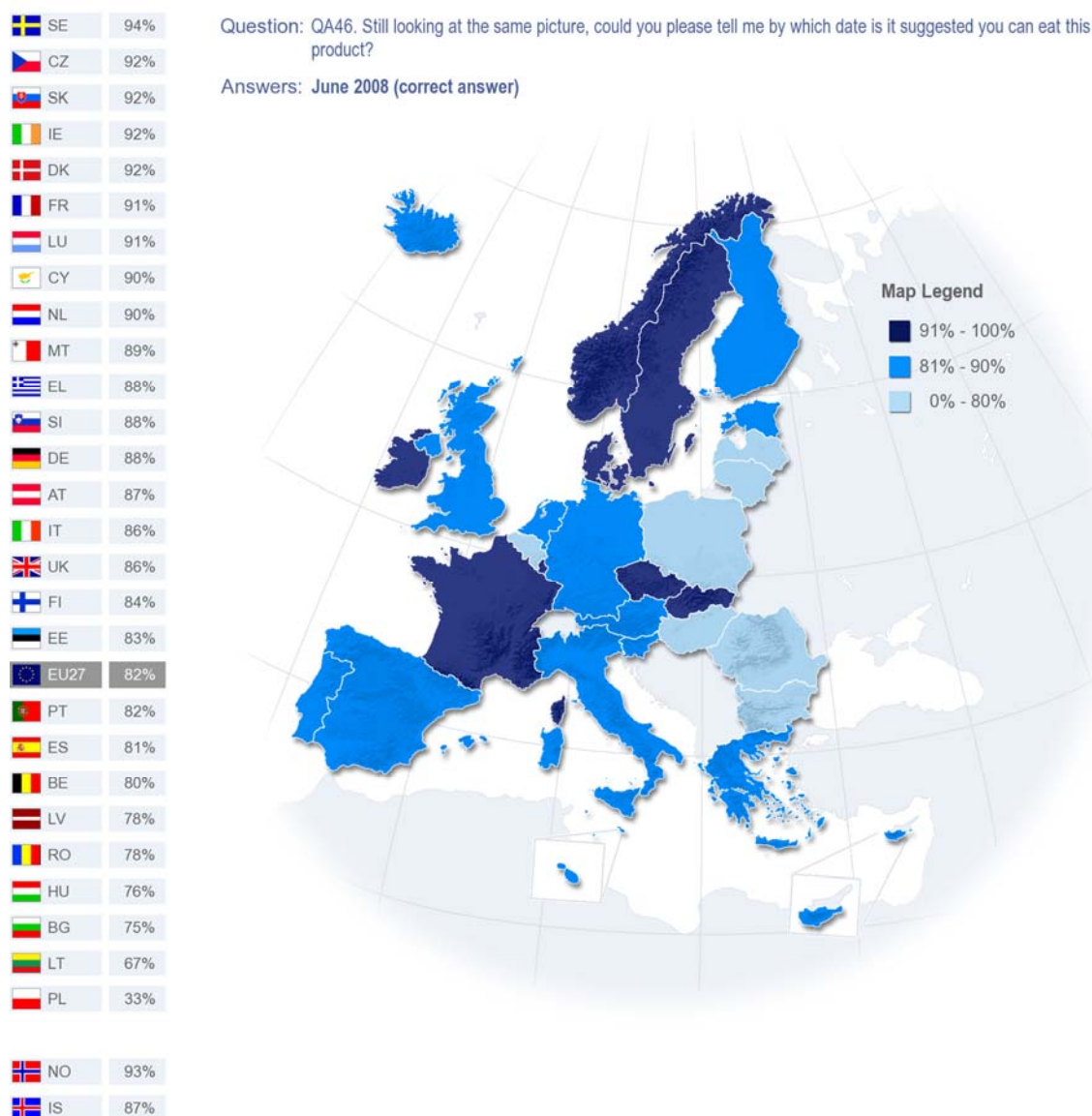
*Example of picture shown on field (actual size of label shown to respondents)*



In all countries, at least three-quarters of respondents gave the correct answer, with the exception of Lithuania where only two-third (67%) of respondents answered correctly, and Poland<sup>13</sup> where only 33% gave the correct date.





<sup>12</sup> Interviewees were asked the following question: *Still looking at the same picture, could you please tell me by which date is it suggested you can eat this product?*

<sup>13</sup> The exception to this was Poland where only 33% of respondents gave the correct date, 34% gave another date and 24% were unsure. However, the show card used in Poland differed from that used in other Member States; "June" was part of the small print, with only "2008" printed in large font in the white block.



From a **socio-demographic** point of view, one can observe the same pattern as for the previous question. At least three-quarters of respondents across most consumer groups gave the correct answer. The lowest percentages of correct answers were found amongst the oldest respondents 55+ (75%), interviewees who ended education at fifteen or earlier (77%), respondents who have difficulties with paying bills most of the time (76%), respondents who live alone (77%), widowed respondents (68%), retired respondents (73%) and internet non-users (72%).

**QA46 Still looking at the same picture, could you please tell me by which date is it suggested you can eat this product?**

		<b>June 2008 (correct answer)</b>
EU27		82%
<b>Sex</b>		
	Male	82%
	Female	82%
<b>Age</b>		
	15-24	86%
	25-39	86%
	40-54	84%
	55 +	75%
<b>Education (End of)</b>		
	15-	77%
	16-19	82%
	20+	86%
	Still studying	86%
<b>Respondent occupation scale</b>		
	Self-employed	83%
	Managers	89%
	Other white collars	87%
	Manual workers	86%
	House persons	81%
	Unemployed	81%
	Retired	73%
	Students	86%
<b>Difficulties paying bills</b>		
Most of the time		76%
From time to time		82%
Almost never		83%
<b>Marital status</b>		
Un-married		85%
(Re)Married/ Single + a partner		82%
Divorced or separated		82%
Widowed		68%
<b>Use of the Internet</b>		
User		87%
Non user		72%

Again, analysis of **consumer confidence** reveals that respondents who do not feel confident (78%), or knowledgeable as consumers (79%) and do not feel protected by consumer law (80%) gave correct answers somewhat less often than those who do feel so (83%, 84% and 84% respectively).

Overall, more than half of the respondents got both answers right (54%): they correctly identified the answer as 1.5 grams of fat per 100 grams of product and they indicated correctly that the product should be used by June 2008.



### 2.2.3. Familiarity with logos

The interviewees were presented with five logos and asked to indicate which ones they were familiar with<sup>14</sup>. Only the logos were shown, with identification letters. Neither their names nor their meanings were provided at this stage. The five logos, with their official definitions are shown below.

Logo A: *The product is organically farmed (actual size of logo shown to respondents)*



Logo B: *The product conforms with the relevant European legislation (actual size of logo shown to respondents)*



Logo C: *The product meets strict ecological standards: it is eco-friendly (actual size of logo shown to respondents)*



<sup>14</sup> Interviewees were asked the following question: Among the logos on this card, please select the ones you are familiar with.

Logo D: *The product is made of paper that can be recycled* (actual size of logo shown to respondents)

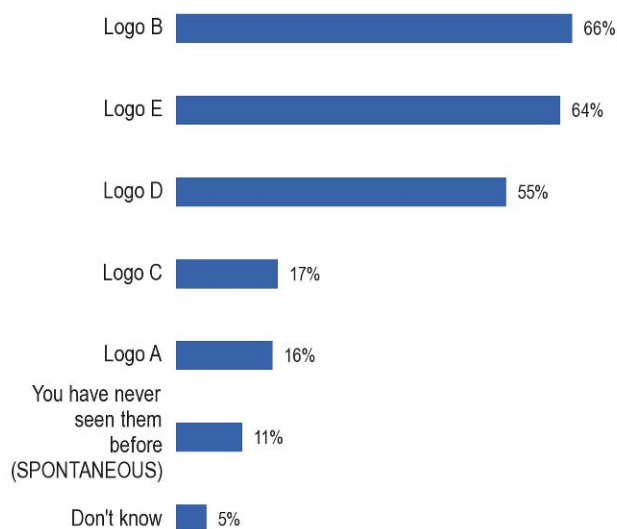


Logo E: *The product will be detrimental to your health if not used properly* (actual size of logo shown to respondents)



Around two-thirds of respondents indicated they are familiar with Logos B (66%) and with E (64%), and just over half claimed familiarity with Logo D (55%). The remaining logos are far less familiar to consumers: Logo C (17%) and Logo A (16%). More than one in ten (11%) of respondents claimed they had never seen any of the logos before, and 5% did not know if they recognised them.

QA47a. Among the logos on this card, please select the ones you are familiar with?



EU27

For logos B, E and D, there is some overlap between the respondents who are *not* familiar with these logos. Respondents in Romania and Bulgaria showed the lowest awareness for all three logos. In Romania, only 32% were familiar with Logo B and 23% with D and E, whereas in Bulgaria 38% were familiar with Logo B, 29% with D and 28% with E.

Respondents in Lithuania and Hungary are also relatively unfamiliar with logos B, E and D. For example, Logo B is familiar to only 39% of those surveyed in Lithuania and to 46% of the respondents in Hungary, Logo E was recognised by 50% of the respondents in Lithuania and 43% in Hungary, and Logo D is familiar to 39% and 49% of people in Lithuania and Hungary respectively.































Familiarity with logos B and E is also low in Slovakia (47% for Logo B and 36% for Logo E) and the Czech Republic (46% for Logo B, 39% for Logo E). Respondents in Poland proved to be unfamiliar with logos E (40%) and D (37%). Finally, interviewees in Italy have a low familiarity with Logo D (33%), while their familiarity with all the other logos is in line with the EU average.

At the other end of the spectrum, France and Luxembourg have the highest proportions of respondents who are familiar with Logo B (both 84%), followed by Sweden (79%). People in Iceland are also familiar with this logo (81%). Logo E is very familiar to respondents in Slovenia (90%), Denmark (89%) and France (84%). Familiarity with this logo is also high in Norway (85%). Consumers in Sweden showed the highest familiarity with Logo D (89%), followed by those in Denmark (83%). Logo D is also familiar to 84% of those interviewed in Norway.

The highest share of respondents who had never seen the five logos before was recorded in Bulgaria (31%) and Romania (28%) and Poland (25%). On the other hand, only 2% of respondents gave this answer in Denmark, in the Netherlands and in Sweden. Percentages lower than 5% were recorded also in France, Luxembourg, Slovenia and Finland.

Familiarity with Logos B, E and D is lower amongst respondents in NMS12 countries compared to those in the EU15 countries. In addition almost a quarter (23%) of respondents in NMS12 countries said they had never seen these logos before (compared with 8% in the EU15 countries).

## QA47a Among the logos on this card, please select the ones you are familiar with? (MULTIPLE ANSWERS POSSIBLE)

		Logo B	Logo E	Logo D	Logo C	Logo A	You have never seen them before (SPONTANEOUS)	Dont know
	EU27	66%	64%	55%	17%	16%	11%	5%
	EU15	72%	71%	59%	18%	16%	8%	4%
	NMS12	47%	38%	38%	14%	16%	23%	11%
	BE	74%	<b>81%</b>	64%	18%	13%	7%	1%
	BG	<b>38%</b>	28%	29%	19%	19%	31%	14%
	CZ	46%	39%	<b>50%</b>	18%	14%	15%	9%
	DK	69%	<b>89%</b>	83%	39%	26%	2%	1%
	DE	66%	<b>70%</b>	67%	14%	12%	8%	4%
	EE	64%	61%	<b>66%</b>	15%	16%	9%	7%
	IE	54%	<b>65%</b>	55%	30%	49%	10%	5%
	EL	60%	<b>74%</b>	58%	29%	29%	9%	4%
	ES	<b>79%</b>	66%	49%	18%	13%	11%	3%
	FR	<b>84%</b>	<b>84%</b>	56%	24%	13%	4%	2%
	IT	<b>68%</b>	61%	33%	20%	24%	11%	8%
	CY	54%	55%	<b>60%</b>	28%	19%	11%	10%
	LV	66%	<b>68%</b>	59%	9%	11%	9%	5%
	LT	39%	<b>50%</b>	39%	13%	14%	21%	13%
	LU	<b>84%</b>	80%	67%	20%	21%	4%	4%
	HU	46%	43%	<b>49%</b>	18%	12%	20%	6%
	MT	64%	<b>65%</b>	51%	20%	34%	10%	5%
	NL	78%	<b>83%</b>	80%	11%	10%	2%	2%
	AT	50%	<b>58%</b>	47%	32%	25%	14%	5%
	PL	<b>55%</b>	40%	37%	10%	13%	25%	5%
	PT	<b>70%</b>	67%	49%	23%	22%	10%	5%
	RO	32%	23%	23%	11%	16%	28%	26%
	SI	64%	<b>90%</b>	67%	27%	29%	4%	1%
	SK	47%	36%	<b>50%</b>	24%	30%	14%	7%
	FI	70%	<b>81%</b>	78%	23%	16%	4%	2%
	SE	79%	54%	<b>89%</b>	20%	10%	2%	1%
	UK	67%	73%	<b>75%</b>	10%	14%	6%	3%
	IS	81%	77%	<b>82%</b>	17%	15%	4%	1%
	NO	77%	<b>85%</b>	84%	19%	17%	3%	2%

Highest percentage per country






Highest percentage per item

Lowest percentage per country

Lowest percentage per item

Turning to the **socio-demographic** groups, women tend to be less familiar with Logos B and D (62% and 51% respectively) than men (70% and 59%). Further, there are the low recognition percentages amongst the oldest respondents 55+ for Logos B, E, D, and A (55%, 52%, 37%, and 12%) and the similar pattern found with interviewees who left education at fifteen or younger, who live alone, house persons, retired respondents, interviewees who have difficulties paying their bills, respondents low on the social staircase and widowed respondents. One of the largest differences in familiarity is found when comparing internet users and non-users. Only 48% of internet non-users are familiar with Logo B (76% amongst internet users), 46% know Logo E (73% amongst internet users) and 28% know Logo D (68% amongst internet users).

QA47a Among the logos on this card, please select the ones you are familiar with? (MULTIPLE ANSWERS POSSIBLE)

	Logo B	Logo E	Logo D	Logo C	Logo A	You have never seen them before (SPONTANEOUS)	Don't know
EU27	66%	64%	55%	17%	16%	11%	5%
<b>Sex</b>							
 Male	70%	66%	59%	17%	16%	9%	5%
 Female	62%	62%	51%	17%	16%	13%	6%
<b>Age</b>							
 15-24	71%	71%	70%	16%	18%	8%	4%
25-39	74%	72%	66%	19%	19%	6%	4%
40-54	71%	69%	59%	18%	17%	8%	5%
55 +	55%	52%	37%	15%	12%	18%	8%
<b>Education (End of)</b>							
 15-	54%	53%	32%	12%	10%	19%	7%
16-19	66%	64%	55%	17%	15%	10%	5%
20+	78%	74%	71%	21%	21%	4%	3%
Still studying	73%	72%	72%	18%	20%	7%	4%
<b>Respondent occupation scale</b>							
 Self-employed	73%	71%	63%	21%	22%	7%	5%
Managers	81%	78%	76%	20%	22%	3%	3%
Other white collars	74%	69%	64%	20%	20%	6%	4%
Manual workers	70%	70%	59%	17%	14%	8%	4%
House persons	60%	57%	42%	15%	13%	15%	7%
Unemployed	67%	65%	57%	17%	15%	10%	4%
Retired	53%	50%	35%	14%	11%	20%	8%
Students	73%	72%	72%	18%	20%	7%	4%
<b>Self-positioning on the social staircase</b>							
Low (1-4)	58%	56%	43%	14%	12%	17%	8%
Medium (5-6)	67%	65%	55%	17%	15%	10%	5%
High (7-10)	73%	70%	65%	20%	20%	6%	4%
<b>Marital status</b>							
Unmarried	71%	71%	65%	18%	19%	8%	4%
(Re)Married/ Single + a partner	68%	64%	55%	18%	16%	10%	5%
Divorced or separated	66%	64%	53%	17%	15%	10%	5%
Widowed	41%	43%	25%	12%	10%	27%	11%
<b>Use of the Internet</b>							
User	76%	73%	68%	19%	19%	5%	3%
Non user	48%	46%	28%	13%	10%	22%	9%

Regarding **consumer confidence**, respondents who do not feel confident as consumers are less familiar with Logos B, E, and D (58%, 55%, and 42%) than the more confident interviewees (70%, 68%, and 60%). Likewise, those interviewed who do not feel knowledgeable as consumers tend to be less familiar with Logos B, E, and D (60%, 57%, 44%) than those who do feel knowledgeable (71%, 69%, 61%). Interviewees who do not feel protected by consumer rights are less familiar with the Logos B, E, and D (62%, 59%, and 47%) than those who feel protected (71%, 69%, and 61%).

QA47a Among the logos on this card, please select the ones you are familiar with? (MULTIPLE ANSWERS POSSIBLE)

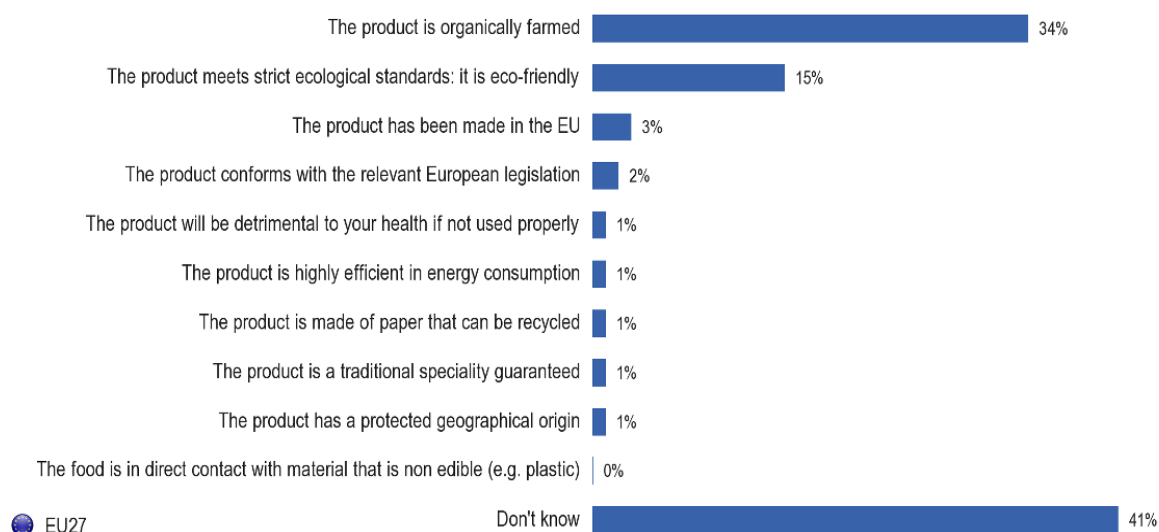
	Logo B	Logo E	Logo D	Logo C	Logo A	You have never seen them before (SPONTANEOUS)	Don't know
EU27	66%	64%	55%	17%	16%	11%	5%
<b>Confident as a consumer</b>							
Yes	70%	68%	60%	17%	16%	8%	4%
No	58%	55%	42%	17%	15%	17%	8%
<b>Knowledgeable as a consumer</b>							
Yes	71%	69%	61%	18%	17%	8%	4%
No	60%	57%	44%	15%	14%	16%	7%
<b>Protected as a consumer</b>							
Yes	71%	69%	61%	18%	16%	7%	4%
No	62%	59%	47%	17%	16%	14%	7%

### 2.2.4. Meaning of Logo A: Organically farmed product



All consumers, irrespective of whether they were familiar with the various logos, were asked if they knew the meaning of each one in turn, being offered a list of ten possible meanings<sup>15</sup>. For Logo A, 34% of respondents correctly identified that it indicates a product that is organically farmed. A further 15% of respondents felt it signified a product which meets strict ecological standards or is eco-friendly. 10% gave other definitions. The majority of respondents, however, are unsure of the meaning of the logo ('don't know': 41%).

QA47b1. And could you select which of the statements you think is the right meaning for logo A?



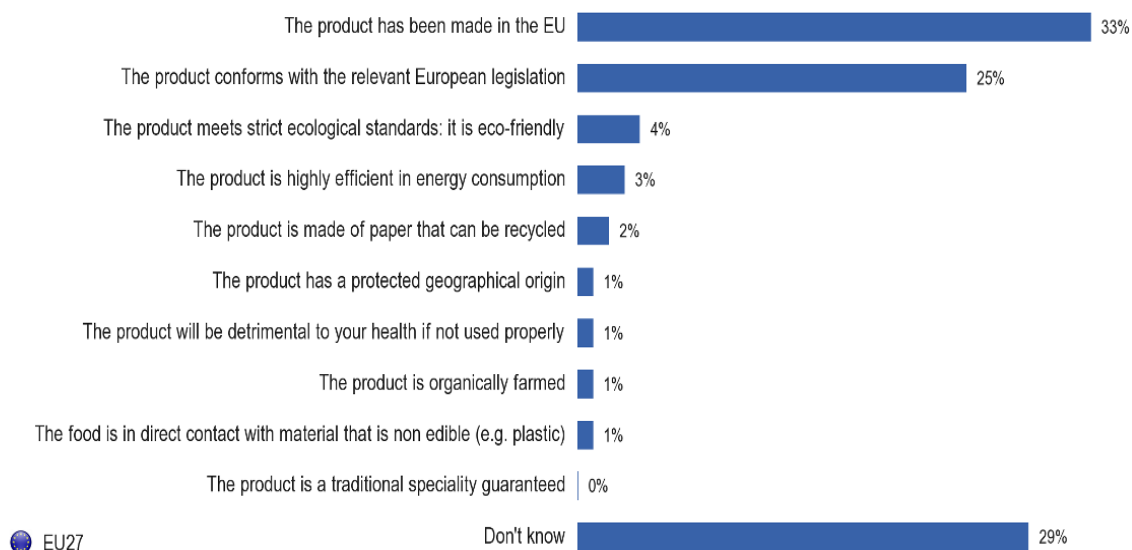
<sup>15</sup> Interviewees were asked the following question: *And could you select which of the statements you think is the right meaning for logo A? (Ten possible answers)*

### 2.2.5. Meaning of Logo B: Product complies with EU legislation



We saw in Section 2.2.3 that more Europeans claim to be familiar with Logo B (66%) than with any of the other logos. However, when being asked to select its correct meaning, most respondents (33%) incorrectly believed that it indicates a product that was made in the EU<sup>16</sup> and only a quarter (25%) correctly identified the logo's meaning as *the product complies with the relevant European legislation*. 13% gave other definitions. Another 29% of respondents said they did not know of the meaning of this logo.

QA47b2. And for logo B?



<sup>16</sup> Interviewees were asked the following question: *And for logo B? (Ten possible answers)*

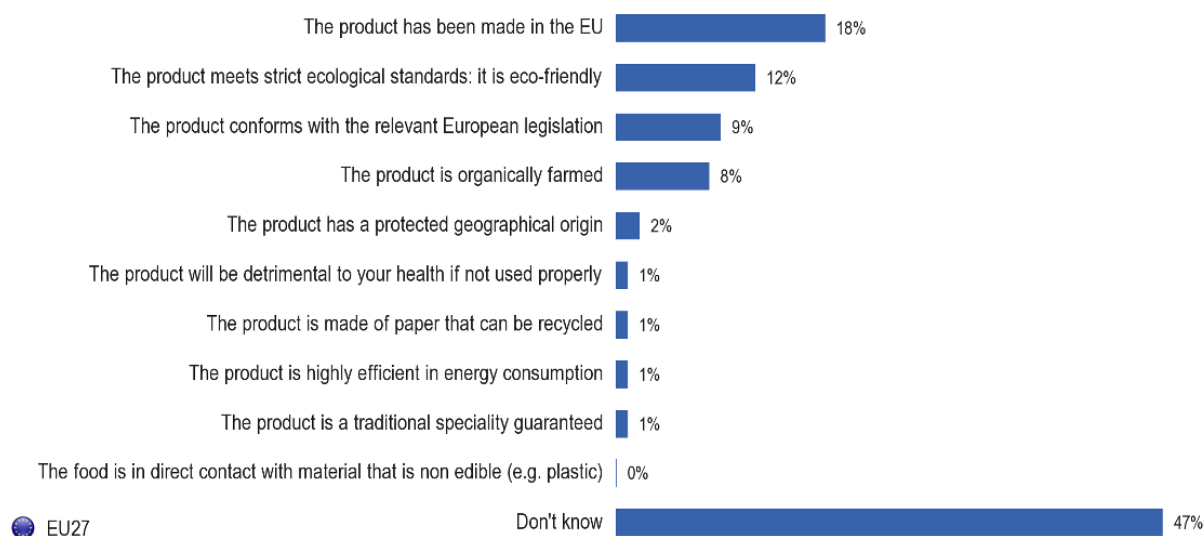


### 2.2.6. Meaning of Logo C: Ecological product



Logo C is another logo with which very few respondents are familiar. It is therefore unsurprising that 47% of consumers said that they *did not know* what the logo means<sup>17</sup>. Only 12% identified correctly that it indicates a *product that meets strict ecological standards: it is eco-friendly*. In fact, slightly more respondents thought that this logo indicates a *product that has been made in the EU* (18%). 9% believed that it indicates a *product that conforms with the relevant European legislation* and 8% thought that it symbolises a *product that is organically farmed*. 6% of the respondents gave other definitions.

QA47b3. And for logo C?



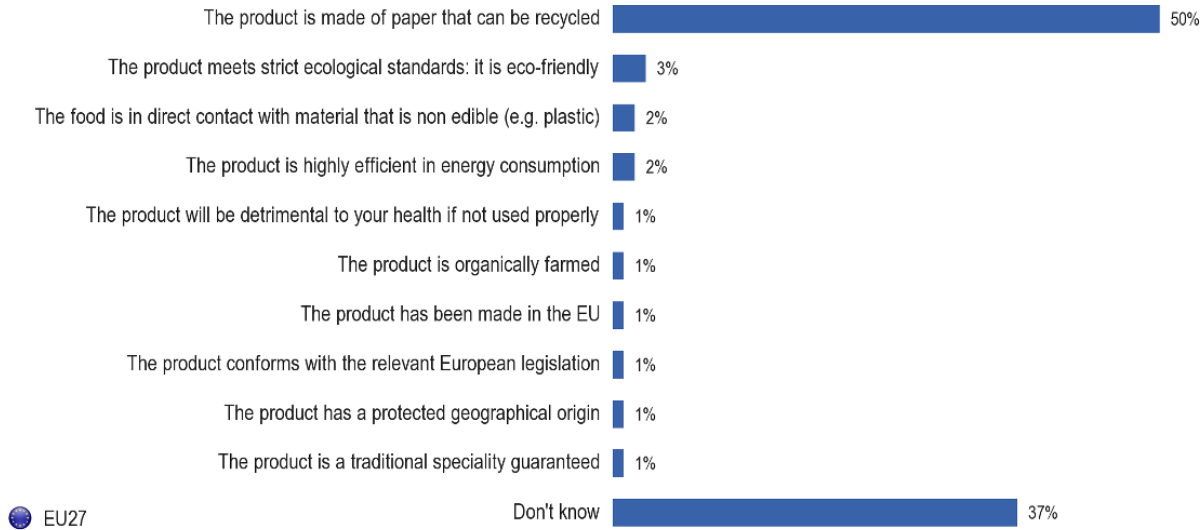
<sup>17</sup> Interviewees were asked the following question: *And for logo C? (Ten possible answers)*

2.2.7. Meaning of Logo D: Recyclable paper product



Logo D is relatively well-known and 50% of respondents correctly identified its meaning: *product made of paper that can be recycled*<sup>18</sup>. Nevertheless, 37% of the interviewees said that they did not know it. 13% of the respondents gave another definition.

QA47b4. And for logo D?



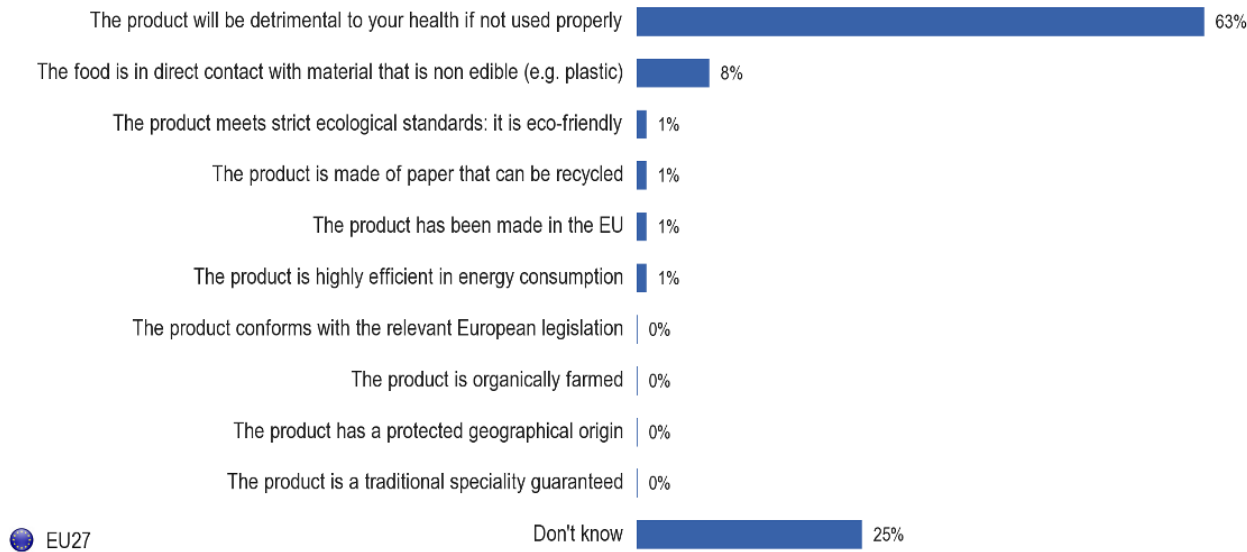
<sup>18</sup> Interviewees were asked the following question: *And for logo D? (Ten possible answers)*

2.2.8. *Meaning of Logo E: Detrimental to health if product not used properly*



In section 2.2.3 we observed that nearly two-thirds of Europeans are familiar with Logo E, the second most well-known logo of those tested in this survey. Moreover, it is the best understood logo: almost two-thirds (63%) of the interviewees know that it indicates *a product that will be detrimental to your health if not used properly*<sup>19</sup>. A quarter (25%) said that they did not know the answer and a small minority (8%) thought it indicated *the food is in direct contact with material that is non-edible* (e.g. plastic). 4% of the respondents gave another definition.






QA47b5. And for logo E?



<sup>19</sup> Interviewees were asked the following question: *And for logo E? (Ten possible answers)*

## 2.2.9. Meaning of the logos: country by country analysis

QA47b.1-5 Correct answer for each logo

	Logo E <i>The product will be detrimental to your health if not used properly</i>	Logo D <i>The product is made of paper that can be recycled</i>	Logo A <i>The product is organically farmed</i>	Logo B <i>The product conforms with the relevant European legislation</i>	Logo C <i>The product meets strict ecological standards: it is eco-friendly</i>
					
EU27	63%	50%	34%	25%	12%
EU15	69%	54%	37%	28%	12%
NMS12	38%	36%	24%	13%	12%
BE	86%	58%	39%	38%	17%
BG	24%	27%	13%	5%	8%
CZ	53%	56%	37%	20%	13%
DK	84%	81%	54%	29%	21%
DE	68%	61%	31%	28%	13%
EE	68%	59%	40%	21%	14%
IE	63%	52%	66%	20%	8%
EL	79%	62%	39%	26%	17%
ES	63%	50%	32%	9%	14%
FR	83%	52%	38%	42%	13%
IT	57%	29%	28%	35%	7%
CY	63%	68%	21%	26%	28%
LV	63%	45%	29%	14%	13%
LT	50%	31%	13%	11%	17%
LU	74%	62%	35%	49%	8%
HU	42%	40%	10%	20%	12%
MT	66%	57%	59%	32%	22%
NL	80%	76%	50%	38%	12%
AT	62%	54%	36%	38%	35%
PL	39%	31%	27%	12%	14%
PT	64%	42%	17%	9%	8%
RO	18%	24%	15%	4%	7%
SI	89%	61%	36%	33%	13%
SK	54%	57%	52%	22%	15%
FI	81%	76%	58%	50%	12%
SE	72%	83%	14%	40%	13%
UK	67%	62%	53%	19%	11%
IS	82%	70%	47%	46%	17%
NO	81%	83%	60%	48%	13%
Highest percentage per country			Lowest percentage per country		
Highest percentage per item			Lowest percentage per item		

The above table shows the logos from the most correctly identified to the least one.

### Logo E

This logo is, by far, correctly identified the most often by European citizens. More than six out of ten are able to give its correct definition. In 23 of the Member States half or more of the respondents identify correctly that Logo E indicates *the product will be detrimental to your health if not used properly*. The frequencies of this correct answer were highest in Slovenia (89%), Belgium (86%), Denmark (84%) and France (83%). On the other hand, less than a quarter of respondents in Bulgaria (24%) and Romania (18%) are able to give the correct definition.

Fewer people in NMS12 countries provide the correct answer (38%) than in EU15 countries (69%). 47% in NMS12 countries gave the answer *don't know* (vs. 19% in EU15).

### Logo D

Awareness of the correct meaning of Logo D is highest amongst respondents in Sweden (83%), and Denmark (81%), as well as in the Netherlands (76%) and Finland (76%). Respondents in Norway also showed high awareness (83%).

Correct answers about the meaning of Logo D are least frequent in Romania (24%, and where 67% answered *don't know*), Bulgaria (27%), Italy (29%), Lithuania and Poland (both 31%).

Awareness of the correct meaning of Logo D is again lower amongst respondents in NMS12 countries (36%) than in the EU15 countries (54%).

### Logo A

As we saw in the previous section, consumers in Ireland and Malta are the most familiar with this logo. Thus, it is unsurprising to find that respondents in these Member States, along with Finland, are those who correctly identified its meaning the most often (Ireland 66%; Malta 59%; Finland 58%). Interestingly, although only 10% of respondents in the Netherlands claimed to be familiar with this logo, 50% correctly identified its meaning. An important share of the interviewees in Norway also provided the correct answer (60%).

More respondents in the EU15 countries are specified correctly that the logo indicates a product that is organically farmed (37%) compared to those in NMS12 countries (24%). More people in NMS12 countries said they did not know the answer (48%) than in the EU15 countries (39%).

### Logo B

The largest numbers of correct answers were recorded in Finland (50%), Luxembourg (49%) and France (42%). Norway (48%) and Iceland (46%) also recorded similar shares of correct answers.

Less than one in ten respondents in Romania (4%), Bulgaria (5%), Spain (9%) and Portugal (9%) knows the correct meaning of this logo. In Romania and Bulgaria most people answer that they do not know the meaning (60% and 56% respectively). An high share of respondents in Lithuania (48%), Ireland (46%), Hungary (43%), Poland (43%) and the UK (41%) did not select any of the possible options and answered that they did not know rather than select one of the available options.

Respondents in the EU15 countries gave the correct answer (28%) more frequently than respondents in NMS12 countries (13%), but they are also those who more often answered (incorrectly) that the logo means that *the product has been made in the EU* (35% EU15, 27% NMS12).

### Logo C

This logo is the least known among all the logos tested. In most of the countries, less than one respondent in four was able to give the correct answer. Austria is the Member States where the highest share of correct answers was recorded (35%), followed by Cyprus (28%). In 23 Member States the relative majority of the respondents said they *did not know* the meaning of Logo C. This reaches its highest levels in Romania (73%), Portugal (66%), Bulgaria (64%) and Luxembourg (63%).

Respondents in the NMS12 countries answered more often that they *did not know* (52%) than respondents in the EU15 countries (46%). The same proportion (12%) of respondents in NMS12 countries and EU15 countries knows the correct definition of this logo.

#### **2.2.9. Meaning of the logos: socio-demographic analysis**

The **socio-demographic** analysis reveals the same general pattern for each logo, indicating that the groups already emerging as the most vulnerable are those where respondents are less likely to provide the correct definition for each logo. The lowest number of respondents giving the correct definition for each logo occurs amongst:

- the oldest, for instance, 54% of the oldest (55+) are able to correctly identify logo E whereas 68% of the respondents aged 25-39 can do so);
- The respondents who stopped education before the age of 16;
- The respondents who live alone/ who are widowed;
- Retired, house persons and unemployed people;
- Respondents who position themselves low on the social staircase;
- Those who have never used a computer.

QA47b.1-5 Correct answer for each logo

	Logo E <i>The product will be detrimental to your health if not used properly</i>	Logo D <i>The product is made of paper that can be recycled</i>	Logo A <i>The product is organically farmed</i>	Logo B <i>The product conforms with the relevant European legislation</i>	Logo C <i>The product meets strict ecological standards: it is eco-friendly</i>
EU27	63%	50%	34%	25%	12%
<b>Age</b>					
15-24	66%	64%	39%	24%	13%
25-39	68%	60%	41%	29%	14%
40-54	67%	54%	36%	29%	14%
55 +	54%	34%	25%	19%	10%
<b>Education (End of)</b>					
15-	53%	30%	21%	16%	8%
16-19	63%	50%	34%	25%	12%
20+	72%	65%	44%	34%	16%
Still studying	67%	67%	41%	25%	14%
<b>Household composition</b>					
1	57%	43%	30%	22%	11%
2	62%	47%	33%	24%	12%
3	64%	54%	35%	26%	13%
4+	66%	56%	38%	27%	13%
<b>Respondent occupation scale</b>					
Self-employed	66%	57%	40%	31%	13%
Managers	75%	70%	48%	38%	18%
Other white collars	68%	59%	42%	32%	15%
Manual workers	67%	55%	34%	26%	13%
House persons	56%	38%	28%	20%	10%
Unemployed	62%	51%	32%	20%	11%
Retired	53%	32%	24%	18%	9%
Students	67%	67%	41%	25%	14%
<b>Self-positioning on the social staircase</b>					
Low (1-4)	56%	41%	25%	21%	10%
Medium (5-6)	63%	51%	34%	25%	13%
High (7-10)	68%	58%	41%	29%	13%
<b>Marital status</b>					
Unmarried	66%	59%	39%	25%	13%
(Re)Married/ Single + a partner	64%	50%	34%	26%	13%
Divorced or separated	64%	49%	34%	27%	11%
Widowed	44%	23%	19%	12%	8%
<b>Level of computer skills</b>					
Never used a computer	45%	23%	17%	13%	7%
Low	62%	48%	34%	24%	12%
Average	72%	62%	42%	30%	14%
Good	77%	74%	48%	36%	16%

Analysis of **consumer confidence** reveals that interviewees who do not feel confident or knowledgeable as consumers and do not feel protected by consumer law gave less frequently the correct definition for each logo:

- Regarding the identification of logos E, D and A the differences between the two groups of respondents are high. For instance, interviewees who feel confident as consumers more often gave the correct meaning of Logo E than those who do not feel confident (66% compared to 54%). Similarly, those who feel knowledgeable as consumers more often answered correctly than those who do not feel knowledgeable (67% compared with 56%). Respondents who feel protected by consumer law more often knew the correct meaning of the logo than those who do not feel protected (67% compared with 58%).
- The differences are smaller when analysing the responses for logo B. Interviewees who feel confident as consumers more often gave the correct meaning of Logo B than those who do not (27% compared to 20%). Similarly, those who feel knowledgeable as consumers more often answered correctly than those who do not (28% compared to 21%). As to the feeling of being protected by consumer law, the difference is somewhat smaller although those who feel protected still identified logo B correctly more often than those who do not feel protected (27% compared with 23%).

- There are only small differences regarding the answer for logo C. The correct answer, *the product meets strict ecological standards: it is ecofriendly*, was given by the same numbers of respondents whether they feel confident or not, knowledgeable or not and protected or not. Interestingly, respondents who feel confident select a wrong answer more often (*the product has been made in the EU*) than those who do not feel confident (19% compared to 14%). Similarly, those who feel knowledgeable gave this incorrect answer more often than those who do not feel knowledgeable (20% compared to 16%).

QA47b.1-5 Correct answer for each logo

	Logo E <i>The product will be detrimental to your health if not used properly</i>	Logo D <i>The product is made of paper that can be recycled</i>	Logo A <i>The product is organically farmed</i>	Logo B <i>The product conforms with the relevant European legislation</i>	Logo C <i>The product meets strict ecological standards: it is eco-friendly</i>
EU27	63%	50%	34%	25%	12%
<b>Confident as a consumer</b>					
Yes	66%	54%	37%	27%	13%
No	54%	40%	26%	20%	11%
<b>Knowledgeable as a consumer</b>					
Yes	67%	56%	38%	28%	13%
No	56%	42%	28%	21%	11%
<b>Protected as a consumer</b>					
Yes	67%	56%	38%	27%	13%
No	58%	44%	30%	23%	12%

Finally, the more they are familiar with a logo, the more likely they are to know what this logo means.

## Logo E

The vast majority of respondents (82%) who say that they are familiar with logo E know the correct definition of this logo. Only 27% of the respondents who said that they were not familiar with this logo know this logo means that “the product will be detrimental to your health if not used properly”. A large majority of this group (60%) answer that they don’t know.

## Logo D

As for logo E, being familiar with logo D has a real impact on the knowledge of the correct definition of this logo. 77% of those who are familiar with logo D know that it means that “that the product is made of paper that can be recycled”. Only 18% are not familiar with it, and of those 68% say that they don’t know the definition.

## Logo A

To a lesser extent, we see the same pattern for logo A. 58% of those who are familiar with the logo know the correct definition. Only 30% of those who are not familiar with this logo. Almost half of those respondents who are not familiar with logo A answer that they do not know the definition (47%).



**Logo B**

The pattern for the answer given to this logo is different from the two logos above. Respondents who are familiar with logo B are more likely to give the correct definition than those who are not familiar with it (34% vs. 8%) but an even greater number give an incorrect definition thinking that this logo means that “the product has been made in the EU” (41%). Respondents who are not familiar with it most likely say that they don’t know (64%).

**Logo C**

The same pattern as for logo B is observed for logo C. Respondents who are familiar with this logo are more likely to give a correct answer than those who are not (22% vs. 10%). Nevertheless, they are more likely to give an incorrect definition, with 27% of them thinking that this logo means “the product has been made in the EU”. Again an absolute majority of the people who are not familiar with logo say that they don’t know the definition (54%).

### ***2.2.10. Summary of understanding the meaning of the logos***































At an overall level we find that more than a fifth (22%) of respondents were not able to correctly identify the meaning of any of the 5 logos shown. 21% know the meaning of only *one* of the logos, 25% know the meaning of *two* logos, and 20% understand the meaning of *three* logos. Only 12% of respondents are sufficiently well-informed to be able to correctly provide the meaning of *four* or *five* of the logos.

Further analysis focuses on identifying the respondents who are most vulnerable in this area: those who do not know the meaning of *any* of the logos. Respondents in Romania (83%) and Bulgaria (85%) are those who answered most often that they *did not know* at least one of logos proposed. At the same time, 63% of respondents in Romania and 56% in Bulgaria did not know the meaning of *any* of the logos. We also find low levels of awareness amongst respondents in Poland (40% did not know the meaning of any of the logos), Hungary (37%) and Lithuania (36%).

In contrast, the most knowledgeable respondents (those who are able to identify the meaning for *four or five* of the logos) are found in Finland (33% correctly identified four or five logos), Denmark (29%) and Malta (27%). 34% of people in Norway and 27% of respondents in Iceland could also describe at least four logos correctly.

People in the EU15 countries tend to be more aware of the meaning of the logos; 84% can provide one correct answer or more, whereas only 59% of respondents in NMS12 countries can do the same. More people in NMS12 countries answered that they *did not* know at least one logo (71%) than in EU15 countries (64%).

## QA47b - Logos/Labels (Number of correct answers)

		5 correct answers	4 correct answers	3 correct answers	2 correct answers	1 correct answer	0 correct answer
	EU27	2%	10%	20%	25%	21%	22%
	EU15	3%	12%	23%	26%	20%	16%
	NMS12	1%	5%	13%	19%	22%	41%
	BE	5%	14%	28%	28%	18%	7%
	BG	0%	2%	6%	13%	22%	56%
	CZ	1%	8%	22%	27%	23%	20%
	DK	5%	24%	27%	28%	11%	6%
	DE	2%	10%	23%	29%	20%	15%
	EE	3%	11%	23%	28%	17%	18%
	IE	1%	14%	26%	25%	18%	16%
	EL	5%	14%	22%	27%	20%	12%
	ES	1%	9%	19%	24%	23%	24%
	FR	3%	14%	26%	28%	19%	9%
	IT	1%	8%	15%	23%	27%	25%
	CY	3%	16%	22%	25%	16%	19%
	LV	1%	6%	18%	29%	25%	21%
	LT	0%	3%	12%	22%	26%	36%
	LU	4%	15%	28%	24%	14%	14%
	HU	1%	3%	12%	23%	23%	37%
	MT	8%	19%	21%	20%	16%	16%
	NL	4%	19%	32%	26%	12%	7%
	AT	8%	14%	23%	22%	15%	18%
	PL	1%	5%	13%	18%	24%	40%
	PT	1%	5%	10%	28%	29%	27%
	RO	0%	3%	6%	11%	17%	63%
	SI	3%	13%	28%	29%	20%	6%
	SK	2%	13%	23%	24%	18%	19%
	FI	6%	27%	29%	21%	11%	7%
	SE	2%	9%	31%	35%	15%	8%
	UK	3%	14%	24%	26%	18%	15%
	IS	5%	22%	31%	23%	13%	7%
	NO	5%	29%	31%	20%	9%	6%

Highest percentage per country

Lowest percentage per country




Highest percentage per item

Lowest percentage per item

From a **socio-demographic** point of view, the groups which gave the correct answer less frequently are:

- Older respondents (aged 55+), 31% of whom are unable to give any correct answer compared to 18% or 16% for the other age categories;
- The less educated who finished school before the age of 16, 34% of whom are not able to give any correct whereas there are only 12% amongst those who went to university.
- Retired people (33%) and house persons (29%) who are the two occupational categories where three or more respondents out of ten cannot correctly attribute any of the logos tested.
- Respondents who live alone (29% give no correct answer)/ widowed respondents (44% give no correct answer);
- People low on the social staircase (30%) compared to those who position themselves high (15%);
- Those who have never used a computer, of whom nearly half (43%) are unable to give a correct answer. This proportion goes down to 7% for the respondents who have good informatics skills.

QA47b - Logos/Labels (Number of correct answers)

	5 correct answers	4 correct answers	3 correct answers	2 correct answers	1 correct answer	0 correct answer
EU27	2%	10%	20%	25%	21%	22%
<b>Age</b>						
 15-24	2%	12%	24%	29%	17%	16%
25-39	3%	13%	25%	25%	18%	16%
40-54	3%	12%	22%	26%	20%	18%
55 +	1%	6%	15%	22%	25%	31%
<b>Education (End of)</b>						
 15-	1%	5%	12%	21%	28%	34%
16-19	2%	10%	20%	26%	21%	21%
20+	4%	16%	27%	25%	16%	12%
Still studying	3%	12%	26%	28%	17%	14%
<b>Household composition</b>						
1	2%	9%	18%	22%	21%	29%
2	2%	10%	20%	24%	22%	22%
3	3%	11%	21%	26%	21%	19%
4+	3%	12%	23%	26%	19%	17%
<b>Respondent occupation scale</b>						
 Self-employed	3%	15%	22%	24%	19%	17%
Managers	5%	18%	29%	25%	14%	9%
Other white collars	3%	14%	25%	27%	17%	15%
Manual workers	2%	11%	22%	27%	20%	17%
House persons	1%	7%	15%	24%	23%	29%
Unemployed	2%	9%	20%	24%	23%	22%
Retired	1%	6%	14%	21%	25%	33%
Students	3%	12%	26%	28%	17%	14%
<b>Self-positioning on the social staircase</b>						
Low (1-4)	1%	7%	17%	22%	22%	30%
Medium (5-6)	2%	10%	20%	25%	21%	21%
High (7-10)	3%	13%	24%	26%	19%	15%
<b>Marital status</b>						
Unmarried	3%	12%	23%	26%	19%	17%
(Re)Married/ Single + a partner	2%	11%	21%	25%	21%	21%
Divorced or separated	2%	10%	22%	26%	21%	20%
Widowed	1%	3%	10%	18%	25%	44%
<b>Level of computer skills</b>						
Never used a computer	0%	3%	8%	19%	26%	43%
Low	1%	9%	20%	28%	22%	20%
Average	3%	13%	27%	27%	18%	12%
Good	5%	18%	30%	27%	14%	7%

### 2.3. Conclusion

The primary aim of this chapter was to identify those consumers who demonstrate lower levels of consumer skills and can therefore be considered more vulnerable in this area. Interviewees were presented with three numeric questions and with product packaging and a number of logos to interpret. From their responses, a general picture emerges of the characteristics of those who are more likely to be vulnerable consumers.

In terms of **financial skills**, two in ten of the Europeans interviewed were not able to compare four percentages and choose the best interest rate on a savings account, or to calculate the impact of a 10% discount when making a price comparison. Furthermore, almost half of the respondents (44%) could not perform a simple calculation of percentage interest.

When interpreting **information on packaging**, more than four in ten people could not correctly identify simple information from a nutritional information table on a cereal packet and almost two out of ten was not able to identify and interpret the best before date on the same product.

Moreover, consumers' **awareness and knowledge of consumer logos** is generally quite limited. Almost two-thirds of the respondents could correctly match 'this product could be detrimental to your health if not used properly' with the appropriate logo, but only a quarter correctly matched 'the product conforms to the relevant EU legislation'. The least frequently recognised logo of those included in the study is the one indicating that a 'product meets strict ecological standards'.

The **profile of vulnerable consumers** emerging from country-by-country analyses, and socio-demographic analyses of the interviewees' consumer skills is as follows:

- In general, consumers in the Eastern and Southern European Member States and in the Baltic States appear to be more vulnerable: particularly those in Romania, Bulgaria, Hungary, Portugal, Spain, Italy, Latvia, and Lithuania.
- More vulnerable consumers tend to be those who are: less educated (i.e. left school at the age of fifteen or younger), fifty-five years of age or older, living alone, house persons, retired, widowed, those who have difficulties with paying their bills, low on the 'social staircase', internet non-users and those who have never used a computer.
- Less vulnerable but noteworthy for their relatively weak arithmetic skills are younger consumers aged 15-24, women, and those with a different mother tongue than that of their country of residence; the latter two groups are also less competent interpreting packaging labels.

Overall, when we compare respondents' personal evaluation of their confidence and knowledge as consumers with their abilities as measured in the questionnaire, we find a clear correlation: those who feel confident and knowledgeable as consumers are more likely to demonstrate the numeric skills and ability to interpret labelling information than those who believe themselves to be less confident or knowledgeable. It is also the case for the feeling of being protected by consumer law: the more Europeans feel protected the more they showed numerical abilities and capacities to identify correctly the informative logos. To an extent this is reassuring since it suggests that those who may be in need of greater support or education to improve their consumer skills recognise the fact. However, the extent to which they will seek to develop the skills they lack or take advantage of support if it is offered is something that cannot be addressed through the simple competence based questions discussed in this section.

Regarding consumer confidence, those who feel self-confident as a consumer, knowledgeable as a consumer or protected by consumer law have most of the time better consumer skills.

### 3. AWARENESS OF CONSUMER LEGISLATION

The first chapter of this report described Europeans' *subjective* feeling of self-confidence as a consumer and their feeling to be well-informed as a consumer, next to their feeling of being protected by consumer law. We saw that overall, nearly three-quarter of the Europeans interviewed feel self-confident, almost two-third feel knowledgeable, and over half feel protected by consumer law. Moreover, the first contours of a profile of those who feel vulnerable as consumers emerged.

Then, the second chapter examined consumers' *objective* basic capacity to make consumer decisions - their literacy and arithmetic skills necessary to read labels and to make financial calculations, and their ability to recognize visual consumer information logos on products. We saw, firstly, a general profile emerging of those consumers who may be considered disadvantaged or vulnerable in this respect, and secondly, we saw that in general, respondents who have better consumer skills indeed more often feel self-confident and knowledgeable as consumers.

This chapter will take the next step and address the third type of consumer confidence introduced in chapter one: to feel protected by consumer law. How aware of consumer laws are Europeans *in fact*. More specifically, how much knowledge do they actually have of EU consumer legislation?

A better insight into Europeans' awareness of EU consumer legislation may provide a basis for designing policy and actions aimed at raising consumers' awareness of their rights and obligations. Also in this chapter, special focus is on identifying consumers who are vulnerable: where they can be found and which characteristics they have.

Four themes of EU consumer legislation will be treated in this chapter: unfair commercial practices, cooling-off periods after a purchase, guarantee periods, and cross-border transactions. The specific issues per theme are shortly listed below and will be discussed in separate sections in this chapter.

#### ♦ Unfair commercial practices

- free goods (QA8) (Directive 2005/29 on Unfair Commercial Practices)
- unordered goods (QA11) (Directive 2005/29 on Unfair Commercial Practices)
- airline tickets (QA12 and QA13) (Directive 2005/29 on Unfair Commercial Practices and Regulation 1008/2008 on common rules for the operation of air services in the Community)

#### ♦ Cooling off periods after purchase

- after distance selling (QA6) (Distance Selling Directive 97/7/EC)
- after distance selling of financial products (QA9) (Directive 2002/65 concerning the distance marketing of consumer financial services)

- after doorstep selling (QA10) (Directive 85/577 to protect the consumer in respect of contracts negotiated away from business premises)

◆ **Guarantee periods**

- duration of guarantee rights validity (QA7) (Directive 99/44/EC of the sale of consumer goods and associated guarantees)

◆ **Cross-border transactions**

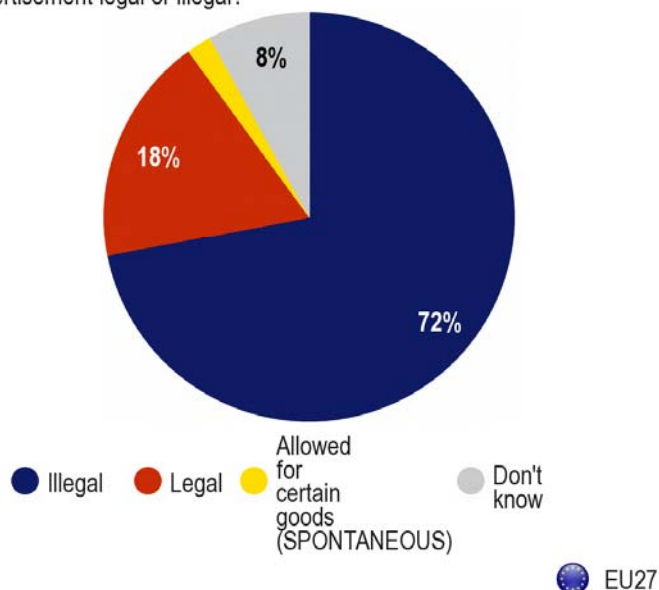
- which country's laws apply in specific cross-border transactions (country of the trader/of the consumer) (QA24) (Brussels I and Rome II regulations on cross border transactions)



### 3.1. Unfair commercial practices on free goods

More than seven in ten respondents (72%) are correctly aware that it is *illegal* to offer a 'free' good (such as sunglasses) in return for dialling a costly premium rate telephone number<sup>20</sup>. Almost one-fifth (18%) of respondents feel this practice is legal, while just under a tenth *don't know* (8%) and a small minority (2%) believe this is *allowed for certain goods*.

QA8. An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?



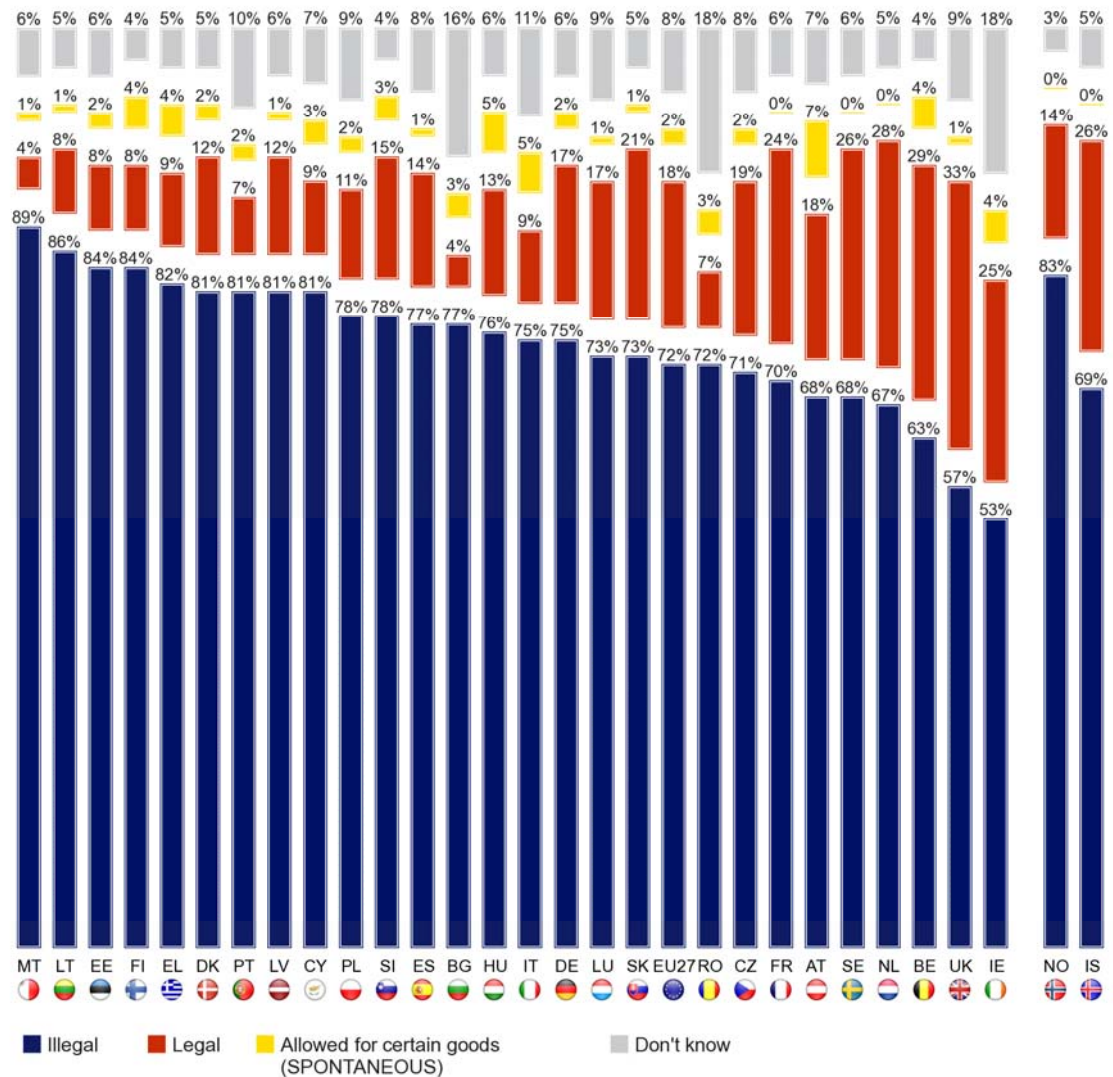
Countries with the highest levels of awareness, in terms of this being an *illegal* practice, include Malta (89%), Lithuania (86%), Estonia and Finland (both 84%).

Although the absolute majority of consumers in all countries surveyed correctly understand that this practice is illegal, it is noted that 33% of respondents in the UK believe the opposite, namely that offering free sunglasses in return for dialling a costly premium telephone number is *legal*. Ireland also stands out in that only 53% of respondents give a correct answer, a quarter believes this is *legal*, and 18% *don't know*, showing great variance in opinion. Similar proportions of respondents answering *don't know* are found in Romania (18%) and Bulgaria (16%).

Respondents in NMS12 this time provide higher levels of correct answers (76% *illegal*) than people in EU15 (71% *illegal*).

<sup>20</sup> Interviewees were asked the question: QA8 An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?

QA8. An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?






The **socio-demographic** analysis shows that the youngest respondents are most likely to be incorrect regarding this right: 25% of those aged 15-24 thinks this practice is *legal*. This is in contrast particularly with the views of the oldest respondents, of whom only 12% think this is legal.

The more the respondents studied the more he incorrectly believes that this practise is *legal*.

Interestingly, managers, students (both 24%), respondents with good computer skills (25%) and internet users (22%) are more likely to believe this practice is legal.

**QA8 An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?**

	Legal	Illegal	Allowed for certain goods (SPONTANEOUS)	Don't know
EU27	18%	72%	2%	8%
<b>Age</b>				
 15-24	25%	65%	2%	8%
25-39	20%	71%	3%	6%
40-54	18%	73%	2%	7%
55 +	12%	75%	2%	11%
<b>Education (End of)</b>				
 15-	10%	76%	2%	12%
16-19	18%	73%	2%	7%
20+	21%	71%	2%	6%
Still studying	24%	65%	3%	8%
<b>Respondent occupation scale</b>				
 Self-employed	17%	73%	3%	7%
Managers	24%	70%	2%	4%
Other white collars	21%	70%	3%	6%
Manual workers	19%	73%	2%	6%
House persons	14%	73%	2%	11%
Unemployed	17%	74%	2%	7%
Retired	11%	75%	2%	12%
Students	24%	65%	3%	8%
<b>Use of the Internet</b>				
Everyday	23%	69%	2%	6%
Often/ Sometimes	17%	72%	3%	8%
Never	10%	77%	2%	11%

Also interesting are the results of the **consumer confidence** analysis: interviewees who feel confident or knowledgeable as a consumer *more often* (each 20%) *incorrectly* think that this practice is legal as compared to their non-confident counterparts (12% and 13% respectively). Actually, the latter give the correct answer most often: 75% of the not-confident and 74% of the not-knowledgeable interviewees say that the practice is illegal, slightly more often, as compared with 71% of both their counterparts.

Similarly, and of particular interest in this chapter: more of those who feel protected by consumer law (21%) than of those who don't feel protected (13%) incorrectly think that this practice is legal. The interviewees who feel protected less often (70%) give the correct answer than those who don't feel protected by consumer law (76%).

All in all, respondents with consumer confidence appear to be somewhat over-confident, i.e. more confident than justified, in the matter of charging by phone after ordering 'free' goods.

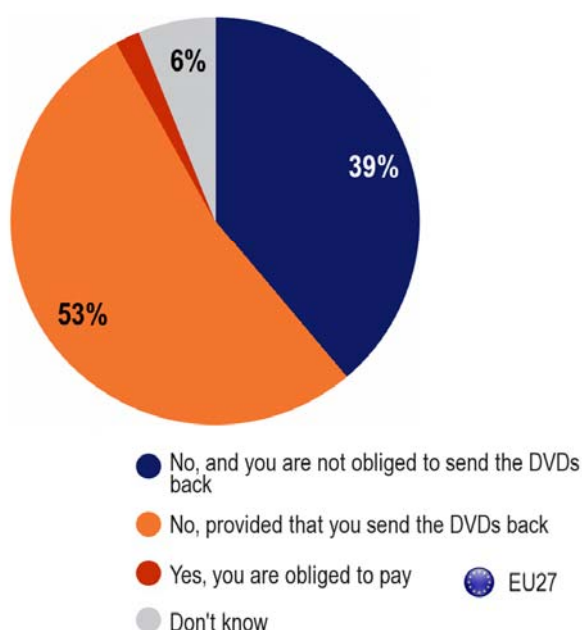
**QA8 An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?**

	Legal	Illegal	Allowed for certain goods (SPONTANEOUS)	Don't know
EU27	18%	72%	2%	8%
<b>Confident as a consumer</b>				
Yes	20%	71%	2%	7%
No	12%	75%	3%	10%
<b>Knowledgeable as a consumer</b>				
Yes	20%	71%	2%	7%
No	13%	74%	3%	10%
<b>Protected as a consumer</b>				
Yes	21%	70%	2%	7%
No	13%	76%	3%	8%

### 3.2. Unfair commercial practices - receiving unordered DVDs by post

Respondents were asked to imagine a scenario where they receive two educational DVDs by post, though they haven't ordered them, together with a €50 bill for the products<sup>21</sup>. Fewer than four in ten respondents correctly know that they *don't need to pay the bill and are not obliged to send the DVDs back* (39%). However, more than half the respondents incorrectly believe they *don't need to pay the bill, provided they send the DVDs back* (53%). Six percent say they don't know the answer, and only 2% think they are *obliged to pay*.

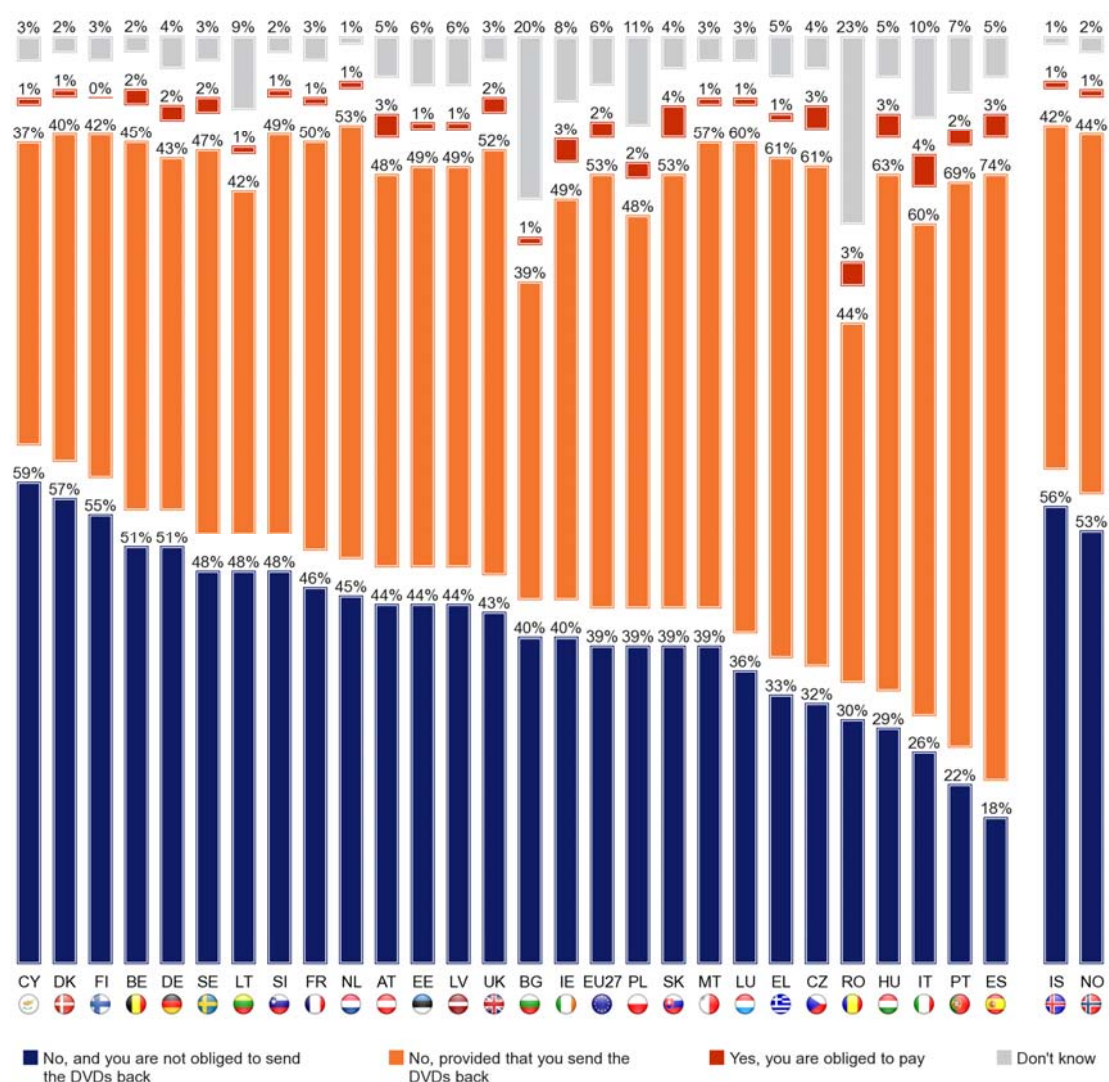
QA11. Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?



There are only eight EU Member States where the majority of respondents correctly recognise that they *don't need to pay the bill, and are not obliged to send the DVDs back*. These include Cyprus (59%), Denmark (57%) and Finland (55%). There are also similar levels of awareness in Iceland (56%) and Norway (53%). Once again, those in Romania and Bulgaria are more likely to say *don't know* in answer to this question (23% and 20% respectively).

<sup>21</sup> Interviewees were asked the question: *Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?*

QA11. Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?






The majority of consumers in 19 Member States incorrectly believe they *don't need to pay the bill, provided they send the DVDs back*. This view is most widespread amongst respondents in Spain (74%), with similarly high levels in Portugal (69%) and Hungary (63%).

A similar proportion of those in NMS12 countries and EU15 countries provide the correct answer, (36% and 39% respectively). However, fewer respondents in NMS12 countries believe they *don't need to pay the bill provided they send the DVDs back* (49% vs. 54% for those in EU15). At the same time more respondents in NMS12 countries were not able to give an answer to this question (12% vs. 5% *don't know* for those in EU15).

The **socio-demographic** analysis demonstrated that the most vulnerable consumers, i.e. with limited awareness of their rights in this area and thus less likely to give the correct answer, are amongst respondents who left education at the age of fifteen or younger (33%), house persons (33%), interviewees who have difficulties paying bills most of the time (32%) or from time to time (34%), widowed respondents (34%), interviewees who are born outside the EU (33%); non-internet users (34%) and those who never used a computer (31%);

However, it is interesting to note that the older respondents (55+), who are usually considered to be vulnerable consumers, are the more likely to give a correct answer (41%).

**QA11 Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?**

	No, and you are not obliged to send the DVDs back	No, provided that you send the DVDs back	Yes, you are obliged to pay	Don't know
EU27	39%	53%	2%	6%
<b>Age</b>				
 15-24	32%	60%	3%	5%
25-39	37%	57%	2%	4%
40-54	41%	52%	2%	5%
55 +	41%	48%	2%	9%
<b>Education (End of)</b>				
 15-	33%	54%	3%	10%
16-19	39%	53%	2%	6%
20+	46%	49%	2%	3%
Still studying	33%	58%	3%	6%
<b>Respondent occupation scale</b>				
 Self-employed	42%	51%	2%	5%
Managers	50%	47%	1%	2%
Other white collars	38%	55%	3%	4%
Manual workers	37%	57%	2%	4%
House persons	33%	55%	3%	9%
Unemployed	35%	58%	2%	5%
Retired	40%	47%	2%	11%
Students	33%	58%	3%	6%
<b>Difficulties paying bills</b>				
Most of the time	32%	55%	3%	10%
From time to time	34%	56%	2%	8%
Almost never	42%	51%	2%	5%
<b>Marital status</b>				
Unmarried	35%	58%	2%	5%
(Re)Married/ Single + a partner	40%	52%	2%	6%
Divorced or separated	42%	51%	2%	5%
Widowed	34%	49%	2%	15%
<b>Use of the Internet</b>				
User	42%	53%	2%	3%
Non user	34%	52%	2%	12%

Analysis of **consumer confidence** reveals significant differences. Interviewees who feel confident or knowledgeable as a consumer more often (40% and 42% respectively) correctly answer they are not obliged to pay the bill than those who don't feel that way (both 34%).

Similarly, and of particular interest when investigating awareness of consumer legislation: the respondents who feel protected by consumer law more often give the correct answer than those who don't feel protected (41% compared with 36%).



**QA11 Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?**

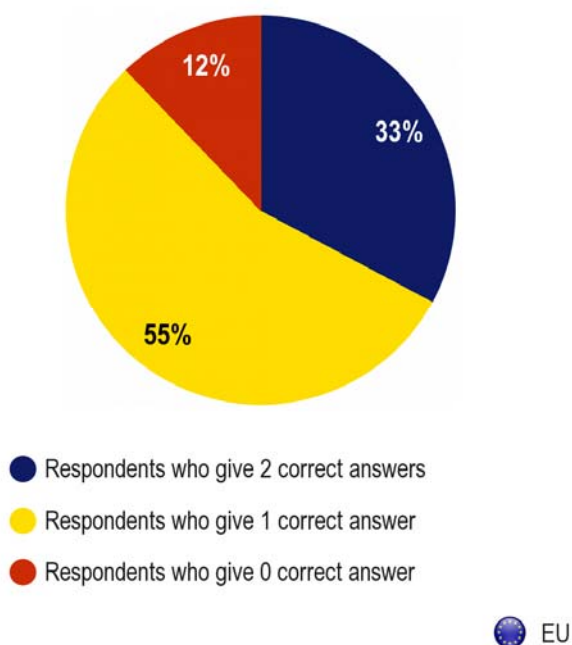
	No, and you are not obliged to send the DVDs back	No, provided that you send the DVDs back	Yes, you are obliged to pay	Don't know
EU27	39%	53%	2%	6%
<b>Confident as a consumer</b>				
Yes	40%	53%	2%	5%
No	34%	54%	3%	9%
<b>Knowledgeable as a consumer</b>				
Yes	42%	52%	2%	4%
No	34%	54%	3%	9%
<b>Protected as a consumer</b>				
Yes	41%	53%	2%	4%
No	36%	54%	2%	8%

### Overall indicator

Finally, we calculated an overall indicator from the two questions analysed above on unfair commercial practices.

This indicator reveals that an absolute majority of respondents in the EU is able to answer correctly to at least one of the two questions (55%). More than 3 respondents out of 10 are able to give a correct answer to the two questions. A small proportion of Europeans (12%) cannot give a correct answer.

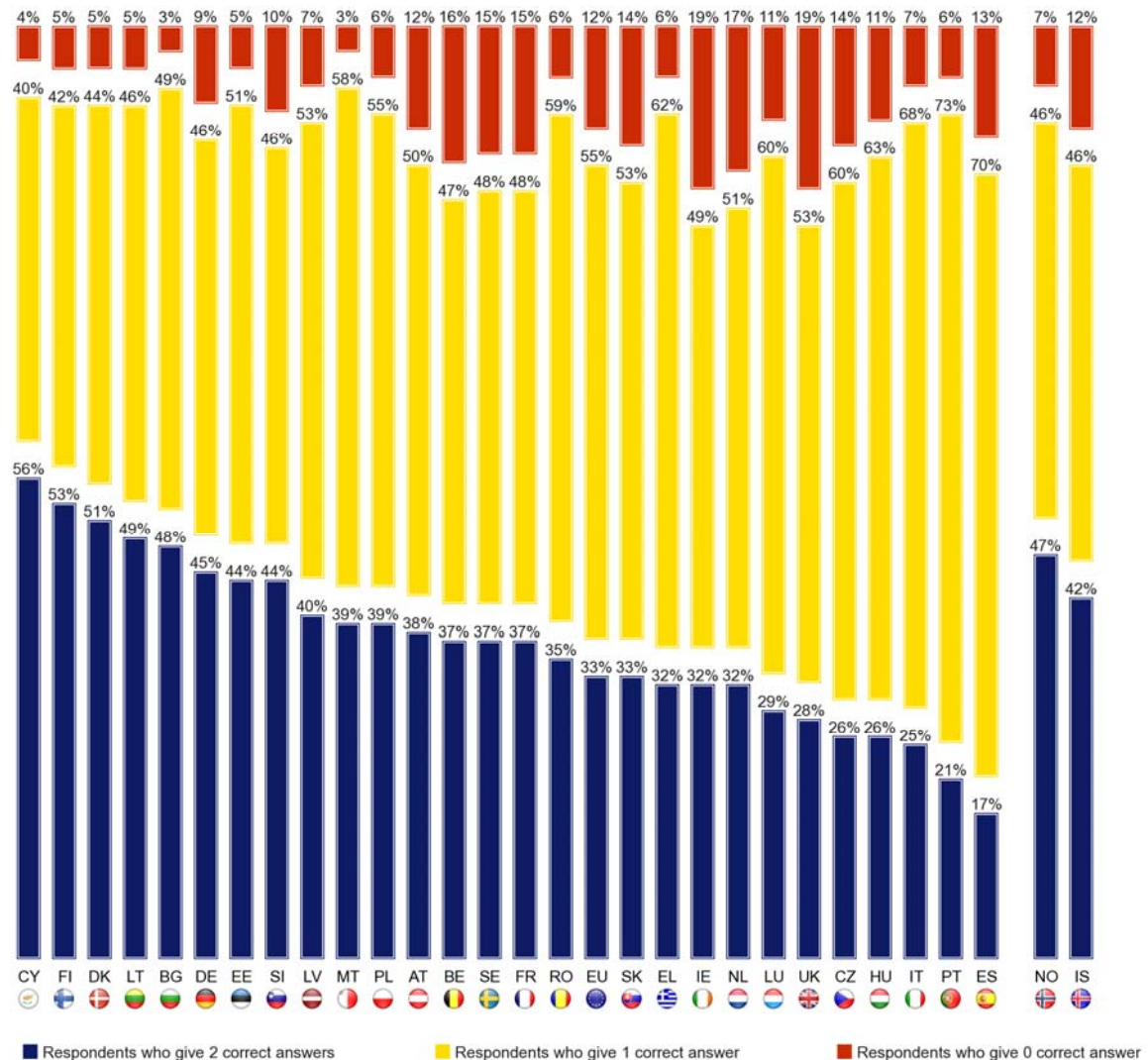
QA8\_11. Overall indicator





The majority of consumers in 24 Member States is able to give only one correct answer to the two questions asked above. There are thus only three exceptions where a majority of respondents are able to give two correct answers: Cyprus (56%), Finland (53%) and Denmark (51%). It should be noted that in two countries, the UK and Ireland, they are close to 20% of respondents who are not able to give one correct answer.

QA8\_11. Overall indicator



### 3.3. Unfair commercial practices on air fare rates

The majority of consumers (56%) are correct in identifying that an advert for the price of air tickets must state the *total amount to be paid, including taxes, fees and charges*<sup>22</sup>. Fifteen percent believe that *the taxes, fees and charges do not need to be included in the price displayed* while 11% feel there's *no specific rule for what information has to be shown*. Another 18% of respondents say they don't know which rule applies.

The respondents were also asked whether they had personally purchased airline tickets over the last 12 months<sup>23</sup>. Just over one in five respondents (21%) did it. For the EU27 countries, the highest percentages of respondents who bought an airline ticket over the last 12 months are found in Ireland, Sweden (both at 46%) and Luxembourg (43%). Interviewees in Norway report the highest number of airline ticket purchases (69%), followed by 53% of those in Iceland. Lowest numbers were found in Hungary, Bulgaria (each 4%), Romania (6%) and Poland (7%).

We will not make a full analysis of this question. Nevertheless, this question will be used as a background variable to analyse the results on the price of air tickets.

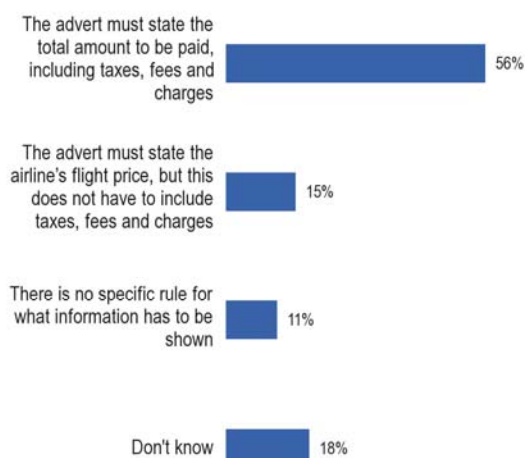
Analysing the results for those who *have purchased airline tickets over the last twelve months* shows greater awareness of the applicable laws. Of these airline ticket purchasers, 66% (10 points more than the EU average) know that the advert must state the total amount to be paid, including taxes, fees and charges. A further 19% think the taxes and fees *don't need* to be shown, and 11% believes there is no specific rule. Only 4% of recent flyers are *don't know* which one is the relevant rule.

---

<sup>22</sup> Interviewees were asked the question: *Which rule do you think applies about advertising the price of air tickets?*

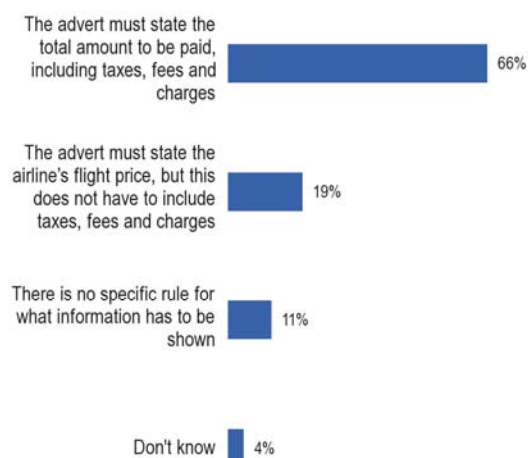
<sup>23</sup> Interviewees were asked the question: *Have you personally bought an airline ticket over the last 12 months? Please note that holidays packages and tickets bought via travel agencies must be included*

QA13. Which rule do you think applies about advertising the price of air tickets?



EU27

QA13. Which rule do you think applies about advertising the price of air tickets?



EU27

Base: Respondents who have purchased airline tickets in the past 12 months

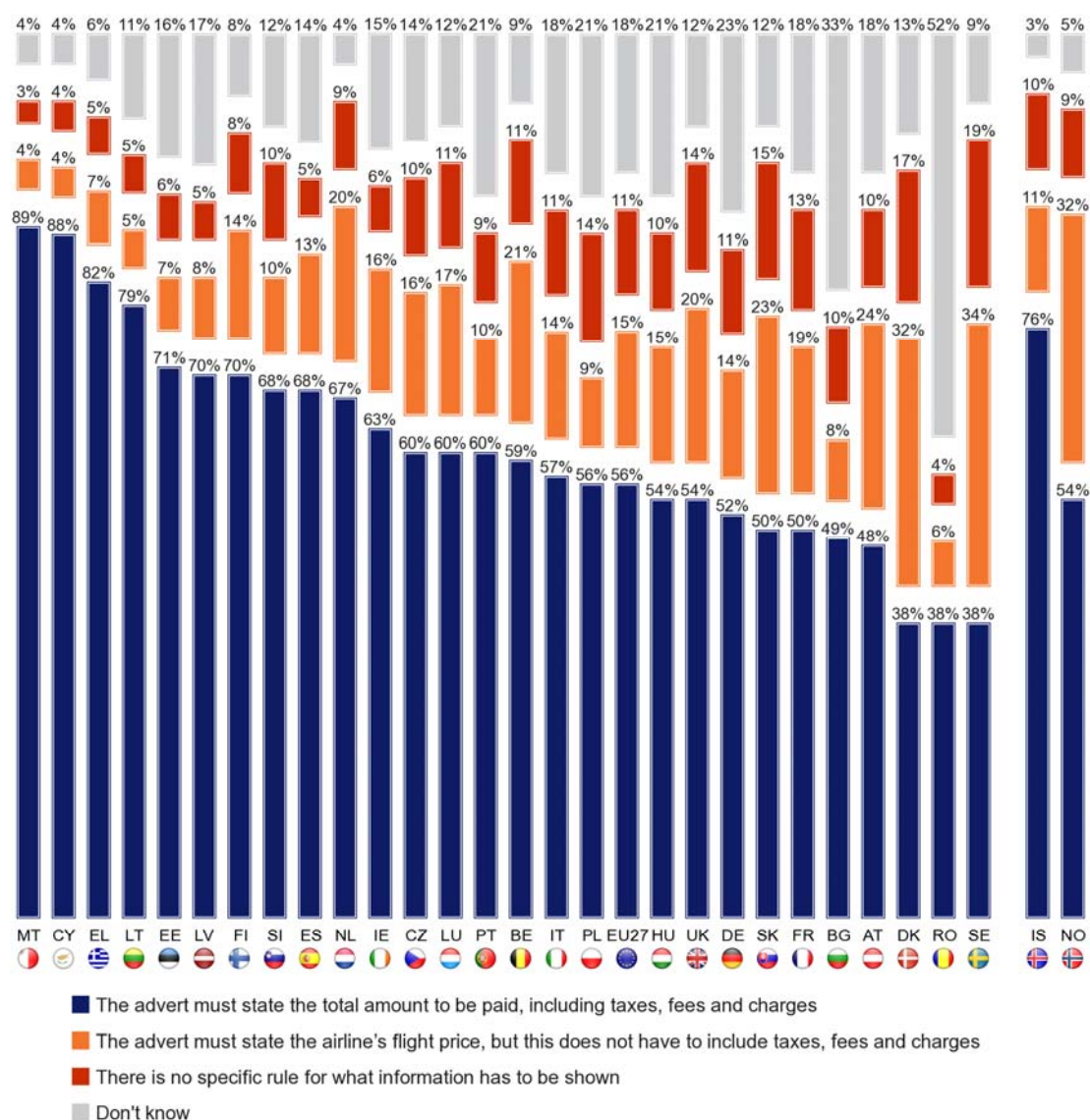
Turning to the results at country level, respondents who have and those who have not purchased airline tickets in the past twelve months will be treated together. Countries where citizens show the highest awareness include Malta (89%), Cyprus (88%), Greece (82%) and Lithuania (79%).

Around three in ten people in Sweden and Denmark believe that only the *price of the airline ticket (excluding taxes, fees and charges)* needs to be displayed. The proportion is similar in Norway (32%). In addition, Sweden (34%) and Denmark (32%) have the highest percentages of respondents who believe there is *no specific rule for what information has to be shown* (19% and 17% respectively).

However, it should be noted that, for most countries, the majority of consumers state that the all-inclusive price must be stated in the advert. The one exception is Romania, where the majority (52%) say they do not know the answer. A third of respondents in Bulgaria were also not able to give an answer. However, it should be kept in mind that only few interviewees in Romania (6%) and Bulgaria (4%) purchased an airline ticket over the last twelve months.



For the country groupings, the proportion of respondents answering correctly is similar in NMS 12 (53%) and EU15 (56%). Nevertheless, interviewees in NMS12, more than those in EU15, say they *don't know* the answer (27% compared with 16%). Conversely, more people in EU15 than in NMS12 say *the advert must state the flight price, but doesn't need to include taxes, fees and charges* (17% compared with 10%).

QA13. Which rule do you think applies about advertising the price of air tickets?



The **socio-demographic** analysis reveals that the smallest proportions of the correct answer are found amongst the oldest respondents aged 55+ (51%), those who left school at the age of fifteen or younger (51%), respondents who live alone (50%), interviewees who position themselves low on the social staircase (49%), widowed persons (44%), non-internet users (49%). It should be kept in mind, though, that these socio-demographic groups are less likely to have purchased an airline ticket over the last twelve months.

## QA13 Which rule do you think applies about advertising the price of air tickets?

	The advert must state the total amount to be paid, including taxes, fees and charges	The advert must state the airline's flight price, but this does not have to include taxes, fees and charges	There is no specific rule for what information has to be shown	Don't know
EU27	56%	15%	11%	18%
<b>Age</b>				
 15-24	57%	18%	11%	14%
25-39	58%	19%	11%	12%
40-54	59%	15%	11%	15%
55 +	51%	12%	10%	27%
<b>Education (End of)</b>				
 15-	51%	11%	9%	29%
16-19	57%	15%	11%	17%
20+	60%	19%	11%	10%
Still studying	55%	20%	11%	14%
<b>Self-positioning on the social staircase</b>				
Low (1-4)	49%	13%	11%	27%
Medium (5-6)	57%	15%	11%	17%
High (7-10)	60%	18%	11%	11%
<b>Marital status</b>				
Unmarried	58%	18%	11%	13%
(Re)Married/ Single + a partner	57%	15%	11%	17%
Divorced or separated	55%	15%	12%	18%
Widowed	44%	8%	10%	38%
<b>Use of the Internet</b>				
User	59%	18%	12%	11%
Non user	49%	10%	9%	32%

Analysis of **consumer confidence** reveals significant differences. Almost six out of ten interviewees who feel self-confident or knowledgeable as a consumer (57% and 58% respectively) correctly answer that the advert must state the total amount to be paid, which is slightly more often than their non-confident counterparts (52% and 53% respectively).

However, the former also more often (17% for each) give the incorrect answer that the advert must state only the airline's flight price, as compared to the non-self-confident interviewees and the not-knowledgeable feeling interviewees (12% and 13% respectively), who instead, as expected, are more likely to say they don't know the answer (25% and 24%).

There are no notable differences between those who feel protected by consumer law and those who don't feel protected with respect to the correct answer (57% and 56% respectively).

Interestingly, those who feel protected by consumer law are more likely than those who don't feel protected to give the wrong answer that the advert must state only the airline's flight price (18% compared with 13%). Further, those who feel protected less often say they don't know the answer than those who don't feel protected by consumer law (14% compared with 20%).

All in all, this implies that in the matter of airline ticket adverts, feeling protected by consumer law is not related to higher and correct awareness of the law.

## QA13 Which rule do you think applies about advertising the price of air tickets?

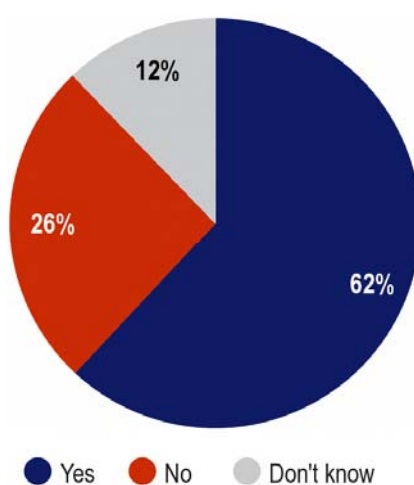
	The advert must state the total amount to be paid, including taxes, fees and charges	The advert must state the airline's flight price, but this does not have to include taxes, fees and charges	There is no specific rule for what information has to be shown	Don't know
EU27	56%	15%	11%	18%
<b>Confident as a consumer</b>				
Yes	57%	17%	11%	15%
No	52%	12%	11%	25%
<b>Knowledgeable as a consumer</b>				
Yes	58%	17%	11%	14%
No	53%	13%	10%	24%
<b>Protected as a consumer</b>				
Yes	57%	18%	11%	14%
No	56%	13%	11%	20%

### 3.4. Cooling-off period in distance selling

Respondents were asked about their awareness regarding their right to return a good that they had purchased through post, phone or internet, four days after delivery, for a full refund<sup>24</sup>.

Just over six in ten consumers (62%) are correctly aware of their right to return a good without giving a reason. Just over a quarter (26%) believes this is not possible, whilst the remainder (12%) do not know their rights.

QA6. Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?



 EU27

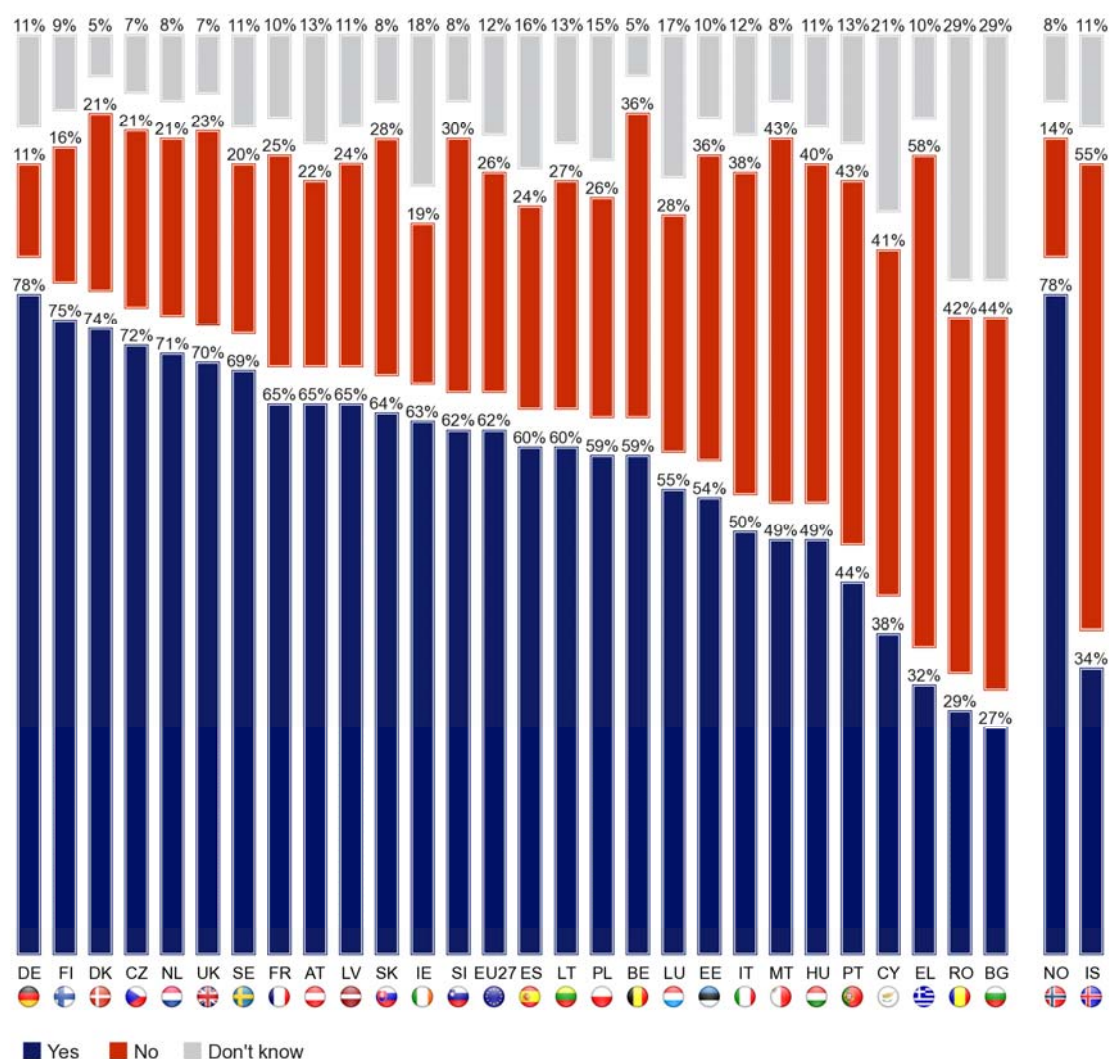
Countries with the highest proportion of consumers *aware* of this right include Germany (78%), Finland (75%) and Denmark (74%). Norway (78%) - which is not an EU Member State - has the highest proportion of aware consumers.

In contrast, almost six in ten respondents in Greece believe they are *not able* to return the good and get their money back (58%). Similar figures are found in Iceland – which, with Norway, is the only non EU Member State included in the survey – and where 55% believe they do not have the right to return the good and get their money back. There are only three other countries where a relative majority of respondents think they are unable to get their money back: Bulgaria (44%), Romania (42%) and Cyprus (41%). However, at least a fifth of respondents in these three countries were not aware of their rights, answering *don't know* in reply to this question.

<sup>24</sup> Interviewees were asked the question: *Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?*

Grouping the countries based on their date of entry to the European Union shows that respondents in EU15 demonstrate higher levels of awareness than those in NMS12 (64% and 51% respectively). Those in NMS12 are more likely to *not be aware* of the right to return the good (32% for NMS12 VS. 25% for EU15) and to be *unsure* of their answer (17% for NMS12; 11% for EU15).




QA6. Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?





Our analysis of **socio-demographic** variables, focussing on potentially vulnerable consumers, shows that the lowest percentages of correct answers are amongst the oldest respondents aged 55+ (56%), those who left school at the age of fifteen or younger (53%), house persons (56%) and retired interviewees (55%), respondents who have difficulties with paying their bills most of the time (52%) or from time to time (55%), interviewees who position themselves low on the social staircase (55%), widowed persons (49%), non-internet users (49%), respondents who never used a computer (45%), and interviewees with a different mother tongue than that of their country of residence (56%).

**QA6 Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?**

	Yes	No	Don't know
EU27	62%	26%	12%
<b>Age</b>			
 15-24	60%	31%	9%
25-39	67%	24%	9%
40-54	65%	25%	10%
55 +	56%	27%	17%
<b>Education (End of)</b>			
 15-	53%	30%	17%
16-19	63%	26%	11%
20+	69%	22%	9%
Still studying	58%	32%	10%
<b>Respondent occupation scale</b>			
 Self-employed	65%	26%	9%
Managers	73%	19%	8%
Other white collars	66%	25%	9%
Manual workers	65%	25%	10%
House persons	56%	30%	14%
Unemployed	61%	27%	12%
Retired	55%	27%	18%
Students	58%	32%	10%
<b>Difficulties paying bills</b>			
Most of the time	52%	34%	14%
From time to time	55%	32%	13%
Almost never	66%	23%	11%
<b>Marital status</b>			
Unmarried	61%	29%	10%
(Re)Married/ Single + a partner	63%	25%	12%
Divorced or separated	63%	27%	10%
Widowed	49%	29%	22%
<b>Use of the Internet</b>			
User	68%	23%	9%
Non user	49%	32%	19%
<b>Mother tongue different</b>			
Yes	56%	29%	15%
No	62%	26%	12%

With respect to **consumer confidence**, analysis shows that respondents who feel self-confident or knowledgeable as a consumer are more likely (66% and 67% respectively) to give the correct answer that they have the right to return a good without giving a reason, compared to those who don't feel that way (50% and 53% respectively).

Similarly, and of particular interest in this chapter, the respondents who feel protected by consumer law more often give the correct answer than those who don't feel protected (67% compared with 55%).

**QA6 Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?**

	Yes	No	Don't know
EU27	62%	26%	12%
<b>Confident as a consumer</b>			
Yes	66%	24%	10%
No	50%	34%	16%
<b>Knowledgeable as a consumer</b>			
Yes	67%	23%	10%
No	53%	31%	16%
<b>Protected as a consumer</b>			
Yes	67%	24%	9%
No	55%	31%	14%

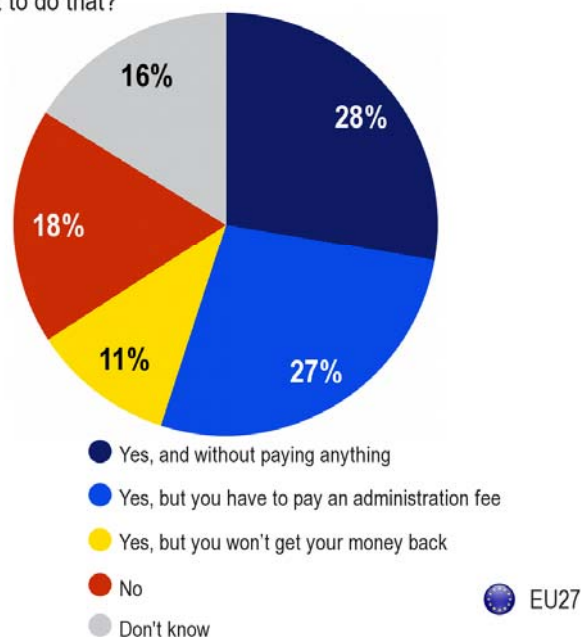
Finally, as expected, **experience with ordering** a good or service influences one's awareness regarding return policies. Three-quarter (75%) of the respondents who actually ordered a good or service by post, phone, or the internet over the last twelve months are aware that they can return a good within four days of delivery, compared to just over half (51%) of those who did not order a good.

### 3.5. Cooling-off period in distance selling of financial products

Respondents have different opinions regarding their rights in a scenario where they take out car insurance and then decide to cancel the contract two days later if they discover a better deal<sup>25</sup>. Only a quarter of consumers (28%) correctly understand they are *allowed to cancel the contract, without paying anything*. A similar proportion (27%) feels they have the right to *cancel the contract, but will have to pay an administration fee*, which is incorrect.

Around one in ten believe incorrectly that they *can cancel the contract, but won't get any money back* (11%), while 18% feel they *do not have the right* to cancel the contract at all. The remaining 16% of respondents *don't know* what their rights are.

QA9. Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?



There was no absolute majority of well-informed respondents in any of the countries. Respondents in Germany are most likely to understand they *can cancel the contract, without paying anything* (47%). There are only four other EU countries where a relative large number of interviewees are aware of this right: France (38%), Finland (37%), the UK and Denmark (36% respectively). Respondents in Norway are also very likely to give the correct answer (42%).

<sup>25</sup> Interviewees were asked the question: *Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?*

Awareness amongst respondents in Bulgaria differs significantly, with a third stating the contract cannot be cancelled and 29% being unsure of their rights. Romania tops the list for respondents answering *don't know* (37%).

**QA9 Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?**

	Yes, and without paying anything	Yes, but you have to pay an administration fee	Yes, but you won't get your money back	No	Don't know
EU27	28%	27%	11%	18%	16%
EU15	32%	27%	11%	17%	13%
NMS12	15%	25%	13%	22%	25%
BE	28%	36%	7%	24%	5%
BG	4%	16%	18%	33%	29%
CZ	22%	38%	17%	10%	13%
DK	36%	39%	6%	12%	7%
DE	47%	14%	9%	14%	16%
EE	12%	28%	13%	24%	23%
IE	25%	36%	12%	9%	18%
EL	11%	38%	20%	20%	11%
ES	22%	26%	13%	24%	15%
FR	38%	23%	9%	17%	13%
IT	18%	32%	15%	19%	16%
CY	7%	43%	16%	13%	21%
LV	8%	26%	17%	31%	18%
LT	8%	27%	19%	27%	19%
LU	17%	34%	10%	22%	16%
HU	17%	24%	18%	26%	15%
MT	14%	26%	14%	30%	16%
NL	30%	34%	6%	22%	8%
AT	30%	36%	10%	11%	13%
PL	19%	24%	8%	22%	27%
PT	23%	28%	10%	16%	23%
RO	6%	19%	16%	22%	37%
SI	12%	38%	12%	26%	12%
SK	20%	36%	11%	21%	11%
FI	37%	36%	7%	10%	10%
SE	30%	30%	12%	17%	11%
UK	36%	32%	10%	12%	10%
IS	17%	44%	11%	21%	7%
NO	42%	37%	5%	6%	10%
Highest percentage per country			Lowest percentage per country		
Highest percentage per item			Lowest percentage per item		

Respondents in EU15 countries more often give the correct answer (32%) than those in NMS12 countries (15%). In turn, people in NMS 12 countries show higher frequencies of those answering it is *not* allowed to cancel the contract (22% compared with 17% in EU15) or *don't know* (25% compared with 13% in EU15).

The **socio-demographic** analysis demonstrated that the most vulnerable consumers, that is those who are least likely to correctly answer they have the right to cancel the original contract without paying anything, are: the youngest respondents aged 15-24 (22%), interviewees who left education at the age of fifteen or younger (24%), students (22%), interviewees who have difficulties paying bills most of the time (21%) or from time to time (24%), widowed respondents (21%); those who never used a computer (19%). All these groups also show higher percentages of don't know, with the exception of the youngest respondents who instead are more likely to give the incorrect answer that they can cancel the contract but have to pay a fee (31%).

**QA9 Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?**

	Yes, and without paying anything	Yes, but you have to pay an administration fee	Yes, but you won't get your money back	No	Don't know
EU27	28%	27%	11%	18%	16%
<b>Age</b>					
15-24	22%	31%	13%	18%	16%
25-39	30%	29%	13%	17%	11%
40-54	32%	27%	11%	17%	13%
55 +	27%	22%	10%	19%	22%
<b>Education (End of)</b>					
15-	24%	23%	11%	20%	22%
16-19	30%	27%	11%	18%	14%
20+	33%	29%	11%	16%	11%
Still studying	22%	31%	12%	17%	18%
<b>Respondent occupation scale</b>					
Self-employed	31%	28%	12%	16%	13%
Managers	40%	28%	11%	12%	9%
Other white collars	30%	32%	12%	15%	11%
Manual workers	30%	27%	11%	20%	12%
House persons	25%	24%	11%	20%	20%
Unemployed	25%	28%	12%	19%	16%
Retired	26%	21%	10%	20%	23%
Students	22%	31%	12%	17%	18%
<b>Difficulties paying bills</b>					
Most of the time	21%	25%	13%	21%	20%
From time to time	24%	28%	13%	19%	16%
Almost never	31%	26%	11%	17%	15%
<b>Marital status</b>					
Unmarried	25%	30%	12%	18%	15%
(Re)Married/ Single + a partner	30%	26%	11%	18%	15%
Divorced or separated	31%	29%	9%	17%	14%
Widowed	21%	19%	9%	21%	30%
<b>Level of computer skills</b>					
Never used a computer	19%	20%	11%	23%	27%
Low	28%	28%	11%	17%	16%
Average	31%	30%	12%	16%	11%
Good	35%	30%	11%	15%	9%

Analysis of **consumer confidence** reveals significant differences. Interviewees who feel confident or knowledgeable as a consumer are more likely (31% and 32% respectively) to correctly answer that they have the right to cancel the original contract without paying anything, as compared to those who don't feel self-confident or knowledgeable (both 22%).

In the same way, and of particular interest when examining awareness of consumer legislation: the respondents who feel protected by consumer law more often give the correct answer than those who don't feel protected (32% compared with 24%).

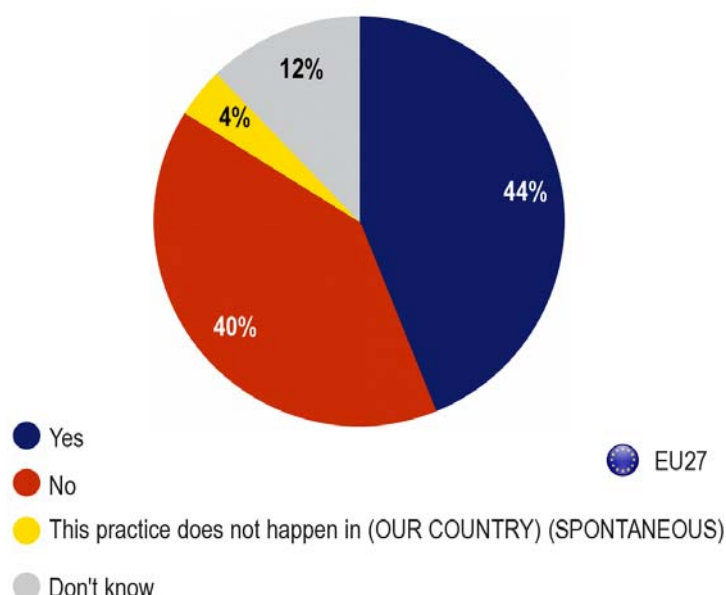
**QA9 Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?**

	Yes, and without paying anything	Yes, but you have to pay an administration fee	Yes, but you won't get your money back	No	Don't know
EU27	28%	27%	11%	18%	16%
<b>Confident as a consumer</b>					
Yes	31%	27%	11%	17%	14%
No	22%	25%	12%	21%	20%
<b>Knowledgeable as a consumer</b>					
Yes	32%	27%	11%	17%	13%
No	22%	26%	12%	20%	20%
<b>Protected as a consumer</b>					
Yes	32%	28%	11%	16%	13%
No	24%	26%	12%	20%	18%

### 3.6. Cooling-off period in doorstep selling

Respondents were presented a case where a consumer purchases a vacuum cleaner from a door-to-door salesman, but discovers a better deal two days later<sup>26</sup>. More than four out of ten (44%) of respondents know they have the right to return the vacuum cleaner and get their money back without giving any reason. In contrast, a similar proportion incorrectly believes they do not have this right (40%), while 12% say they don't know the answer. A very small proportion of respondents answered that this practice does not happen in their countries (4%).

QA10. Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?



Countries where a larger proportion of respondents know they would be able to return the vacuum cleaner include Sweden (72%) and Germany (69%). Consumers in Norway also show a greater awareness of this right (72%). The majority of consumers know they would be able to return the vacuum cleaner in only ten of the 27 EU Member States.

Greece tops the list of the 17 Member States where the majority of respondents say one *does not* have the right to return the vacuum cleaner (76%, with a further 9% stating spontaneously that this practice does not happen in their country). Cyprus and Lithuania are other countries where at least six in ten feel they can't return the vacuum cleaner. The same view is shared by 68% of those in Iceland.

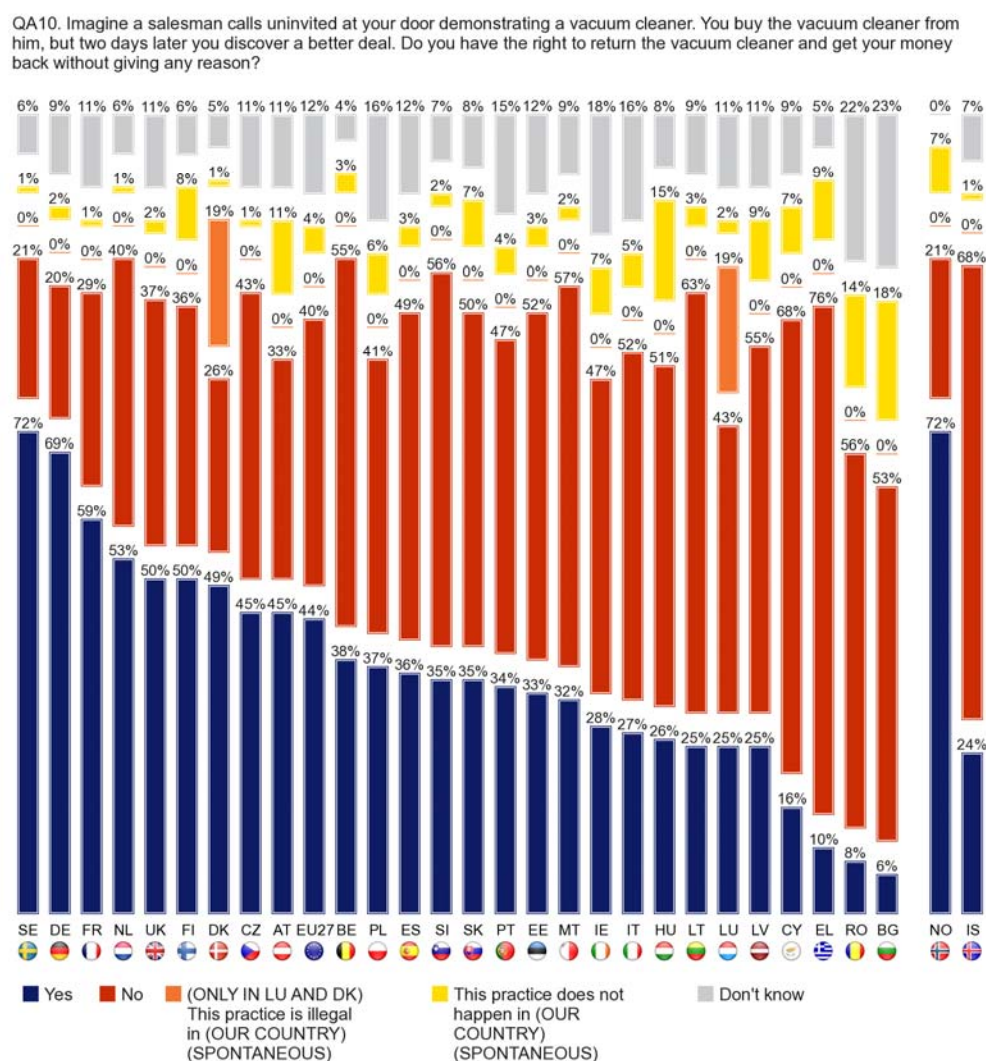
<sup>26</sup> Interviewees were asked the question: *Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?*



In Luxembourg and Denmark, the practice of doorstep selling is illegal, though only 19% of respondents spontaneously mention this. In Luxembourg, 43% believe they *don't have the right* to return the good, and 49% of respondents in Denmark state they *have the right* to return the vacuum cleaner.

In Bulgaria and Romania, around half the respondents think, incorrectly, that they *do not* have the right to return the vacuum cleaner. The remainder are either say they don't know (23% for Bulgaria and 22% for Romania) or that *this practice does not happen in their country* (18% for Bulgaria and 14% for Romania).

In EU15 countries, the majority of consumers give a correct answer (48%), which contrasts sharply with the 27% of people in NMS12 countries that state the same. Rather, 48% of those in NMS12 believe they *do not* have the right to return the vacuum cleaner (compared to 38% in EU15).








Regarding **socio-demographic** variables, the smallest number of correct answers are found amongst: the youngest respondents aged 15-24 (38%), interviewees who left education at the age of fifteen or younger (39%), house persons (37%), students (38%), interviewees who have difficulties paying bills most of the time (32%), or from time to time (37%), widowed respondents (36%); and non-internet users (34%).

Regarding **consumer confidence**, analysis reveals that respondents who feel confident or knowledgeable as a consumer, more often (48% and 49% respectively) correctly answer they have the right to return the product after doorstep selling and get their money back, as compared with respondents who don't feel that way (35% and 36% respectively).

Accordingly, and of particular interest here, the respondents who feel protected by consumer law more often give the correct answer than those who don't feel protected (50% compared with 37%).

**QA10 Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?**

	Yes	No	This practice does not happen in (OUR COUNTRY) (SPONTANEOUS)	Don't know
EU27	44%	40%	4%	12%
<b>Age</b>				
 15-24	38%	47%	4%	11%
25-39	46%	39%	4%	11%
40-54	48%	38%	4%	10%
55 +	42%	39%	4%	15%
<b>Education (End of)</b>				
 15-	39%	43%	3%	15%
16-19	45%	40%	4%	11%
20+	51%	35%	4%	9%
Still studying	38%	46%	5%	11%
<b>Respondent occupation scale</b>				
 Self-employed	45%	41%	5%	9%
Managers	55%	32%	4%	9%
Other white collars	46%	39%	4%	11%
Manual workers	47%	39%	4%	10%
House persons	37%	45%	5%	13%
Unemployed	42%	43%	4%	11%
Retired	42%	38%	4%	16%
Students	38%	46%	5%	11%
<b>Difficulties paying bills</b>				
Most of the time	32%	47%	6%	15%
From time to time	37%	45%	5%	13%
Almost never	49%	37%	3%	11%
<b>Marital status</b>				
Unmarried	41%	44%	4%	11%
(Re)Married/ Single + a partner	46%	39%	4%	11%
Divorced or separated	48%	37%	3%	11%
Widowed	36%	40%	4%	20%
<b>Use of the Internet</b>				
User	49%	37%	4%	10%
Non user	34%	45%	5%	16%

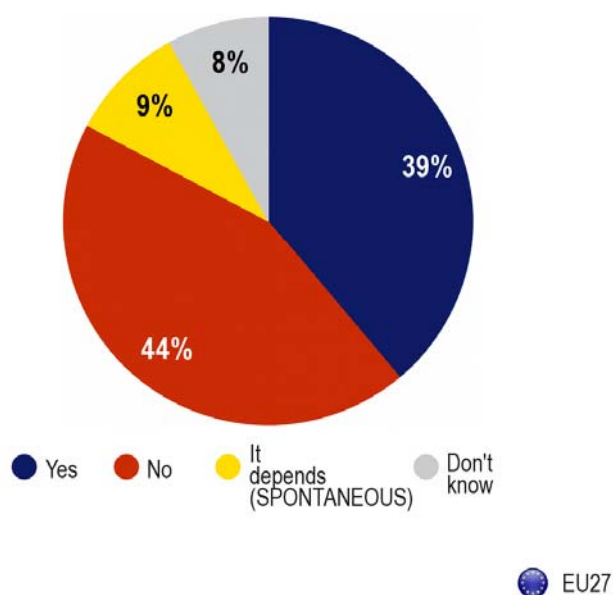
**QA10** Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?

	Yes	No	This practice does not happen in (OUR COUNTRY) (SPONTANEOUS)	Don't know
EU27	44%	40%	4%	12%
<b>Confident as a consumer</b>				
Yes	48%	38%	3%	11%
No	35%	46%	6%	13%
<b>Knowledgeable as a consumer</b>				
Yes	49%	37%	4%	10%
No	36%	45%	5%	14%
<b>Protected as a consumer</b>				
Yes	50%	37%	3%	10%
No	37%	46%	5%	12%

### 3.7. Knowledge of the length of guarantee validity rights

The survey reveals a clear division in awareness of consumer rights concerning guarantee periods. Respondents were presented such a scenario, where an 18-month old fridge needs repair or replacement, in the absence of an extended commercial guarantee<sup>27</sup>. On the one hand, 39% of the interviewees correctly understand that they are entitled to a free repair or replacement, but on the other hand, a comparable percentage, even, 44% of respondents believe they are not. The remaining interviewees either feels *it depends* on the specific scenario (9%), or they say they don't know (8%).

QA7. Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?



The Czech Republic stands out in that 83% understand they are entitled to a free repair or replacement. This is 44 percentage points higher than the EU27 average of 39%. Seven in ten respondents in Slovakia (70%) provide the correct answer, followed by more than six in ten in Denmark (65%). Consumers in Norway (77%) and Iceland (63%) are also among the most aware. Across the 27 EU Member States, the majority of consumers in 12 countries provide the correct answer.

In the remaining 15 Member States, the majority of respondents incorrectly believe they are *not entitled* to a free repair or replacement; highest frequencies are found in France (64%), Greece (62%), the UK (61%), Lithuania (58%) and Slovenia (58%).

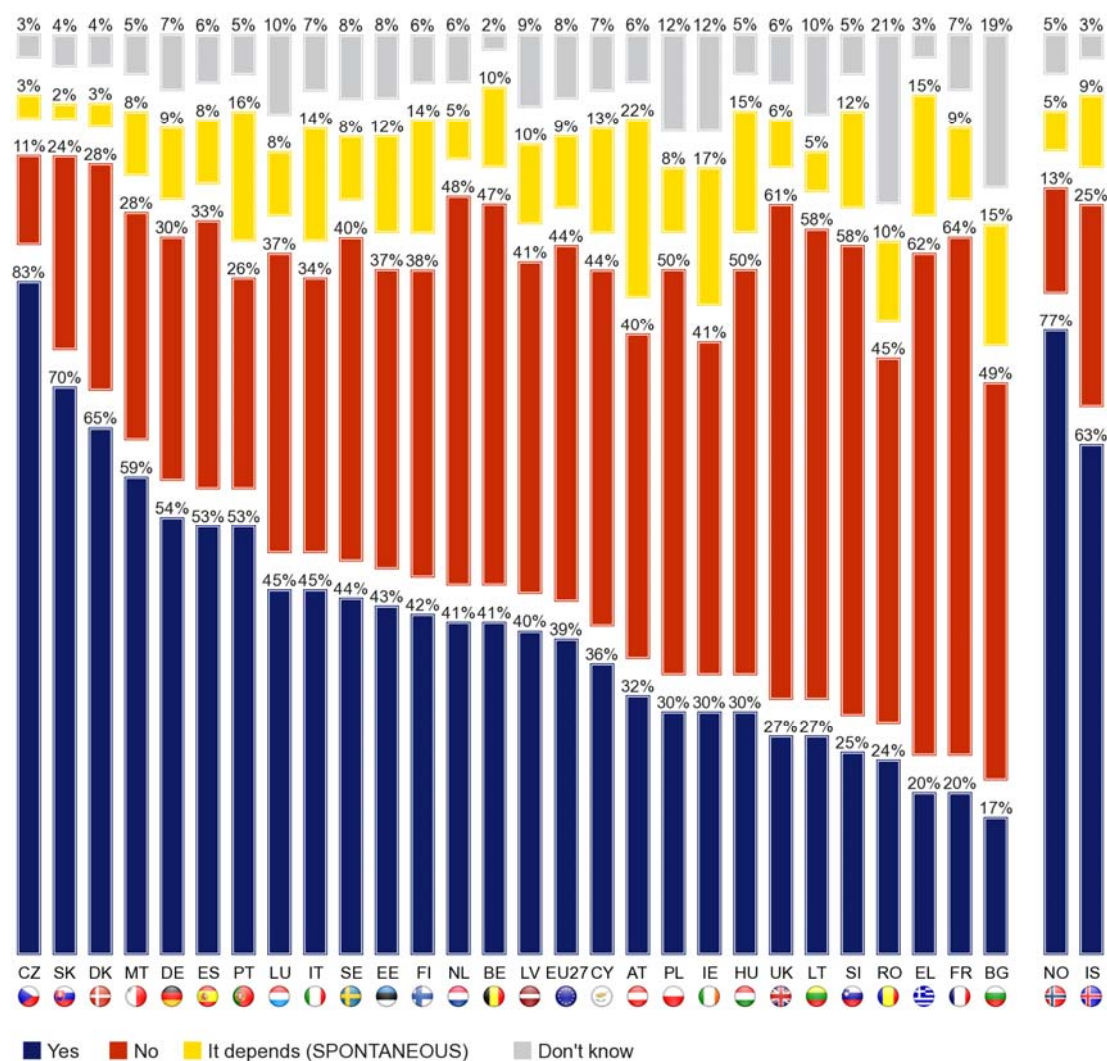
Again, respondents in Romania and Bulgaria do not know the answer (21% and 19% respectively).

<sup>27</sup> QA7 Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?

Interestingly, more than a fifth of those in Austria (22%) spontaneously mention that their rights would *depend* on the particular circumstances.



The country groupings again show that those in NMS12 are less likely to be aware of this right (36% compared to 40% for people in EU15), largely due to a greater proportion of people in NMS12 answering *don't know*.

QA7. Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?



The **socio-demographic** analysis reveals that the most vulnerable consumers, that is those who are least likely to correctly answer they have the right to have the fridge repaired or replaced for free, are: the youngest respondents aged 15-24 (35%), interviewees who live alone (35%), students (35%), interviewees who have difficulties paying bills most of the time (35%), widowed respondents (33%), non-internet users (35%) and those who never used a computer (34%).

**QA7 Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?**

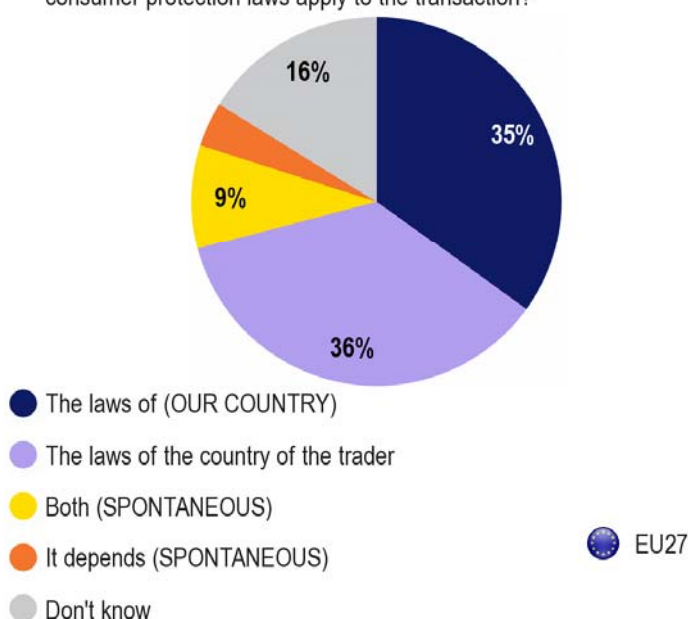
	Yes	No	It depends (SPONTANEOUS)	Don't know
EU27	39%	44%	10%	7%
<b>Age</b>				
 15-24	35%	48%	8%	9%
25-39	41%	43%	10%	6%
40-54	42%	44%	9%	5%
55 +	38%	42%	10%	10%
<b>Household composition</b>				
1	35%	46%	9%	10%
2	39%	43%	10%	8%
3	42%	42%	10%	6%
4+	40%	44%	9%	7%
<b>Respondent occupation scale</b>				
 Self-employed	41%	43%	11%	5%
Managers	43%	43%	9%	5%
Other white collars	44%	41%	10%	5%
Manual workers	40%	46%	9%	5%
House persons	40%	42%	10%	8%
Unemployed	41%	45%	8%	6%
Retired	36%	43%	10%	11%
Students	35%	45%	9%	11%
<b>Difficulties paying bills</b>				
Most of the time	35%	47%	8%	10%
From time to time	38%	44%	11%	7%
Almost never	41%	43%	9%	7%
<b>Marital status</b>				
Unmarried	37%	46%	9%	8%
(Re)Married/ Single + a partner	41%	42%	10%	7%
Divorced or separated	38%	47%	9%	6%
Widowed	33%	43%	10%	14%
<b>Level of computer skills</b>				
Never used a computer	34%	44%	10%	12%
Low	42%	43%	9%	6%
Average	40%	44%	10%	6%
Good	43%	44%	8%	5%

The **consumer confidence** analysis yields no significant differences with respect to awareness of guarantee legislation.

### 3.8. Knowledge of consumer laws in cross-border transactions

Respondents were asked which consumer protection laws apply when goods are ordered from another EU country via the Internet<sup>28</sup>. Over one third (35%) of the interviewees identify correctly that the *laws in their own country* apply, while a similar proportion (36%) feel that the consumer protection laws of the *country of the trader* apply. Nearly one in ten respondents mentions spontaneously that *both* countries' consumer protection laws apply (9%), while one in six (16%) do not know the answer. A very small proportion answer that 'it depends' (4%).

QA24. Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?































The largest proportions of correct answers are found in the Czech Republic (57%), Poland and Slovakia (both at 49%).

In 16 of the EU Member States, around half of respondents believe incorrectly that the *laws of the country of the trader* apply. This view is most widespread in Luxembourg (53%), followed by the UK (50%), the Netherlands (49%), Finland and Sweden (48% for each). Just over a quarter of respondents in Hungary and Malta (26% for each), Greece and Cyprus (24% for each) spontaneously say that *both* the laws of their own country and those of the trader's country apply.

<sup>28</sup> Interviewees were asked the question: *Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?*

Finally, again there is a high percentage of respondents who say they *don't know* the answer in Romania (36%) and Bulgaria (26%).

**QA24 Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?**


		The laws of (OUR COUNTRY)	The laws of the country of the trader	Both (SPONTANEOUS)	It depends (SPONTANEOUS)	Don't know
	EU27	35%	36%	9%	4%	16%
	EU15	33%	39%	9%	4%	15%
	NMS12	41%	28%	10%	4%	17%
	BE	35%	<b>43%</b>	10%	5%	7%
	BG	23%	24%	22%	5%	<b>26%</b>
	CZ	<b>57%</b>	29%	4%	2%	8%
	DK	40%	<b>46%</b>	2%	1%	11%
	DE	29%	<b>40%</b>	9%	6%	16%
	EE	<b>38%</b>	31%	11%	7%	13%
	IE	14%	<b>39%</b>	19%	<b>8%</b>	20%
	EL	21%	<b>34%</b>	24%	6%	14%
	ES	<b>33%</b>	27%	18%	5%	17%
	FR	37%	<b>43%</b>	3%	1%	16%
	IT	<b>37%</b>	20%	19%	6%	18%
	CY	13%	<b>40%</b>	24%	2%	21%
	LV	34%	<b>38%</b>	13%	4%	11%
	LT	31%	<b>39%</b>	18%	2%	10%
	LU	21%	<b>53%</b>	5%	4%	17%
	HU	<b>35%</b>	25%	<b>26%</b>	4%	10%
	MT	16%	<b>37%</b>	<b>26%</b>	3%	18%
	NL	34%	<b>49%</b>	2%	1%	14%
	AT	<b>38%</b>	36%	11%	6%	9%
	PL	<b>49%</b>	26%	5%	5%	15%
	PT	<b>34%</b>	21%	17%	7%	21%
	RO	25%	25%	10%	4%	<b>36%</b>
	SI	33%	<b>36%</b>	14%	4%	13%
	SK	<b>49%</b>	37%	6%	2%	6%
	FI	34%	<b>48%</b>	3%	2%	13%
	SE	31%	<b>48%</b>	3%	1%	17%
	UK	33%	<b>50%</b>	2%	1%	14%
<b>Highest percentage per country</b>						<i>Lowest percentage per country</i>
Highest percentage per item						Lowest percentage per item

Interviewees in NMS12 countries are more likely (41%) to think that the laws *in their own country* apply than those in EU15 (33%). Respondents in EU15 in turn, are more likely (39%) to think that *the laws of the country of the trader* apply than those in the NMS12 countries (28%).



The **socio-demographic** analysis reveals only one significant difference regarding the correct answer that the laws of the country of residence are applicable: non-internet users say that least often (31%). Interestingly, managers most often incorrectly say that the laws of the country of the trader are applicable (41%).

**QA24** Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?

	The laws of (OUR COUNTRY)	The laws of the country of the trader	Both (SPONTANEOUS)	It depends (SPONTANEOUS)	Don't know
EU27	35%	36%	9%	4%	16%
<b>Respondent occupation scale</b>					
 Self-employed	35%	35%	11%	5%	14%
Managers	36%	41%	8%	3%	12%
Other white collars	36%	36%	10%	4%	14%
Manual workers	36%	36%	9%	3%	16%
House persons	32%	34%	10%	4%	20%
Unemployed	35%	36%	9%	4%	16%
Retired	33%	35%	7%	4%	21%
Students	33%	36%	12%	5%	14%
<b>Use of the Internet</b>					
User	35%	37%	9%	4%	15%
Non user	31%	31%	9%	4%	25%

Analysis of **consumer confidence** analysis reveals no significant results regarding those who feel confident and knowledgeable as consumers with respect to the frequency of the correct answer.

Interestingly, however, they tend to give the *wrong* answer that the laws of the country of the trader are applicable: 39% of the confident as well as of the knowledgeable interviewees, compared with 30% and 32% respectively of those who don't feel so.

However, and of more interest in this chapter, the respondents who feel protected by consumer law more often give the correct answer than those who don't feel protected (37% compared with 32%). Nevertheless, those who feel protected are also more likely to give the incorrect answer that the laws of the country of the trader are applicable than those who don't feel protected (39% compared with 34%).

**QA24** Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?

	The laws of (OUR COUNTRY)	The laws of the country of the trader	Both (SPONTANEOUS)	It depends (SPONTANEOUS)	Don't know
EU27	35%	36%	9%	4%	16%
<b>Confident as a consumer</b>					
Yes	35%	39%	8%	3%	15%
No	33%	30%	13%	5%	19%
<b>Knowledgeable as a consumer</b>					
Yes	36%	39%	8%	3%	14%
No	33%	32%	12%	5%	18%
<b>Protected as a consumer</b>					
Yes	37%	39%	8%	3%	13%
No	32%	34%	11%	5%	18%



Finally, it is interesting to note that online shoppers are only slightly more aware than non online shoppers of the consumer protection laws that apply to the transaction. Indeed, 36% of online shoppers know that it is the law of their country when buying goods or services on the Internet. This is the case with 34% of those who are not shopping online. Interestingly, however, online shoppers tend to give the *wrong* answer that the laws of the country of the trader are applicable: 42% of those who are buying goods or services online compared to 31% of those who don't.

### 3.9. Summary of awareness of EU consumer legislation

The previous section 3.8 treated consumers' general knowledge on the applicability of national laws in case of cross-border transactions, while the preceding sections (3.1 to 3.7) discussed seven specific EU consumer laws. This section summarizes the correct answers of the interviewees across all those seven consumer laws.































Overall, 4% of the Europeans surveyed do not give a correct answer to any of the questions on consumer laws, whereas at the other end of the spectrum, only 2% can answer all seven questions correctly. In between these two extremes, the awareness rates are as follows: 9% give one correct answer, 18% two correct answers, 23% three correct answers, 22 % four correct answers, 15% five correct answers, and 8% six correct answers.

#### 3.9.1. Highest awareness

Interviewees who give *correct answers to all seven* questions on EU consumer laws, are found most often in Germany (7%), Finland (each 4%), the Netherlands, Slovakia, the Czech Republic, and Denmark (each 3%); nevertheless, the very highest percentage is found in the non-EU country Norway (8%).



The top list of countries with highest awareness stays the same when involving also those with five or six correct answers, and with Sweden and Malta joining in: highest percentages of interviewees who give *at least five correct answers* to the seven questions, are found in Norway (56%), Germany (47%), Finland (42%), Denmark (38%), the Czech Republic (36%), the Netherlands (32%), Sweden (31%), Malta (29%), and Slovakia (28%).

## Knowledge of consumers' rights

		7 correct answers	6 correct answers	5 correct answers	4 correct answers	3 correct answers	2 correct answers	1 correct answer	0 correct answers
	EU27	2%	8%	15%	22%	23%	18%	9%	4%
	EU15	3%	9%	16%	23%	23%	16%	8%	2%
	NMS12	1%	5%	11%	19%	23%	22%	14%	5%
	BE	2%	8%	15%	20%	<b>24%</b>	18%	9%	4%
	BG	0%	1%	4%	11%	22%	<b>32%</b>	22%	8%
	CZ	3%	11%	22%	<b>25%</b>	20%	12%	6%	1%
	DK	3%	12%	23%	<b>27%</b>	19%	11%	4%	1%
	DE	7%	18%	<b>22%</b>	21%	17%	9%	4%	1%
	EE	1%	6%	16%	<b>25%</b>	<b>25%</b>	18%	7%	2%
	IE	1%	4%	12%	21%	<b>25%</b>	20%	10%	7%
	EL	1%	2%	7%	15%	26%	<b>34%</b>	12%	3%
	ES	1%	5%	15%	<b>27%</b>	25%	17%	8%	2%
	FR	1%	7%	17%	<b>25%</b>	<b>25%</b>	16%	7%	2%
	IT	1%	5%	10%	20%	<b>25%</b>	21%	14%	4%
	CY	1%	4%	12%	22%	<b>31%</b>	21%	7%	2%
	LV	0%	5%	15%	25%	<b>27%</b>	17%	8%	3%
	LT	0%	4%	13%	<b>27%</b>	<b>29%</b>	17%	6%	4%
	LU	1%	5%	11%	22%	<b>25%</b>	22%	12%	2%
	HU	1%	4%	8%	16%	26%	<b>27%</b>	15%	3%
	MT	1%	8%	20%	24%	<b>26%</b>	16%	3%	2%
	NL	3%	9%	20%	22%	<b>23%</b>	15%	6%	1%
	AT	2%	8%	16%	20%	<b>21%</b>	18%	11%	4%
	PL	1%	6%	13%	<b>23%</b>	<b>23%</b>	19%	11%	4%
	PT	2%	7%	14%	18%	<b>24%</b>	19%	13%	3%
	RO	0%	1%	4%	11%	20%	<b>28%</b>	24%	13%
	SI	1%	4%	15%	22%	<b>30%</b>	18%	9%	1%
	SK	3%	9%	16%	<b>24%</b>	21%	16%	9%	2%
	FI	4%	13%	25%	<b>27%</b>	18%	9%	4%	0%
	SE	2%	10%	19%	<b>27%</b>	20%	15%	6%	1%
	UK	1%	6%	15%	24%	<b>25%</b>	18%	8%	2%
	IS	1%	6%	14%	26%	<b>27%</b>	18%	7%	1%
	NO	8%	21%	<b>27%</b>	23%	13%	6%	3%	0%
<b>Highest percentage per country</b>					<i>Lowest percentage per country</i>				
Highest percentage per item					Lowest percentage per item				

**Socio-demographic** analysis shows that interviewees who give at least 5 correct answers are found most amongst those who stayed in the educational system till the age of 20 or later (31%) and managers (35%).

## Knowledge of consumers' rights

	At least 5 correct answers
EU27	25%
<b>Education (End of)</b>	
 15-	21%
16-19	26%
20+	31%
Still studying	18%
<b>Respondent occupation scale</b>	
 Self-employed	28%
Managers	35%
Other white collars	28%
Manual workers	26%
House persons	23%
Unemployed	23%
Retired	23%
Students	18%

With respect to **consumer confidence**, analysis shows that respondents who feel self-confident or knowledgeable as a consumer are more likely (28% and 29% respectively) to give at least five correct answers compared to those who don't feel that way (19% each).































Similarly, and of particular interest in this chapter, the respondents who feel protected by consumer law more often give at least five correct answers than those who don't feel protected (29% compared with 23%).

## Knowledge of consumers' rights

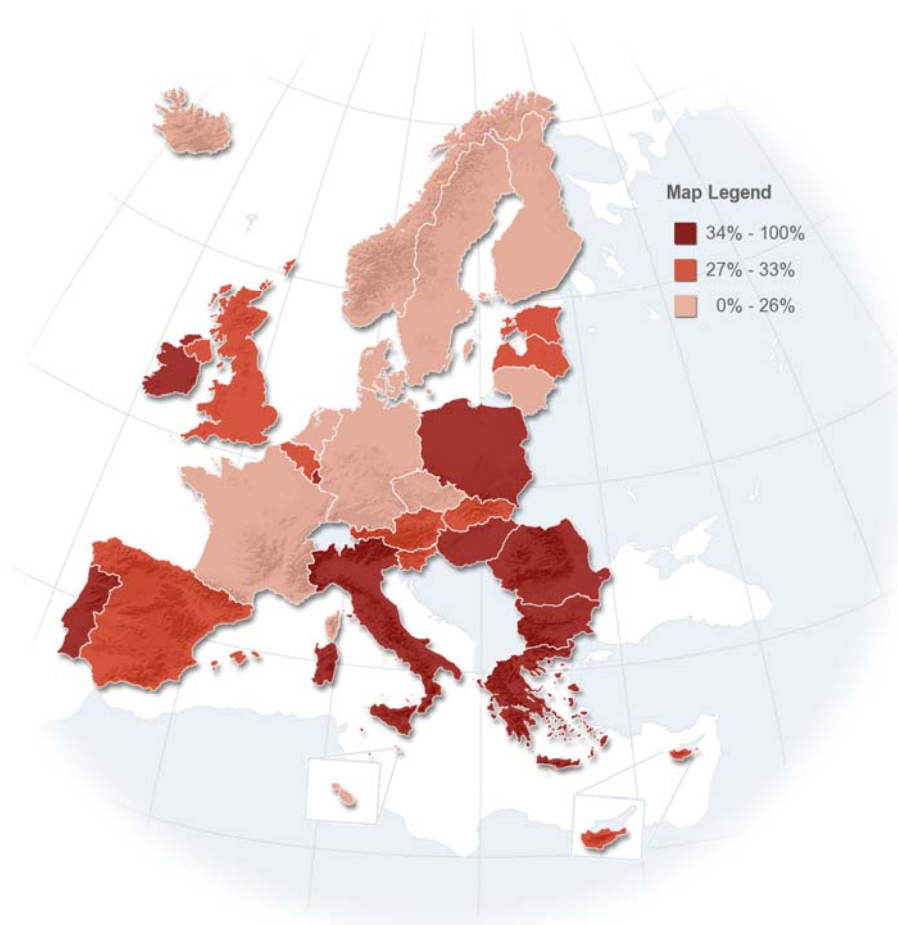
	At least 5 correct answers
EU27	25%
<b>Confident as a consumer</b>	
Yes	28%
No	19%
<b>Knowledgeable as a consumer</b>	
Yes	29%
No	19%
<b>Protected as a consumer</b>	
Yes	29%
No	23%

### 3.9.2. Lowest awareness

Countries with highest numbers of respondents who give *not any correct answer* are: Romania (13%), Bulgaria (8%), and Ireland (7%). This top list of countries with lowest awareness of consumer laws remains the same, with slightly altered order, if we also include interviewees who gave one or two correct answers, with Greece and Luxembourg joining the list. Highest percentages of respondents who give *at most two correct answers* to the seven questions on EU legislation are found in: Romania (64%), Bulgaria (62%), Greece (49%), Hungary (46%), Italy (39%), Luxembourg (37%), Portugal and Ireland (36% each), and Poland (34%).




	RO	64%
	BG	62%
	EL	49%
	HU	46%
	IT	39%
	LU	37%
	PT	36%
	IE	36%
	PL	34%
	AT	32%
	EU27	30%
	BE	30%
	CY	29%
	UK	28%
	SI	28%
	SK	28%
	ES	27%
	LV	27%
	EE	27%
	LT	25%
	FR	25%
	SE	23%
	NL	22%
	CZ	20%
	MT	19%
	DK	16%
	DE	14%
	FI	13%
	IS	26%
	NO	9%

Question: Knowledge of consumers' rights  
Answers: At most 2 correct answers



**Socio-demographic** analysis shows that the most vulnerable consumers, i.e. most likely of all interviewees to give *two correct answers at most* are: the youngest respondents aged 15-24 (36%), those who left school at the age of 15 or younger (36%), house persons (35%), retired persons (34%), students (38%), those who have difficulties with paying bills most of the time (40%) or from time to time (34%), respondents who place themselves low on the social staircase (35%), widowed interviewees (40%) and internet non-users (40%).

### Knowledge of consumers' rights

	At most 2 correct answers
EU27	30%
<b>Age</b>	
 15-24	36%
25-39	27%
40-54	26%
55 +	33%
<b>Education (End of)</b>	
 15-	36%
16-19	28%
20+	21%
Still studying	38%
<b>Respondent occupation scale</b>	
 Self-employed	25%
Managers	18%
Other white collars	26%
Manual workers	28%
House persons	35%
Unemployed	29%
Retired	34%
Students	38%
<b>Self-positioning on the social staircase</b>	
Low (1-4)	35%
Medium (5-6)	29%
High (7-10)	27%
<b>Marital status</b>	
Unmarried	33%
(Re)Married/ Single + a partner	28%
Divorced or separated	25%
Widowed	40%
<b>Use of the Internet</b>	
User	25%
Non user	40%

As to **consumer confidence**, respondents who feel confident or knowledgeable as a consumer are less likely (26% each) to give at most two correct answers than those who don't feel that way (38% and 37% respectively).

Accordingly, the respondents who feel protected by consumer law less often give at most two correct answers than those who don't feel protected (26% compared with 33%).

### 3.10. Conclusion

The aim of this chapter was to examine Europeans' actual awareness of EU consumer legislation, particularly regarding consumer laws on unfair commercial practices, cooling-off periods after purchase, guarantee periods, and cross-border transactions. Special focus was on identifying consumers who are vulnerable.

Encouragingly only 4% of Europeans consumers gave incorrect answers to all the questions on consumer legislation. However, only 2% answered all seven questions correctly. Between these two extremes, 45% of people gave 3 or 4 correct answers, with a further 23% getting 5 or 6 rights answers. 26% gave only one or two correct responses.

The highest incidences of consumers giving correct answers for all seven questions occurred in Germany (7%), the Netherlands, Finland (each 4%), Slovakia, the Czech Republic, and Denmark (each 3%). When considering the proportions of consumers getting 5 or 6 answers right the same countries show the highest levels, along with Sweden and Malta.

Looking at the individual questions, for the one involving **unfair commercial practices**, the level of awareness of EU legislation is diverse: more than seven in ten of the Europeans surveyed know that it is *illegal* to offer a 'free' good (such as sunglasses) in return for dialling a costly premium rate telephone number; almost four in ten respondents know that if they receive unordered DVD's by mail, they don't have to pay the bill and are not obliged to send them back either; more than half of the respondents know that an advert for the price of airline tickets must state the total amount to be paid, including taxes, fees and charges.

Awareness of EU legislation on **cooling-off periods after distance or doorstep selling** is diverse as well. With respect to distance selling - through post, phone or internet - six in ten interviewees know they have the right to return a good they had purchased this way within four days after delivery for a full refund; however, less than three in ten respondents understand they are allowed to cancel a car insurance contract they bought this way within two days and without paying anything. As to doorstep selling, more than four in ten interviewees know they have the right to return a vacuum cleaner bought that way within two days without giving any reason and still get their money back.

As to awareness of EU legislation on **guarantee periods**: less than four in ten interviewees know that that they are entitled to a free repair or replacement of a fridge when needed, 18 months after the date of purchase.

Turning to **cross-border transactions**, just over one third of the respondents are aware of EU legislation indicating the consumer protection laws of their country of residence apply when they order goods from another EU country via the Internet.

**Countries with lowest awareness of EU legislation in general** amongst the respondents are: Romania, Bulgaria, Greece, Hungary, Italy, Ireland, and Portugal. An exception here is legislation on airline tickets advertising where the lowest awareness is found in Romania and Bulgaria, and surprisingly, also in Sweden, Denmark, and Austria where, in other areas, consumers demonstrate a high awareness of their rights.

Secondly, awareness of laws on airline ticket advertising is at comparable levels in NMS12 countries and EU15, countries whereas awareness of all other laws examined in this survey is lower in NMS12 countries than in EU15 countries.

**Characteristics of consumers with limited awareness of EU consumer legislation**

are: young, i.e. aged fifteen to twenty-four, left school at the age of fifteen or younger, has a different mother tongue than that of the country of residence, may be a house person, or retired, or a student, has difficulties with paying bills, places himself or herself low on the social staircase, may be widowed, never used a computer, and does not use the internet.

To resume, these characteristics are ordered below according to decreasing vulnerability, in relation to specific EU consumer legislation, and supplemented with apparent deviations from this general pattern.

- ◆ Firstly, the most vulnerable are those who don't use the internet, those who never used a computer, and widowed persons; they are least aware of consumer legislation in almost all (six to seven) of the eight cases presented in this survey.
- ◆ Second most at risk are the youngest aged fifteen to twenty-four, those who left school at the age of fifteen or earlier, and those who have difficulties with paying their bills; they have the lowest awareness in five of the eight cases.
- ◆ Thirdly, house persons, students, and those who place themselves low on the social staircase have lowest awareness of consumer laws on three of the eight cases, in particular concerning cool-off periods.
- ◆ Fourthly, limited awareness of consumer laws is observed amongst persons fifty-five years of age or older (but only on airline ticket adverts and cooling-off period for goods), those who live alone (only on airline ticket adverts and guarantee periods) and, surprisingly, managers (only on free foods and cross-border transactions).

Regarding **consumer confidence**, overall, those who feel confident or knowledgeable as a consumer, and those who feel protected by consumer laws are more often aware of EU consumer legislation than those who do not feel this consumer confidence.

However, closer examination reveals that this is clearly so for all three types of consumer confidence in all cooling-off situations and also for unordered goods, but not so for the remaining cases.

Regarding consumer confidence, only very small or no differences were found between those who were and those who were not aware of legislation on guarantee periods, cross-border transactions and airline ticket adverts. Most strikingly, in the latter cases, the small differences tend to point into the opposite direction: those who give the wrong answer tend to feel more consumer confidence.

This is most strikingly in the 'free' goods situation, where there is indeed 'over-confidence', i.e. clearly higher consumer-confidence in all three ways, but consistently related to an incorrect answer.

\*\*\*\*\*



## 4. CONSUMER ENGAGEMENT

While the preceding chapters of this report treated Europeans' consumer confidence, consumer skills, and awareness of EU consumer legislation, the present chapter will focus on the *actual* behaviour of the Europeans surveyed.

The main goal in this chapter is to answer the question to what extent and how European consumers make informed decisions when they buy a service or good. In other words, this chapter addresses the issue of how empowered European consumers actually are in their daily practice. A better understanding of Europeans' actual behaviour may yield clues for designing further policy on consumer empowerment.

Firstly, the results of the survey regarding the amount of time spent shopping and the way interviewees compare prices before buying. Then a major issue in this chapter will be treated, namely whether consumers read the terms and conditions before they make a purchase and the reasons why they do not read them. A distinction is made between service contracts bought from a service provider and the situation of buying on the internet. Then this chapter addresses consumers' interest in consumer information, more specifically, as apparent from their familiarity with and interest in TV or radio consumer programmes, consumer organisations or other places to obtain consumer information. The last part of this chapter addresses respondents' general tendency to talk to others about their good and bad purchase experiences and the actual incidence of problems will be discussed.

Of course, also in this chapter, special focus is on identifying consumers who are vulnerable: where they can be found and which characteristics they have.

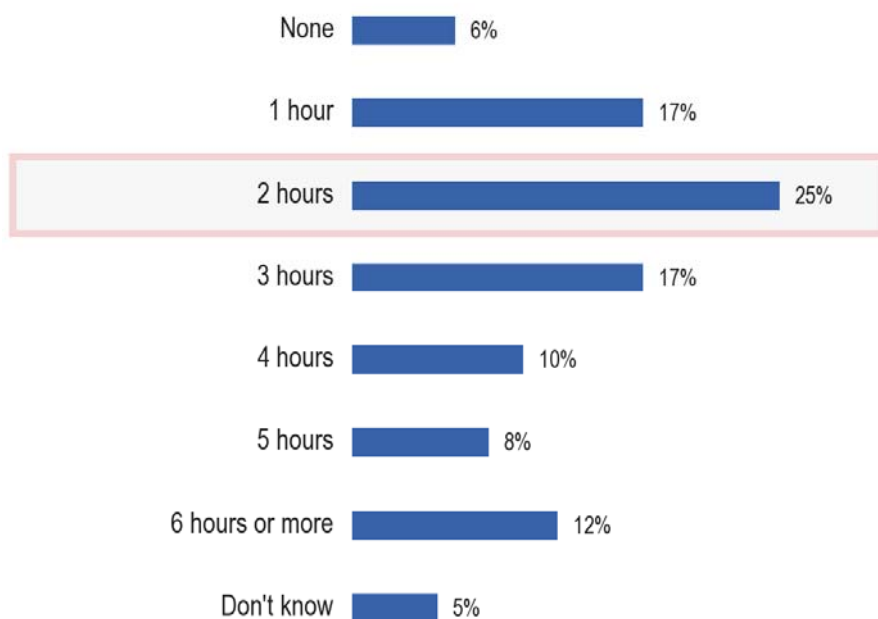
### 4.1. Time spent shopping

In a typical week respondents spend, on average, 3.2 hours shopping (inclusive of grocery shopping, shopping for goods and services and online shopping)<sup>29</sup>. A quarter of respondents estimate that they spend around two hours a week shopping but, at the extremes, 6% of people say they do not spend any time shopping in a typical week and 12% say they spend 6 hours or more shopping.

---

<sup>29</sup> Interviewees were asked the question: *In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?*

QA39. In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?



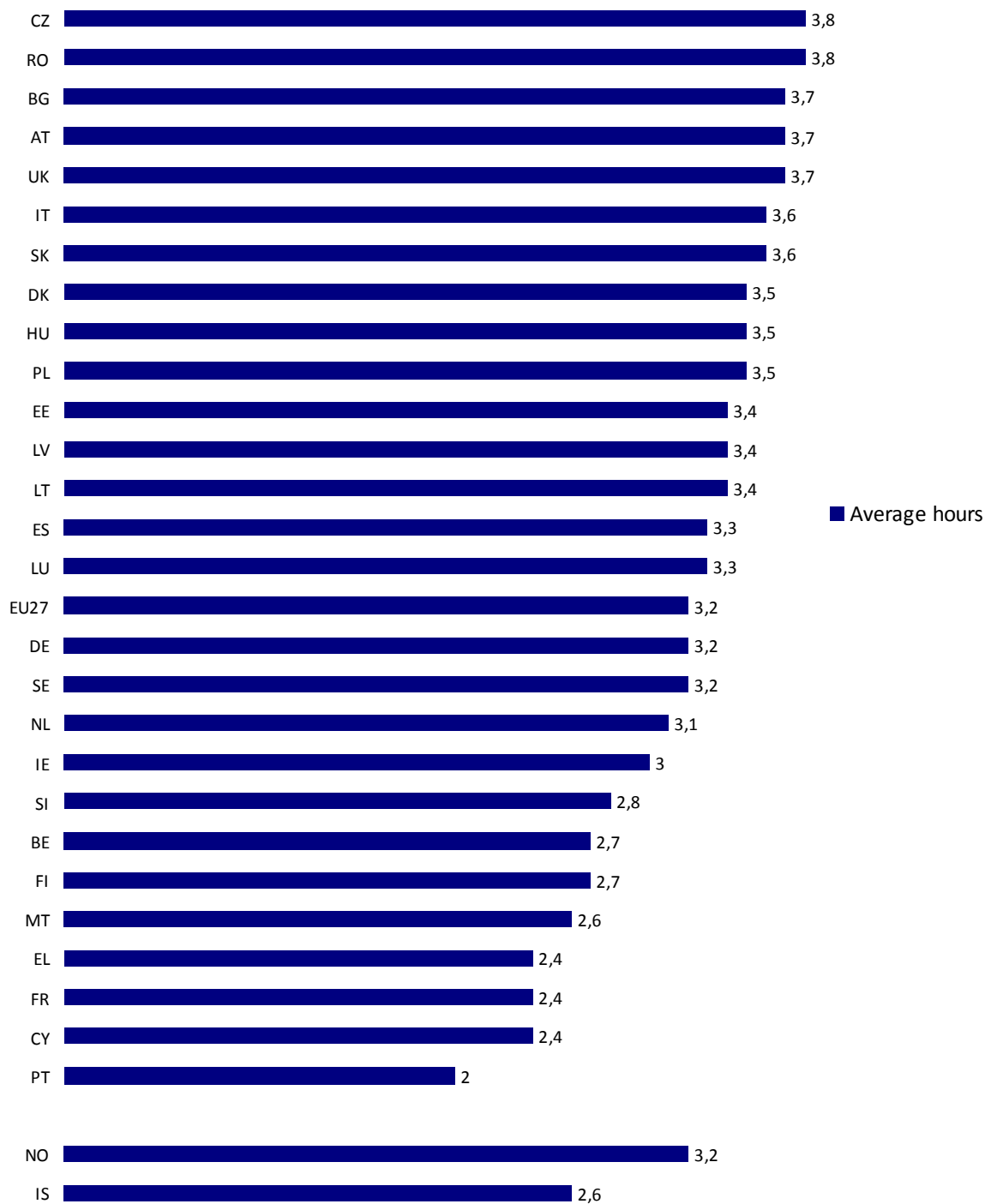
EU27

On average consumers in the Czech Republic and Romania spend most time shopping (3.8 hours per week), though it should be noted that 10% of Czechs and 17% of Romanians *don't know* how much time they spend shopping. The average time spent shopping per week is also relatively high in Bulgaria, Austria and the UK (3.7 hours each).































Consumers in Portugal, spend the *least* amount of time shopping (two hours on average in a typical week). Indeed, 31% of respondents in Portugal spend only one hour shopping in a typical week. People in Greece, France and Cyprus also spend comparatively less time shopping (2.4 hours per week on average).

Respondents in NMS12 spend more time shopping (3.6 hours on average) than those in EU15 (3.2 hours).

QA39 In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?



**QA39 In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?**

		None	1 hour	2 hours	3 hours	4 hours	5 hours	6 hours or more	Don't know	Average
	EU27	6%	17%	25%	17%	10%	8%	12%	5%	3.2
	BE	9%	21%	<b>27%</b>	17%	9%	5%	8%	4%	2.7
	BG	5%	15%	<b>20%</b>	16%	11%	8%	<b>18%</b>	7%	3.7
	CZ	4%	13%	<b>18%</b>	17%	11%	11%	16%	10%	3.8
	DK	2%	16%	<b>26%</b>	19%	11%	10%	15%	1%	3.5
	DE	4%	14%	<b>26%</b>	<b>22%</b>	12%	10%	10%	2%	3.2
	EE	6%	16%	<b>23%</b>	17%	11%	10%	16%	1%	3.4
	IE	7%	21%	<b>25%</b>	17%	12%	5%	11%	2%	2.4
	EL	10%	21%	<b>28%</b>	18%	8%	6%	4%	5%	3.0
	ES	5%	19%	<b>26%</b>	16%	11%	8%	14%	1%	2.4
	FR	7%	26%	<b>32%</b>	16%	8%	4%	5%	2%	3.3
	IT	10%	11%	<b>18%</b>	16%	9%	8%	17%	11%	3.6
	CY	<b>12%</b>	25%	<b>29%</b>	15%	7%	4%	7%	1%	2.4
	LV	4%	20%	<b>22%</b>	20%	9%	8%	15%	2%	3.4
	LT	6%	18%	<b>24%</b>	17%	10%	8%	15%	2%	3.4
	LU	3%	21%	<b>28%</b>	18%	<b>13%</b>	5%	11%	1%	3.3
	HU	5%	18%	<b>22%</b>	17%	10%	9%	17%	2%	3.5
	MT	<b>12%</b>	<b>24%</b>	<b>24%</b>	14%	7%	5%	9%	5%	2.6
	NL	5%	20%	<b>28%</b>	16%	10%	8%	10%	3%	3.1
	AT	2%	13%	<b>23%</b>	20%	11%	11%	16%	4%	3.7
	PL	6%	15%	<b>21%</b>	16%	11%	7%	17%	7%	3.5
	PT	9%	<b>31%</b>	27%	13%	6%	2%	3%	9%	2.0
	RO	7%	13%	<b>19%</b>	13%	9%	7%	15%	17%	3.8
	SI	4%	24%	<b>28%</b>	18%	7%	8%	9%	2%	2.8
	SK	6%	14%	<b>19%</b>	15%	11%	<b>12%</b>	15%	8%	3.6
	FI	1%	21%	<b>34%</b>	21%	8%	8%	6%	1%	2.7
	SE	1%	17%	<b>28%</b>	21%	12%	10%	10%	1%	3.2
	UK	6%	18%	<b>26%</b>	16%	11%	7%	15%	1%	3.7
	IS	3%	25%	<b>32%</b>	17%	9%	6%	7%	1%	2.6
	NO	1%	18%	<b>30%</b>	22%	11%	8%	10%	0%	3.2

**Highest percentage per country**

*Lowest percentage per country*





Highest percentage per item

Lowest percentage per item

**Socio-demographic** analysis shows that, as might be expected, women spend more time shopping (3.7 hours in a typical week) than men (2.8 hours). Further, respondents who live in larger towns also tend to spend more time shopping (3.7 hours), especially when compared to those in rural villages (2.8 hours). House persons spend the longest time shopping (4.0 hours) of all socio-demographic groups; 19% of house persons spend six hours or more shopping in a typical week. Students spend the least amount of time shopping (2.7 hours).

Analysis of **consumer confidence** reveals no significant differences regarding the average time spent shopping.

**QA39 In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?**

	Average
EU27	3.2
<b>Sex</b>	
 Male	2.8
 Female	3.7
<b>Subjective urbanisation</b>	
 Rural village	2.8
Small/mid size town	3.3
Large town	3.7
<b>Respondent occupation scale</b>	
 Self-employed	3.2
Managers	3.1
Other white collars	3.5
Manual workers	3.1
House persons	4,0
Unemployed	3.6
Retired	3.1
Students	2.7

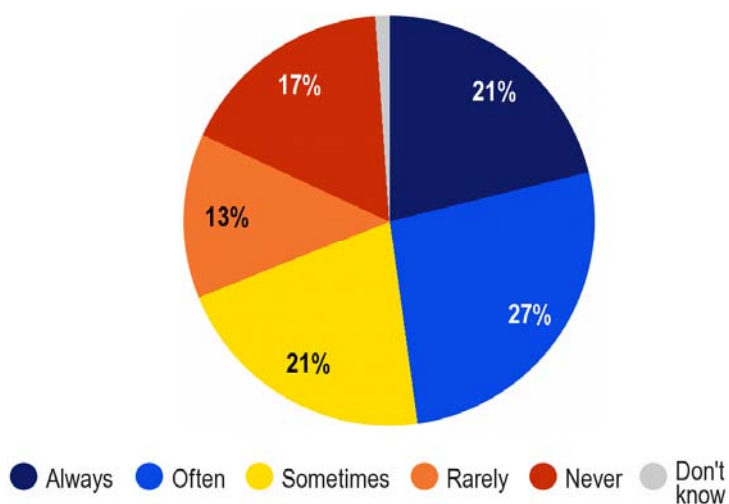
## 4.2. Comparing products

This section presents interviewees' shopping behaviour prior to the actual purchase. Whether they compare the prices of goods by looking at the price per unit measure, for example price per kilo, per metre or per litre and how often they do that. Furthermore, this section discusses the sources of information that respondents use when making a comparison between products such as a household appliance or electronic good.

### 4.2.1. Occurrence of comparing unit prices of goods

Respondents were asked how regularly they compare the price of goods in terms of price per unit<sup>30</sup>. Over one in five (21%) says they *always* compare the price of goods in this way and over a quarter (27%) say they do this *often*. Just over a fifth says they *sometimes* compare prices using these types of measure (21%). The remaining respondents *rarely* (13%) or *never* (17%) look at prices per unit. 1% of the respondents answer that they do not know.

QA18. In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?



 EU27

The citizens of Estonia and Cyprus are the most likely to *always* compare the prices of goods by looking at the price per unit (35% and 31% respectively). In addition, more than a quarter of respondents in Latvia (29%), Germany, France and Spain (all 26%) *always* compare the prices of goods.

<sup>30</sup> Interviewees were asked the question: In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?

Comparing prices in this way is more frequent in EU15 (22%) than in NMS12 (17%).

Combining the proportions answering *always* and *often* shows that more than six in ten respondents in Estonia (66%) and Sweden (62%) use the measure of the price per unit regularly and relatively large numbers of people in Finland (59%) and Cyprus (58%) do the same.

By contrast, respondents who *rarely* or *never* use this measure are found most frequently in Luxembourg (45%), Ireland (45%), Belgium (42%) and the UK (41%).

**QA18 In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?**

	Always	Often	Sometimes	Rarely	Never	Don't know
EU27	21%	27%	21%	13%	17%	1%
BE	12%	25%	21%	14%	28%	0%
BG	18%	26%	25%	18%	11%	2%
CZ	15%	30%	28%	16%	10%	1%
DK	18%	35%	21%	17%	9%	0%
DE	26%	30%	18%	13%	12%	1%
EE	35%	31%	16%	9%	8%	1%
IE	16%	19%	19%	13%	32%	1%
EL	23%	32%	21%	14%	10%	0%
ES	26%	25%	21%	13%	15%	0%
FR	26%	26%	15%	8%	25%	0%
IT	17%	28%	28%	12%	14%	1%
CY	31%	27%	17%	10%	15%	0%
LV	29%	28%	21%	12%	10%	0%
LT	24%	29%	22%	12%	13%	0%
LU	17%	19%	18%	13%	32%	1%
HU	22%	32%	19%	15%	12%	0%
MT	19%	20%	19%	17%	24%	1%
NL	15%	31%	23%	14%	17%	0%
AT	11%	26%	34%	18%	11%	0%
PL	12%	27%	25%	19%	15%	2%
PT	15%	29%	30%	14%	11%	1%
RO	22%	26%	22%	15%	12%	3%
SI	23%	29%	22%	14%	12%	0%
SK	14%	26%	27%	19%	14%	0%
FI	23%	36%	20%	15%	6%	0%
SE	25%	39%	16%	12%	8%	0%
UK	19%	21%	18%	12%	29%	1%
IS	18%	40%	18%	15%	9%	0%
NO	16%	36%	23%	15%	10%	0%

**Highest percentage per country**

*Lowest percentage per country*



Highest percentage per item

Lowest percentage per item

From a **socio-demographic** point of view, the groups who tend to *rarely* or *never* check prices per unit include the youngest respondents (43%), students (43%), unmarried interviewees (39%) and widowed persons (37%).

Interestingly, more than a quarter of those who have difficulties paying their bills most of the time says they *always* check prices (26%, which is five percentage points above the EU average). This is likely to be due to increased price sensitivity amongst those on tight budgets. Still, 19% of people who have difficulty paying their bills say they *never* compare prices.

**QA18 In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?**

	Always	Often	Sometimes	Rarely	Never	Don't know
EU27	21%	27%	21%	13%	17%	1%
 <b>Age</b>						
15-24	12%	21%	23%	17%	26%	1%
25-39	21%	29%	22%	13%	14%	1%
40-54	22%	30%	22%	11%	14%	1%
55 +	23%	26%	20%	12%	18%	1%
 <b>Respondent occupation scale</b>						
Self-employed	20%	31%	23%	13%	13%	0%
Managers	26%	33%	18%	12%	11%	0%
Other white collars	19%	30%	25%	12%	13%	1%
Manual workers	21%	26%	22%	13%	17%	1%
House persons	24%	29%	19%	11%	16%	1%
Unemployed	20%	26%	21%	13%	19%	1%
Retired	22%	25%	20%	13%	19%	1%
Students	12%	21%	23%	18%	25%	1%
<b>Difficulties paying bills</b>						
Most of the time	26%	23%	19%	11%	19%	2%
From time to time	19%	27%	25%	13%	15%	1%
Almost never	21%	28%	20%	13%	17%	1%
<b>Marital status</b>						
Unmarried	15%	22%	23%	16%	23%	1%
(Re)Married/ Single + a partner	23%	29%	21%	12%	14%	1%
Divorced or separated	23%	28%	19%	12%	17%	1%
Widowed	19%	23%	20%	13%	24%	1%

Analysis of **consumer confidence** reveals no significant differences regarding price comparison, with the exception of respondents who feel knowledgeable as a consumer: they are more likely (51%) to *always or often* make price comparisons as compared to respondents who don't feel knowledgeable (43%).

Interestingly, the more respondents give correct answers to the numerical questions studied earlier in the report<sup>31</sup> the more likely they are to make price comparisons. Indeed, 53% of the respondents who gave correct answers to all numerical questions *always or often* make price comparisons. This is the case of 42% of respondents only able to give one correct answer and 35% of those who are not able to give any correct answers.

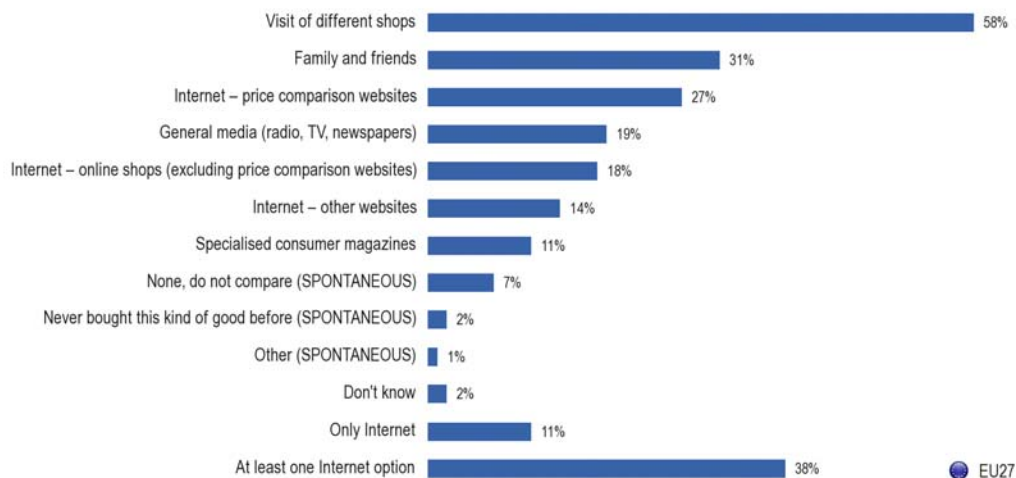
<sup>31</sup> Cf. chapter 2 on Consumer skills (QA42-44)



#### 4.2.2. Information sources for comparison of durable products

When making a comparison between products, preparatory to purchasing a good such as a household appliance or electronic good, respondents are most likely to have *visited different shops* in order to make these comparisons (58%), and next most likely to have consulted with *family and friends* (31%)<sup>32</sup>. Around a quarter consult *price comparison websites on internet* (27%) while 19% look at the *general media (radio, TV, newspapers)* and a similar proportion (18%) mention *online shops (excluding price comparison websites)*. The remaining options receive are mentioned less often: *other Internet websites* (14%) and *specialised consumers magazines* (11%). Some consumers (7%) say spontaneously they *do not compare prices*, while 2% say they don't know the answer.

QA17. Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison?



It is clear that, though internet plays a significant role in providing comparisons, people still prefer to make their comparisons through visiting shops or consulting family and friends; only 11% of respondents use internet as their only resource for making comparisons for this type of purchase.

Looking at the results by country, the citizens most likely to say that they made comparisons by *visiting different shops* come from Greece (72%), Slovenia (70%), Cyprus (69%), Austria (68%) and Bulgaria (67%). Respondents from Slovenia and Cyprus are also more likely to make a comparison by consulting with *family and friends* (60% for those in Slovenia, 51% for those in Cyprus).

<sup>32</sup> Interviewees were asked the question: Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)

In almost all countries surveyed, the majority of respondents include *visiting different shops* as part of the process of comparing goods. The two exceptions are Sweden and the Netherlands, where 56% of consumers use *price comparison websites*: the resource mentioned most frequently in both these countries (although in Sweden, the same proportion of respondents says they *visited different shops*). Consumers in the Netherlands and Sweden are also amongst the most likely to have used *online shops* (37% and 32% respectively). Use of internet is also widespread amongst respondents from Denmark via *price comparison websites* (44%) or *online shops* (34%). Respondents in Norway are also relatively frequent users of Internet-related comparison tools, with 36% mentioning *price comparison websites*, 47% *online shops* and 34% *other websites*.

However, when considering those who use only internet, the UK shows the highest percentage (24%) followed by the Netherlands (20%), Denmark (19%) and Sweden (16%). Also in Norway, 16% of respondents used only Internet sources.

Respondents from Austria are the most likely to use both *general media* (44%) and *specialised consumer magazines* (24%). The use of *general media* is also high amongst people in Finland (39%), Denmark (38%) and Germany (36%).

People in NMS12 countries are more likely to have consulted with *family and friends* (35% vs. 30% for those in EU15). Interviewees in NMS12 countries are less likely to have used internet – 21% used price comparison websites (28% in EU15) and 14% mention online shops (19% in EU15).

QA17 Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)

		Visit of different shops	Family and friends	Internet – price comparison websites	General media (radio, TV, newspapers)	Internet – online shops (excluding price comparison websites)	Internet – other websites	Specialised consumer magazines	Never bought this kind of good before (SPONTANEOUS)	Other (SPONTANEOUS)	None, do not compare (SPONTANEOUS)	Don't know	Only Internet	At least one Internet option
EU27		58%	31%	27%	19%	18%	14%	11%	2%	1%	7%	2%	11%	38%
EU15		59%	30%	28%	19%	19%	14%	11%	1%	2%	7%	2%	11%	40%
NMS12		56%	35%	21%	15%	14%	12%	8%	4%	1%	7%	5%	9%	30%
BE		51%	30%	25%	22%	17%	14%	15%	2%	2%	11%	2%	7%	36%
BG		67%	39%	9%	7%	4%	6%	4%	6%	0%	11%	2%	4%	15%
CZ		65%	40%	32%	14%	22%	15%	13%	1%	1%	3%	1%	12%	43%
DK		48%	27%	44%	38%	34%	27%	10%	0%	2%	8%	0%	19%	61%
DE		63%	35%	38%	36%	23%	17%	15%	1%	1%	3%	1%	9%	46%
EE		57%	32%	25%	11%	22%	19%	4%	4%	2%	5%	2%	14%	40%
IE		64%	30%	16%	14%	12%	9%	3%	5%	1%	8%	2%	8%	29%
EL		72%	40%	12%	17%	9%	6%	11%	3%	0%	4%	0%	3%	18%
ES		66%	34%	10%	7%	8%	12%	5%	1%	2%	7%	3%	5%	21%
FR		60%	23%	33%	7%	25%	10%	11%	2%	2%	9%	1%	14%	46%
IT		63%	30%	16%	23%	9%	6%	13%	2%	1%	8%	2%	4%	22%
CY		69%	51%	11%	17%	7%	6%	16%	2%	0%	4%	0%	3%	15%
LV		58%	40%	30%	6%	14%	13%	6%	3%	0%	6%	2%	14%	39%
LT		57%	33%	22%	12%	9%	18%	10%	5%	1%	3%	3%	10%	33%
LU		55%	28%	28%	21%	18%	17%	16%	3%	2%	7%	0%	10%	39%
HU		60%	37%	16%	30%	8%	11%	8%	6%	3%	5%	0%	5%	24%
MT		57%	38%	16%	14%	14%	10%	14%	4%	1%	5%	1%	7%	26%
NL		47%	31%	56%	22%	37%	29%	14%	1%	1%	7%	0%	20%	68%
AT		68%	43%	28%	44%	19%	15%	24%	1%	3%	4%	1%	6%	38%
PL		51%	29%	25%	10%	17%	14%	5%	3%	0%	7%	8%	14%	35%
PT		65%	27%	8%	23%	9%	8%	8%	3%	1%	7%	2%	2%	17%
RO		51%	37%	13%	22%	9%	7%	11%	5%	1%	10%	6%	3%	20%
SI		70%	60%	30%	26%	22%	23%	17%	1%	3%	3%	0%	5%	43%
SK		66%	44%	26%	15%	20%	18%	18%	2%	1%	3%	0%	10%	40%
FI		57%	29%	37%	39%	25%	21%	13%	1%	1%	4%	0%	13%	50%
SE		56%	41%	56%	26%	32%	24%	15%	1%	2%	3%	1%	16%	66%
UK		43%	21%	33%	8%	25%	20%	6%	1%	2%	12%	2%	24%	52%
IS		61%	36%	31%	28%	34%	26%	7%	1%	2%	3%	1%	13%	59%
NO		51%	37%	36%	28%	47%	34%	11%	0%	1%	5%	0%	16%	65%
<div> <div>Highest percentage per country</div> <div>Highest percentage per item</div> </div> <div> <div>Lowest percentage per country</div> <div>Lowest percentage per item</div> </div>														

The **socio-demographic** analysis shows that gender, age, education, and occupation are of relevance.

Women are less likely to have consulted price comparison websites (23% vs. 31% for men) and online shops (15% vs. 22% for men).





Price comparison websites and online shops are least consulted by: the oldest respondents 55+ (12% and 7%), the lesser educated (7% and 4%), those who live alone (19% and 13%), house persons (16% and 10%), retired interviewees (10% and 6%), those who have difficulties with paying their bills most of the time (17% and 12%), internet non-users (1%) and those who never used a computer (1%).

Those who are most likely to use internet using price comparison websites and online shops are the youngest respondents aged 15-24 (37% and 29% respectively), those aged 25-39, and (39% and 27% respectively). They are also more likely to have used internet exclusively to make their comparisons (16% each).

Respondents who studied until the age of 20 or longer are considerably more likely to have used price comparison websites (43%) compared to those who left education aged 15 or earlier (7%). Those in this latter group restricted their comparisons to visiting different shops (60%) or consulting family and friends (32%).

The self-employed, managers, other white collar workers and students are more likely to compare goods via internet, while house persons and the retired were the least likely to have done so. For example, 53% of managers used price comparison websites, compared to only 16% of house persons and 10% of retired respondents. A fifth of managers only used internet the last time they were comparing goods.

QA17 Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)

	Visit of different shops	Family and friends	Internet – price comparison websites	General media (radio, TV, newspapers)	Internet – online shops (excluding price comparison websites)	Internet – other websites	Specialised consumer magazines	Never bought this kind of good before (SPONTANEOUS)	Other (SPONTANEOUS)	None, do not compare (SPONTANEOUS)	Don't know	Only Internet	At least one Internet option
EU27	58%	31%	27%	19%	18%	14%	11%	2%	1%	7%	2%	11%	38%
 <b>Sex</b>													
Male	56%	28%	31%	20%	22%	17%	12%	2%	1%	7%	2%	13%	43%
Female	60%	33%	23%	18%	15%	11%	10%	2%	1%	8%	2%	9%	33%
 <b>Age</b>													
15-24	48%	30%	37%	16%	29%	21%	8%	7%	1%	5%	2%	16%	55%
25-39	58%	30%	39%	20%	27%	21%	11%	1%	1%	5%	1%	16%	54%
40-54	62%	29%	30%	20%	19%	15%	13%	1%	2%	6%	2%	11%	41%
55 +	59%	33%	12%	18%	7%	5%	9%	2%	2%	10%	3%	4%	16%
 <b>Education (End of)</b>													
15-	60%	32%	7%	16%	4%	4%	5%	2%	2%	12%	3%	3%	10%
16-19	61%	30%	26%	19%	17%	12%	11%	1%	1%	7%	2%	11%	37%
20+	57%	29%	43%	21%	31%	23%	16%	1%	1%	4%	1%	17%	58%
Still studying	47%	32%	40%	16%	31%	24%	9%	9%	1%	5%	3%	16%	58%
<b>Household composition</b>													
1	53%	34%	19%	17%	13%	10%	9%	1%	2%	11%	3%	8%	26%
2	61%	31%	24%	19%	16%	13%	11%	1%	2%	7%	2%	9%	34%
3	60%	30%	30%	19%	20%	15%	11%	2%	1%	6%	2%	12%	43%
4+	57%	29%	33%	18%	23%	17%	11%	3%	1%	5%	2%	14%	46%
 <b>Respondent occupation scale</b>													
Self-employed	58%	29%	34%	19%	21%	18%	13%	1%	1%	6%	2%	15%	46%
Managers	56%	27%	53%	23%	37%	29%	18%	0%	1%	3%	1%	20%	71%
Other white collars	61%	30%	40%	23%	27%	19%	14%	0%	1%	4%	1%	14%	55%
Manual workers	62%	29%	29%	19%	18%	14%	10%	1%	1%	6%	2%	12%	41%
House persons	60%	33%	16%	17%	10%	7%	8%	2%	1%	9%	3%	6%	22%
Unemployed	59%	30%	22%	15%	13%	13%	7%	2%	1%	7%	2%	11%	34%
Retired	58%	33%	10%	17%	6%	4%	8%	2%	2%	11%	3%	4%	13%
Students	47%	32%	40%	16%	31%	24%	9%	9%	1%	5%	3%	16%	58%
<b>Difficulties paying bills</b>													
Most of the time	56%	32%	17%	17%	12%	8%	8%	3%	2%	10%	3%	7%	24%
From time to time	61%	33%	21%	18%	14%	12%	10%	2%	1%	7%	3%	8%	31%
Almost never	58%	30%	31%	19%	21%	16%	11%	1%	1%	7%	2%	13%	43%

Analysis of **consumer confidence** reveals differences regarding the use of internet. Price comparison websites are visited more often by interviewees who feel confident, or knowledgeable as a consumer, or protected by consumer law (31%, 32%, and 32% respectively) as compared to those who don't feel that way (17%, 18% and 21%). Similarly, also online shops are visited more frequently by respondents who feel confident, or knowledgeable as a consumer, or protected by consumer law (21%, 22%, and 22% respectively) than their non-consumer-confident counterparts (11%, 12% and 14%).

**QA17 Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)**

	Internet – price comparison websites	Internet – online shops (excluding price comparison websites)	Internet – other websites	Only Internet	At least one Internet option
EU27	27%	18%	14%	11%	38%
<b>Confident as a consumer</b>					
Yes	31%	21%	16%	13%	43%
No	17%	11%	9%	6%	25%
<b>Knowledgeable as a consumer</b>					
Yes	32%	22%	17%	13%	45%
No	18%	12%	9%	7%	26%
<b>Protected as a consumer</b>					
Yes	32%	22%	17%	13%	44%
No	21%	14%	11%	8%	30%

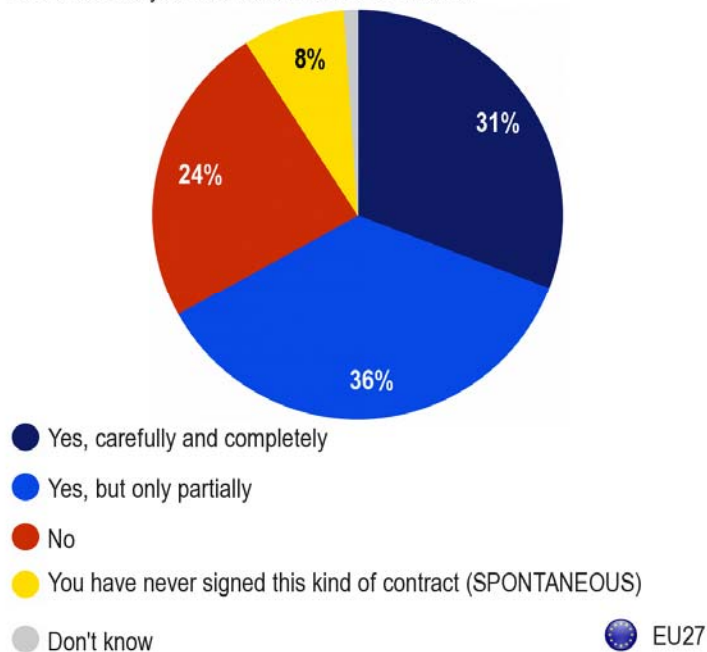
### 4.3. Reading terms and conditions

This section addresses the way European consumers handle the terms and conditions that come with a product or service they purchase. The interviewees were asked about their behaviour in this respect referring to two different situations: firstly, when signing a service contract, for example for gas, electricity, mobile phone, bank account or insurance, and secondly when buying a good or service on internet. Moreover, reasons why consumers do *not* read the terms and conditions will be discussed in more detail.

#### 4.3.1. Service contracts: Occurrence of reading terms and conditions

When considering their last experience of signing a contract for a service<sup>33</sup>, close to seven in ten respondents (67%) say they read the terms and conditions partially or completely while almost a quarter (24%) say they didn't read them at all. Of the interviewees who read the terms and conditions, only around half read them carefully and completely (31% of all respondents) and the others read them only partially (36%). 8% of the respondents said that they had never signed this kind of contract and 1% that they did not know.

QA14. Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance. Did you read its terms and conditions?



<sup>33</sup> Interviewees were asked the question: Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance. Did you read its terms and conditions?

Close to eight in ten respondents in the Czech Republic (82%) and Slovenia (80%) read the terms and conditions of the last contract they signed for a service. The Czech Republic also has the highest proportion of respondents stating they read the contract *carefully and completely* (46%) followed by those in Slovakia (43%) and Slovenia, Hungary and Austria (41% in each country).

Countries where more respondents read the contract, *but only partially*, than any of other options, include France (49%), Finland (49%), and Sweden (48%). A similar proportion of those in Norway (47%) gave the same answer.

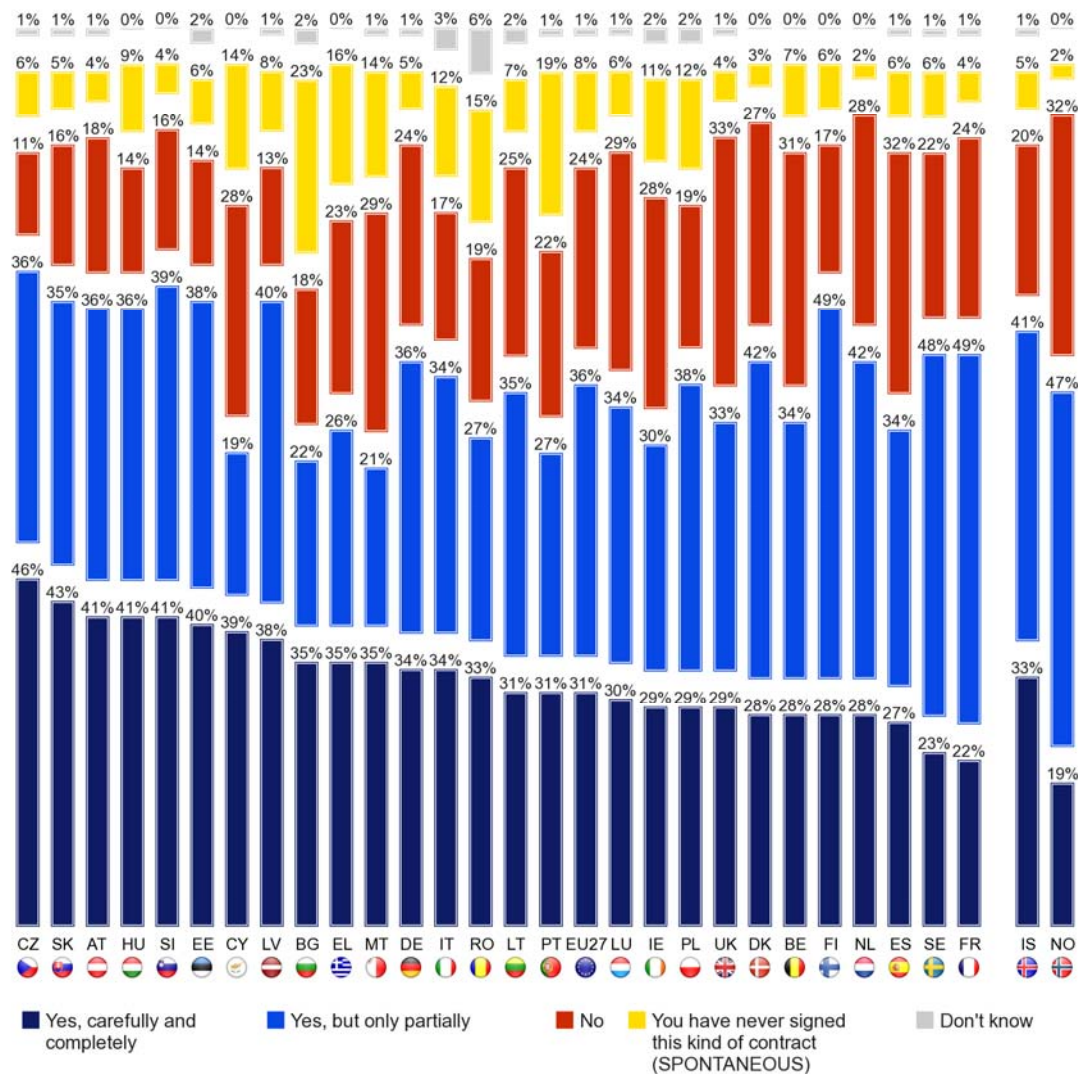
In all the countries surveyed, the absolute majority of respondents read the terms and conditions at least in part. However, at least three in ten respondents in the UK, Spain and Belgium say they *didn't read the terms and conditions* at all.

In total, only 8% of respondents spontaneously say they have never signed this kind of contract. This figure is higher amongst citizens in Bulgaria (23%), Portugal (19%) and Greece (16%).

Looking at the country averages, more people in NMS12 countries say they *have never signed this kind of contract* (12%) than people in the EU15 (7%). More people in EU15 say they *did not read the terms and conditions* (25% compared to 18% in NMS12 countries).



QA14. Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance. Did you read its terms and conditions?



The **socio-demographic** analysis shows that, as might be expected, younger respondents (25% of those aged 15-24) and interviewees still studying (32%) are less likely to have signed this kind of contract.

Percentages of interviewees who say they did *not* read the contract are highest amongst: those who left education at the age of fifteen or earlier (31%), house persons (29%), respondents who have difficulties with paying their bills (30%), people who place themselves low on the social scale (28%), and internet non-users (27%).

QA14 Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance.  
Did you read its terms and conditions?

	Yes, carefully and completely	Yes, but only partially	No	You have never signed this kind of contract (SPONTANEOUS)	Don't know
EU27	31%	36%	24%	8%	1%
<b>Age</b>					
15-24	23%	29%	21%	25%	2%
25-39	33%	39%	23%	4%	1%
40-54	32%	39%	25%	3%	1%
55 +	32%	35%	25%	6%	2%
<b>Education (End of)</b>					
15-	27%	32%	31%	8%	2%
16-19	34%	37%	23%	5%	1%
20+	34%	42%	21%	2%	1%
Still studying	21%	27%	18%	32%	2%
<b>Respondent occupation scale</b>					
Self-employed	37%	38%	21%	3%	1%
Managers	34%	45%	19%	1%	1%
Other white collars	33%	42%	21%	3%	1%
Manual workers	29%	40%	26%	4%	1%
House persons	28%	31%	29%	11%	1%
Unemployed	33%	32%	26%	8%	1%
Retired	32%	34%	25%	7%	2%
Students	21%	27%	18%	32%	2%
<b>Difficulties paying bills</b>					
Most of the time	27%	30%	30%	10%	3%
From time to time	30%	36%	24%	9%	1%
Almost never	32%	38%	23%	6%	1%
<b>Use of the Internet</b>					
User	31%	39%	22%	7%	1%
Non user	30%	31%	28%	9%	2%

Analysis of **consumer confidence** reveals that terms and conditions of a service contract are read – partly or carefully and completely - more often by interviewees who feel confident or knowledgeable as a consumer (69% and 71% respectively) than those who don't feel so (62% and 61%).

QA14 Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance.  
Did you read its terms and conditions?

	Yes, carefully and completely	Yes, but only partially	No	You have never signed this kind of contract (SPONTANEOUS)	Don't know
EU27	31%	36%	24%	8%	1%
<b>Confident as a consumer</b>					
Yes	32%	37%	23%	7%	1%
No	28%	34%	26%	10%	2%
<b>Knowledgeable as a consumer</b>					
Yes	34%	37%	22%	6%	1%
No	25%	36%	27%	11%	1%

#### 4.3.2. Service contracts: Reasons for not reading terms and conditions

Respondents who say they had not read the terms and conditions of the last service contract they signed, or who had read the terms and conditions only in part, were asked their reasons for not reading the terms and conditions in full or at all<sup>34</sup>. The main reason given by respondents is the length of the document (57%). Two other reasons share the second place, each mentioned by over one third (35%): *the print size was too small* and *they trusted the service provider*. Other reasons for not reading the terms and conditions include: *the contract was too difficult to understand* (26%), *you have to accept whatever it says in any case* (15%) and *it is not worthwhile as the forms always contain the same information* (10%). Less than one in ten respondents said *the seller did not give them enough time to read the terms and conditions* (9%) or that *these forms contained little useful information* (5%).

QA15. Why did you not read it all?



Base: Respondents who have not read contract's terms and conditions or have read them only partially

EU27

N: 32.019 respondents

Looking at the results per country, respondents in the following countries were the most likely to reply that *the contract was too long/required too much time to read*: France (69%), the UK (64%), the Czech Republic and Finland (both 62%). This was the most frequent response for 24 of the 27 EU Member States as well as in Norway (62%).

In two Member States, the absolute majority of respondents said their *trust in the service provider* resulted in their not reading the terms and conditions: Denmark (70%) and Cyprus (57%). In Slovenia, this answer received the same number of mentions as *the contract was too long* (both 58%). In Iceland (59%) the answer that respondents *trusted the service provider* was given more often than any other response.

<sup>34</sup> Interviewees were asked the question: *Why did you not read it all?* (MULTIPLE ANSWERS POSSIBLE)

Respondents in France were the most likely to mention that *the print size was too small* to read (46%), followed by citizens in Slovakia (42%) and Italy (41%).

Respondents from Greece (34%), Austria (33%), the Czech Republic (32%) and Hungary (32%) were the most likely to say *the contract was too difficult to understand*, while those from Denmark and Slovakia provide the highest mentions for *having to accept what it says in any case* (40% for Denmark, 33% for Slovakia). Norwegian and Icelandic respondents also give relatively high mentions for this reason (34% and 33% respectively).

Interviewees from Denmark are the most likely to say that *it is not worthwhile as these forms always contain the same information* (31%). This reason is also mentioned relatively frequently in Sweden (25%) and, outside the EU, Norway (26%).

Analysis on the country groupings shows that people in EU15 are more likely to mention *you trusted the service provider* (37% vs. 29% for those in NMS12) whereas people in NMS12 countries are more likely to say *you have to accept whatever it says in any case* (21% vs. 14%).

QA15 Why did you not read it all? (MULTIPLE ANSWERS POSSIBLE)  
(IF 'NO, HAS NOT READ' OR 'YES, HAS READ BUT ONLY SOME PARTS', CODE 2 OR 3 IN QA14)

		The contract was too long/ required too much time to read	The print size was too small	You trusted the service provider	The contract was too difficult to understand	You have to accept whatever it says in any case	It was not worthwhile as these forms always contain the same information	The seller did not give you enough time to read it before signing it	These forms contain little useful information	Other (SPONTANEOUS)	Don't know
EU27		57%	35%	35%	26%	15%	10%	9%	5%	4%	2%
EU15		58%	36%	37%	25%	14%	10%	9%	4%	4%	1%
NMS12		55%	30%	29%	26%	21%	10%	11%	5%	2%	3%
BE		52%	33%	46%	22%	15%	12%	11%	5%	5%	1%
BG		43%	24%	33%	20%	32%	15%	12%	4%	1%	3%
CZ		62%	38%	34%	32%	14%	15%	16%	7%	1%	1%
DK		58%	24%	70%	21%	40%	31%	18%	10%	2%	0%
DE		60%	39%	38%	29%	15%	11%	6%	5%	2%	1%
EE		57%	26%	51%	25%	13%	13%	13%	3%	5%	1%
IE		56%	25%	25%	20%	10%	8%	3%	4%	3%	7%
EL		56%	37%	19%	34%	16%	14%	15%	8%	4%	0%
ES		47%	34%	39%	27%	14%	8%	8%	4%	4%	1%
FR		69%	46%	39%	27%	16%	8%	15%	4%	4%	0%
IT		47%	41%	30%	28%	9%	9%	11%	3%	2%	3%
CY		44%	21%	57%	25%	5%	11%	14%	4%	3%	0%
LV		53%	33%	44%	22%	24%	15%	10%	6%	3%	1%
LT		56%	31%	36%	22%	23%	12%	13%	5%	3%	2%
LU		58%	27%	52%	21%	22%	13%	11%	4%	3%	2%
HU		53%	27%	33%	32%	30%	14%	12%	5%	3%	0%
MT		58%	29%	30%	24%	14%	9%	13%	2%	6%	3%
NL		55%	17%	47%	14%	16%	14%	3%	5%	6%	1%
AT		46%	35%	40%	33%	32%	18%	13%	16%	2%	2%
PL		59%	35%	23%	24%	14%	7%	9%	5%	1%	3%
PT		40%	24%	45%	23%	6%	10%	6%	3%	8%	1%
RO		48%	18%	26%	29%	28%	7%	11%	5%	4%	5%
SI		58%	29%	58%	19%	19%	8%	8%	5%	4%	1%
SK		55%	42%	38%	24%	33%	16%	12%	7%	2%	1%
FI		61%	35%	57%	28%	10%	13%	7%	3%	3%	1%
SE		61%	25%	55%	18%	18%	25%	8%	6%	4%	0%
UK		64%	33%	26%	22%	10%	7%	6%	4%	6%	3%
IS		55%	19%	59%	17%	33%	23%	11%	10%	4%	0%
NO		62%	19%	59%	10%	34%	26%	8%	6%	2%	0%
Highest percentage per country											
Highest percentage per item						Lowest percentage per country					
						Lowest percentage per item					

Base: 32.019 respondents

The **socio-demographic** analysis shows that, in general, the younger, the less-educated respondents and interviewees who place themselves low on the social staircase more often say the *print size is too small* and *the contract is too difficult to understand*; workers and people high on the social staircase tend to give the *contract size* as a barrier. Below, each of these groups will be discussed separately.




People in the youngest age groups most often say that *the contract was too long/required too much time to read* - 62% of those aged 15-24 and 63% of people aged 25-39. The oldest respondents (aged 55+) are less likely to mention contract length (49%), and more likely to say *the print size was too small* (42%, seven percentage points higher than the EU average).

Those respondents who left education at an older age are more likely to give the *contract size* (65%) and *trust in the service provider* (39%) as reasons for not reading the contract completely. Those who left educations younger are more likely to say that the *print size was too small* (40%) or *the contract was too difficult to understand* (32%).

All types of workers - managers (68%), self-employed (62%), other white collar workers (62%) and manual workers (61%) and students (62%) are more likely to refer to the *contract being too long/ required too much time to read* when compared to the retired (48%) and house persons (50%). Unemployed respondents are more likely to say the *contract was too difficult to understand* (30%).

Consumers placing themselves low on the social staircase are also more likely to mention that *the print size was too small* (39%) and *the contract was too difficult to understand* (32%).

## QA15 Why did you not read it all? (MULTIPLE ANSWERS POSSIBLE)

	The contract was too long/ required too much time to read	The print size was too small	You trusted the service provider	The contract was too difficult to understand	You have to accept whatever it says in any case	It was not worthwhile as these forms always contain the same information	The seller did not give you enough time to read it before signing it	These forms contain little useful information	Other (SPONTANEOUS)	Don't know
EU27	57%	35%	35%	26%	15%	10%	9%	5%	4%	2%
<b>Age</b>										
 15-24	62%	24%	32%	20%	17%	12%	11%	6%	3%	3%
25-39	63%	29%	35%	24%	18%	12%	10%	5%	3%	1%
40-54	60%	37%	37%	25%	15%	11%	10%	4%	3%	1%
55 +	49%	42%	35%	29%	12%	7%	8%	4%	4%	2%
<b>Education (End of)</b>										
 15-	44%	40%	34%	32%	13%	7%	8%	4%	5%	2%
16-19	59%	36%	34%	26%	15%	10%	10%	5%	3%	1%
20+	65%	33%	39%	21%	17%	13%	10%	4%	3%	1%
Still studying	62%	22%	34%	18%	19%	15%	11%	7%	3%	4%
<b>Respondent occupation scale</b>										
 Self-employed	62%	36%	36%	24%	17%	13%	8%	6%	2%	1%
Managers	68%	33%	42%	19%	16%	13%	9%	5%	3%	0%
Other white collars	62%	33%	37%	21%	17%	12%	13%	4%	3%	1%
Manual workers	61%	36%	35%	27%	16%	11%	10%	5%	3%	1%
House persons	50%	32%	34%	29%	12%	7%	8%	3%	4%	3%
Unemployed	55%	30%	31%	30%	18%	11%	9%	5%	5%	2%
Retired	48%	42%	34%	29%	12%	6%	8%	4%	5%	2%
Students	62%	22%	34%	18%	19%	15%	11%	7%	3%	4%
<b>Self-positioning on the social staircase</b>										
Low (1-4)	55%	39%	33%	32%	18%	9%	11%	5%	4%	2%
Medium (5-6)	58%	36%	35%	26%	15%	10%	9%	4%	3%	2%
High (7-10)	59%	31%	38%	20%	14%	12%	8%	5%	3%	2%

Analysis of **consumer confidence** shows that interviewees who feel confident as a consumer more often say the contract was *too long or required too much time to read* than their non-confident counterparts (59% compared with 52%), and also more often say that they *trusted the service provider* (38% compared with 29%). Further, the confident are *less* likely to say that the print size was too small (34% compared with 39%) and that the contract was too difficult to understand (23% compared with 32%).

The contract being too difficult is also mentioned less often by respondents who feel knowledgeable as a consumer compared to those who do not feel so (23% compared with 30%).

The small print size is mentioned as a reason less often by the interviewees who feel protected by consumer law as compared to those who don't feel protected (32% compared to 40%).

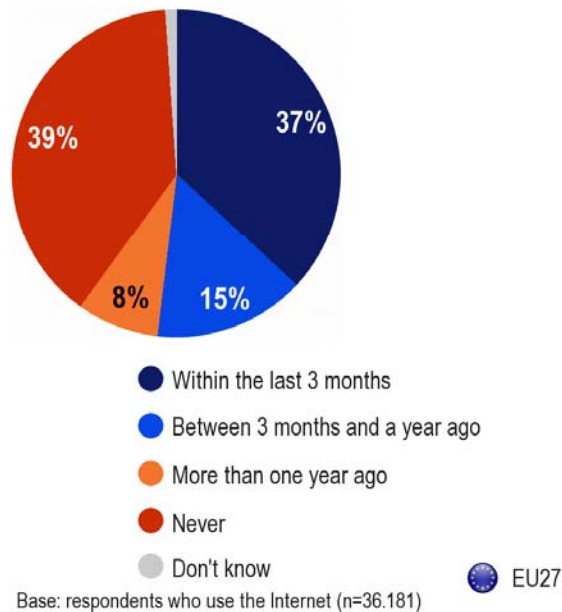


#### 4.3.3. *Buying on the Internet: Number of respondents buying products or services on the Internet*

A majority of European citizens have bought or ordered goods or services via a website (52%) but a quite significant proportion of respondents have never shopped on-line, around four in ten Europeans (39%). 1% of respondents said that they don't know<sup>35</sup>.

Looking at the results in more detail, one may see that the majority of respondents who have used websites to buy goods or services have also done so in the last three months; around four in ten respondents bought goods or services over the Internet within the last 3 months. 15% last bought something between 3 months and a year ago and 8% more than one year ago.

QA19. When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.



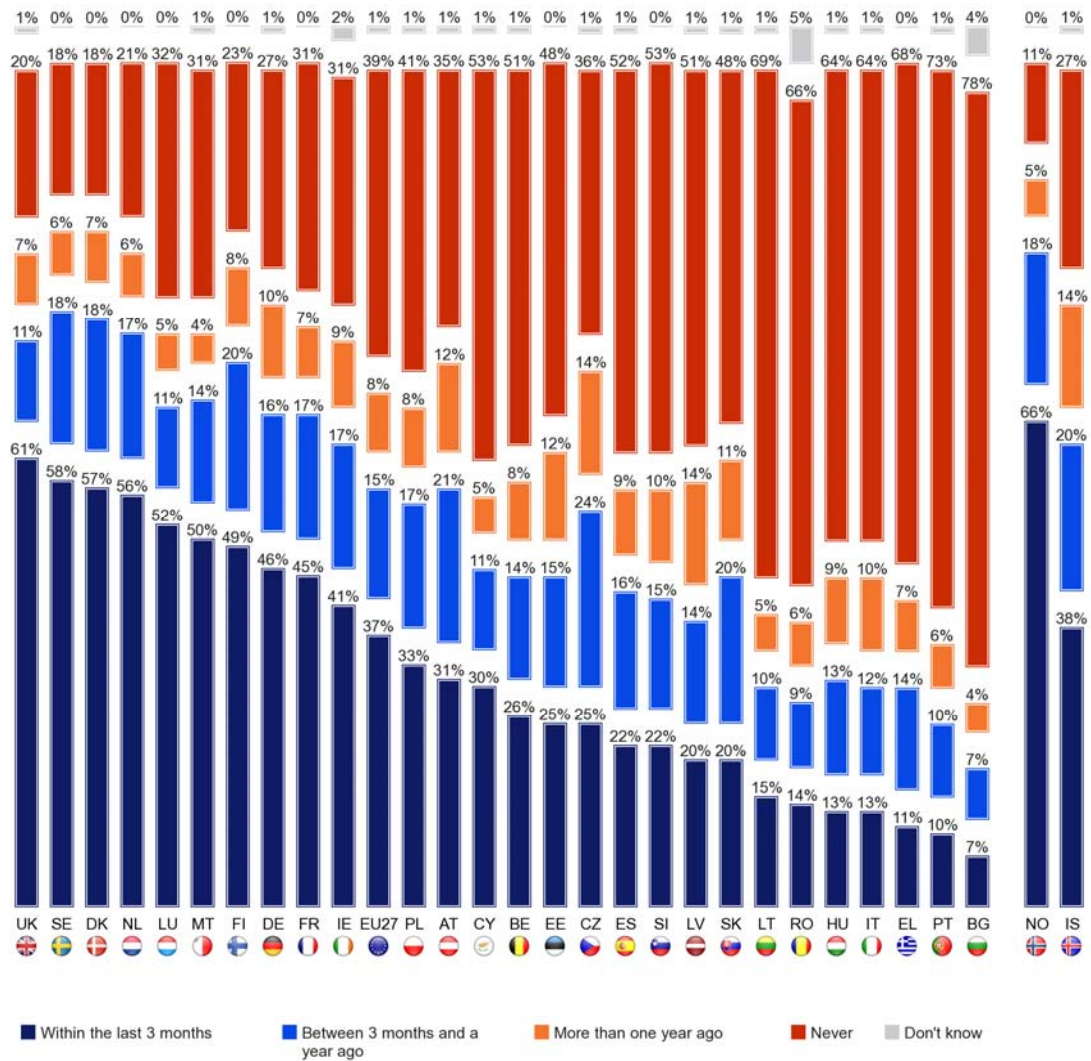
Looking at the results per country the differences between Member States are quite striking. Respondents in the following countries are the most likely to have bought goods or services over the Internet within the last 3 months: United Kingdom (61%), Sweden (58%), Denmark (57%), the Netherlands (56%) and Luxembourg (52%). It is interesting to note that these countries are located in the north or west of the European Union where we also tend to find the most empowered consumers.

<sup>35</sup> Interviewees were asked the question: When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.

At the other end of the scale, less than two in ten respondents have purchased over the Internet in the last three months in the following countries: Bulgaria (7%), Portugal (10%), Greece (11%), Italy (13%), Hungary (13%), Romania (14%) and Lithuania (15%).

The differences between EU15 countries and NMS12 countries are in this case significant: 40% of the respondents in EU15 countries have purchased over the Internet within the last 3 months whereas only 23% of people from NMS12 countries have done so.

QA19. When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.



Base: respondents who use the Internet (n=36.181)

The **socio-demographic** analysis shows that, in general, the respondents aged 25-54, the more-educated respondents, the managers and interviewees who place themselves high on the social staircase are those who are more likely to have ordered goods or services via the Internet. Below, each of these groups will be discussed separately.

People aged 25-39 and those aged 40-54 are relatively more likely to have purchased via a website within the last 3 months, with 41% and 40% respectively having made such a purchase. Younger respondents and older respondents are less likely to have purchased on-line in the last 3 months.




Level of education is also an important factor when analysing which types of consumer purchase online. Nearly half of the respondents that studied until the age of 20 or later (49%) have bought or ordered goods or services on-line within the last 3 months, whereas only 25% of those who stopped education before the age of 16 have done so.

Managers is the occupational category that is, by far, the most likely to have purchased on the Internet. 57% have done so within the last 3 months. At the other end of the scale, only 29% of the retired, 30% of the unemployed and 34% of house persons and manual workers have done so.

The results observed above are confirmed by the social staircase variable; the respondents who rated themselves highest on the social staircase are more likely to have purchased over the Internet. 43% have done so in the last 3 months compared to only 31% of those rating themselves lowest on the staircase.

**QA19 When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.**

**Base: respondents who use the Internet (n=36.181)**

	Within the last 3 months	Between 3 months and a year ago	More than one year ago	Never	Don't know	Buy/ order via Internet
EU27	37%	15%	8%	39%	1%	60%
<b>Age</b>						
 15-24	33%	16%	8%	42%	1%	57%
25-39	41%	16%	10%	32%	1%	67%
40-54	40%	14%	8%	37%	1%	62%
55 +	31%	12%	7%	49%	1%	50%
<b>Education (End of)</b>						
 15-	25%	12%	9%	54%	0%	46%
16-19	33%	14%	9%	43%	1%	56%
20+	49%	15%	7%	28%	1%	71%
Still studying	33%	17%	8%	41%	1%	58%
<b>Respondent occupation scale</b>						
 Self-employed	40%	16%	8%	35%	1%	64%
Managers	57%	15%	6%	21%	1%	78%
Other white collars	39%	16%	9%	35%	1%	64%
Manual workers	34%	16%	9%	40%	1%	59%
House persons	34%	14%	7%	44%	1%	55%
Unemployed	30%	13%	10%	46%	1%	53%
Retired	29%	11%	7%	52%	1%	47%
Students	33%	17%	8%	41%	1%	58%
<b>Self-positioning on the social staircase</b>						
Low (1-4)	31%	15%	8%	45%	1%	54%
Medium (5-6)	36%	14%	8%	41%	1%	58%
High (7-10)	43%	16%	8%	32%	1%	67%

#### 4.3.4. *Buying on the Internet: Reasons for not buying on Internet*

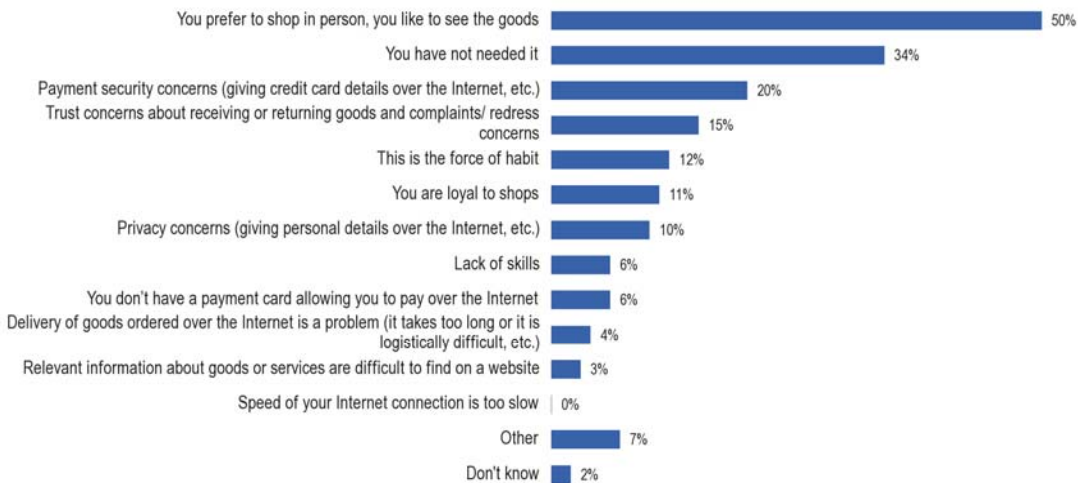
The respondents who had never purchased anything over the Internet or who had last done so more than a year ago were asked why they had not purchased on the Internet in the past 12 months<sup>36</sup>. Half of them said that they did not do so because they prefer to shop in person, to see the goods (50%). The second most frequently mentioned reason most was “you have not needed to” (34%).

The next most frequently mentioned reasons were “payment security concerns” (20%) and “trust concerns about receiving or returning goods and complaints/ redress concerns” (15%).

Three other reasons were mentioned by at least one in ten respondents: “force of habit” (12%), “you are loyal to shops” (11%) and “privacy concerns” (10%).

It can be seen, therefore, that the main reasons why these respondents did not buy over the Internet were more related to their preferences and habits than to security concerns or lack of trust in providers.

QA20. Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months?



Base: respondents who never bought or ordered goods or services over the Internet or did it but more than one year ago (n=16.998)

EU27

<sup>36</sup> Interviewees were asked the question: *Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months?*

Looking at the results per country, respondents in the following countries were the most likely to reply that *they prefer to shop in person*: Slovenia (66%), Portugal (64%), Greece (61%), Germany (61%), Hungary (61%), Czech Republic (60%) and Slovakia (60%). This was the most frequent response in 21 of the 27 EU Member States as well as in Norway (47%). In Romania the same proportion of respondents mentioned that they prefer to shop in person and that they have not needed to shop on-line (both 43%).

The fact that they have not needed to shop on-line is the most mentioned reason in the following Member States: Latvia (55%), Lithuania (53%), Estonia (46%), Finland (42%), Sweden (39%) and the UK (28%). This is also the case in Iceland (44%).

Respondents in France (32%), in Denmark and in Luxembourg (both 27%) were the most likely to mention payment security concerns.

Interviewees in Austria (28%) and in Belgium (25%) are the most likely to quote concerns about receiving or returning goods and complaints/ redress.

QA20 Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months?  
Base: respondents who never bought or ordered goods or services over the Internet or did it but more than one year ago (n= 16.998)

	You prefer to shop in person, you like to see the goods	You have not needed it	Payment security concerns (giving credit card details over the Internet, etc.)	Trust concerns about receiving or returning goods and complaints/ redress concerns	This is the force of habit	You are loyal to shops	Privacy concerns (giving personal details over the Internet, etc.)	Lack of skills	You don't have a payment card allowing you to pay over the Internet	Delivery of goods ordered over the Internet is a problem (it takes too long or it is logistically difficult, etc.)	Relevant information about goods or services are difficult to find on a website	Speed of your Internet connection is too slow	Other	Don't know
EU27	50%	34%	20%	15%	12%	11%	10%	6%	6%	4%	3%	0%	7%	2%
BE	48%	29%	23%	25%	11%	23%	8%	5%	8%	5%	3%	0%	6%	0%
BG	59%	30%	12%	14%	14%	7%	10%	8%	11%	4%	2%	0%	0%	7%
CZ	60%	45%	15%	23%	17%	4%	9%	7%	9%	2%	3%	1%	2%	0%
DK	55%	37%	27%	13%	14%	15%	21%	14%	8%	6%	5%	1%	12%	1%
DE	61%	40%	19%	20%	14%	10%	15%	5%	8%	5%	3%	1%	8%	1%
EE	44%	46%	3%	15%	6%	12%	1%	3%	1%	4%	3%	0%	8%	1%
EL	61%	30%	25%	17%	16%	14%	9%	3%	12%	3%	2%	0%	2%	0%
ES	46%	35%	22%	12%	16%	14%	18%	10%	2%	4%	1%	0%	5%	1%
FR	33%	25%	32%	18%	8%	13%	7%	5%	4%	3%	2%	0%	18%	1%
IE	41%	30%	14%	7%	5%	7%	8%	5%	10%	3%	1%	0%	5%	14%
IT	59%	30%	25%	17%	11%	9%	11%	5%	6%	5%	4%	0%	2%	1%
CY	47%	36%	22%	16%	8%	10%	14%	5%	15%	3%	0%	0%	6%	5%
LT	43%	53%	12%	10%	12%	10%	8%	6%	3%	3%	1%	0%	6%	1%
LV	32%	55%	5%	10%	8%	8%	3%	6%	4%	3%	1%	0%	8%	2%
LU	39%	19%	27%	15%	11%	24%	12%	5%	6%	4%	2%	1%	8%	8%
HU	61%	34%	16%	13%	12%	10%	7%	13%	8%	5%	4%	0%	2%	0%
MT	47%	28%	9%	6%	12%	4%	6%	12%	8%	2%	1%	0%	5%	4%
NL	59%	26%	15%	21%	9%	16%	7%	8%	8%	6%	2%	0%	13%	1%
AT	59%	39%	25%	28%	13%	14%	18%	9%	15%	10%	5%	1%	5%	1%
PL	45%	41%	4%	9%	6%	8%	3%	5%	2%	1%	2%	0%	6%	2%
PT	64%	31%	10%	5%	12%	14%	5%	6%	2%	2%	3%	0%	2%	1%
RO	43%	43%	14%	9%	16%	15%	7%	4%	9%	6%	5%	0%	3%	6%
SI	66%	24%	18%	16%	19%	32%	15%	6%	5%	4%	2%	0%	5%	0%
SK	60%	44%	15%	18%	17%	5%	11%	10%	7%	4%	3%	0%	5%	0%
FI	38%	42%	20%	13%	5%	7%	8%	8%	3%	5%	5%	1%	14%	1%
SE	35%	39%	20%	10%	7%	4%	5%	6%	4%	3%	1%	1%	18%	1%
UK	27%	28%	13%	9%	19%	3%	7%	3%	3%	1%	1%	1%	15%	6%
IS	27%	44%	16%	17%	12%	7%	8%	12%	10%	4%	6%	0%	14%	2%
NO	47%	42%	17%	13%	12%	14%	9%	10%	3%	3%	4%	1%	8%	8%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> </div> <div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>														

The **socio-demographic** analysis shows that gender, age, occupation and self-positioning on the social staircase are all of relevance in understanding people who do not shop on-line.




Women are more likely than men to say that they have not purchased over the Internet because they prefer to shop in person (52% vs. 48%). On the other hand, men are more likely to say that they did not need to shop on-line (36% vs. 31%). Both are equally concerned by payment security or trust concerns about receiving or returning goods.

The older respondents tend to be more driven by their habits. 54% of respondents aged 40 years old or more mentioned that they prefer to shop in person compared to only 41% of the youngest respondents. However, young respondents are more likely to mention that they have not needed the internet (41%) than older respondents (30% of those aged 40-54 and 29% of those aged 55 and more). Finally, the younger groups are less likely to mention payment security concerns and trust concerns about receiving and returning goods.

When considering occupation, employees (55%), self-employed (54%), managers and retired people (both 53%) are more likely to say that they prefer to shop in person. Less than half of the unemployed and house persons (both 47%) mentioned this as an issue. Employees (25%) and retired people (24%) are the two occupational categories that most frequently mentioned payment security concerns.

Finally, the higher people position themselves on the social staircase the more likely they are to say that they have not purchased over the Internet because they prefer to shop in person: 51% vs. 47% of those who position themselves low on the same scale.

QA20 Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months? (DO NOT SHOW CARD – DO NOT READ OUT – MULTIPLE ANSWERS POSSIBLE)  
Base: respondents who never bought or ordered goods or services over the Internet or did it but more than one year ago (n= 16.998)

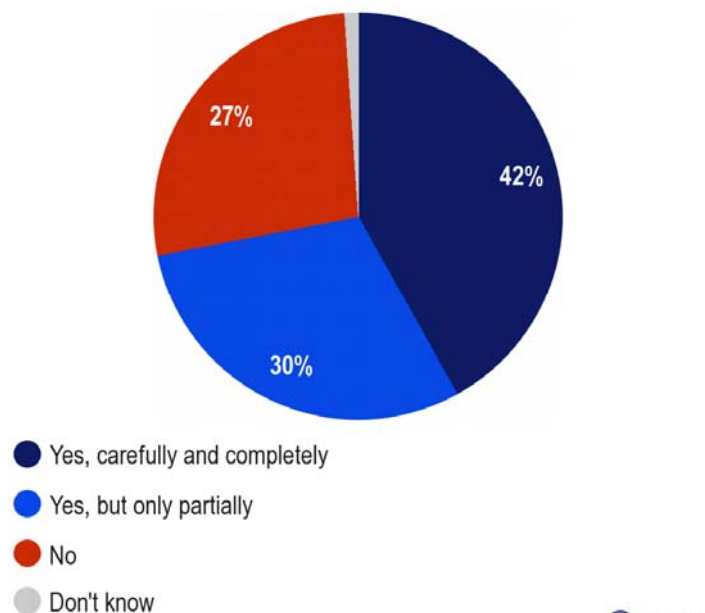
	You prefer to shop in person, you like to see the goods	You have not needed it	Payment security concerns (giving credit card details over the Internet, etc.)	Trust concerns about receiving or returning goods and complaints/redress concerns	This is the force of habit	You are loyal to shops	Privacy concerns (giving personal details over the Internet, etc.)	Lack of skills	You don't have a payment card allowing you to pay over the Internet	Delivery of goods ordered over the Internet is a problem (it takes too long or it is logistically difficult, etc.)	Relevant information about goods or services are difficult to find on a website	Speed of your Internet connection is too slow	Other	Don't know
EU27	50%	34%	20%	15%	12%	11%	10%	6%	6%	4%	3%	0%	7%	2%
 <b>Sex</b>														
Male	48%	36%	20%	16%	13%	11%	10%	5%	6%	4%	3%	0%	7%	2%
Female	52%	31%	19%	15%	12%	11%	10%	7%	6%	4%	2%	0%	7%	2%
 <b>Age</b>														
15-24	41%	41%	13%	12%	9%	8%	7%	4%	12%	3%	2%	0%	9%	3%
25-39	50%	36%	20%	15%	12%	11%	10%	5%	5%	3%	3%	0%	5%	1%
40-54	54%	30%	22%	16%	14%	11%	12%	7%	4%	4%	3%	0%	6%	2%
55 +	54%	29%	23%	18%	14%	13%	12%	8%	4%	4%	3%	1%	10%	1%
 <b>Respondent occupation scale</b>														
Self-employed	54%	33%	19%	16%	14%	12%	12%	5%	4%	5%	3%	0%	5%	2%
Managers	53%	36%	20%	16%	13%	12%	10%	6%	3%	5%	3%	0%	6%	2%
Other white collars	55%	34%	25%	18%	13%	12%	12%	4%	4%	4%	4%	1%	4%	1%
Manual workers	51%	32%	21%	16%	13%	11%	11%	7%	5%	4%	3%	0%	6%	2%
House persons	47%	31%	18%	13%	12%	11%	9%	8%	5%	2%	2%	0%	5%	2%
Unemployed	47%	34%	16%	14%	11%	9%	10%	6%	7%	4%	1%	1%	8%	2%
Retired	53%	29%	24%	17%	14%	13%	12%	8%	3%	4%	3%	1%	11%	1%
Students	39%	43%	12%	11%	8%	7%	5%	4%	14%	3%	2%	0%	11%	3%
<b>Self-positioning on the social staircase</b>														
Low (1-4)	47%	32%	20%	16%	14%	11%	9%	8%	8%	4%	3%	0%	8%	2%
Medium (5-6)	50%	35%	19%	15%	12%	10%	11%	6%	5%	4%	2%	0%	7%	1%
High (7-10)	51%	34%	20%	15%	13%	13%	10%	4%	6%	4%	3%	0%	6%	2%

#### 4.3.5. Buying on internet: Occurrence of reading terms and conditions

Respondents who had purchased goods or services via a website were asked whether they had read the terms and conditions the last time they made such a purchase<sup>37</sup>. Just over seven in ten (72%) did read the terms and conditions, though only 42% did so *carefully and completely* and 30% read them *only partially*. A significant proportion said that they did not read the conditions at all (27%). 1% said that they did not know.

When we compare these results on purchasing through internet with the results of assigning a service contract (QA14) described in the previous sections, there is a similar proportion of respondents who read the terms and conditions (the reader may recall that 73% of those who have signed a service contract, read the terms and conditions). Interestingly however, it seems as though people are more cautious when making purchases via internet since more of them (42%) than of those who signed a service contract (33%) read the terms and conditions *carefully and completely*.

QA21. Thinking about the last time you purchased a good or a service over the Internet for private use. Did you read the conditions of sale?



Base: Respondents who bought/ordered goods/services via a website  
N= 21.853 respondents

<sup>37</sup> Interviewees were asked the question: Thinking about the last time you purchased a good or a service over internet for private use. Did you read the conditions of sale?

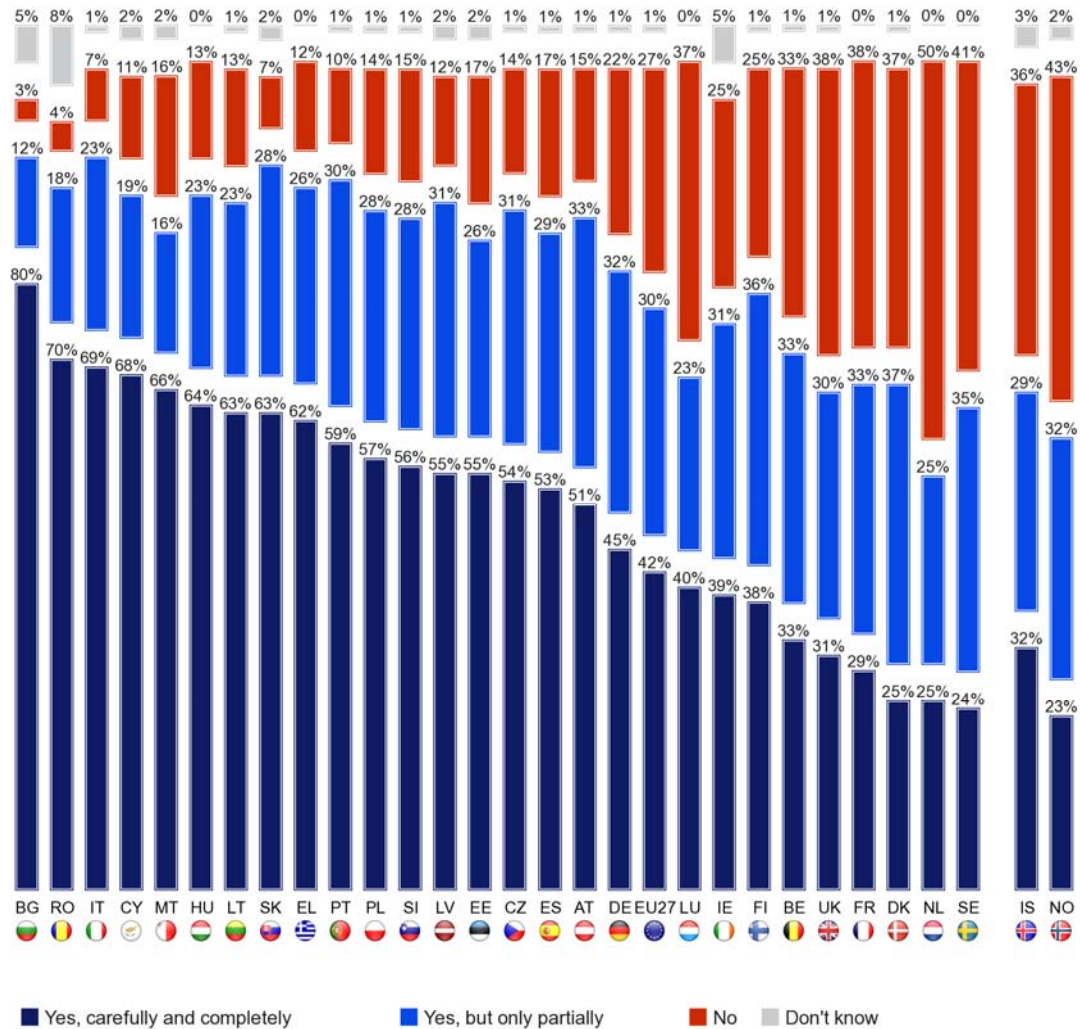


When purchasing via internet, highest percentages of interviewees who read terms and conditions are found in Italy (92%), Bulgaria (92%), and Slovakia (91%). Amongst Bulgarian respondents who purchased/ordered a good over internet, 80% read the terms and conditions *carefully and completely*. It is interesting to note that consumers in Bulgaria have one of the lowest rates of Internet usage and of ordering via internet.

In all the countries surveyed, the majority of respondents do *read* the terms and conditions, at least partially, with the exception of the Netherlands, where a fifty-fifty divide is found between those who say they did and those who don't (both 50%). Relatively high percentages of respondents who say they did *not* read the terms and conditions are found also in Sweden (41%) and Norway (43%).

Turning to the country groupings, people in NMS12 are more likely to have read the terms and conditions (86% vs. 70% for those in EU15) and to have done so *carefully and completely* (59% vs. 39% for those in EU15).

QA21. Thinking about the last time you purchased a good or a service over the Internet for private use. Did you read the conditions of sale?



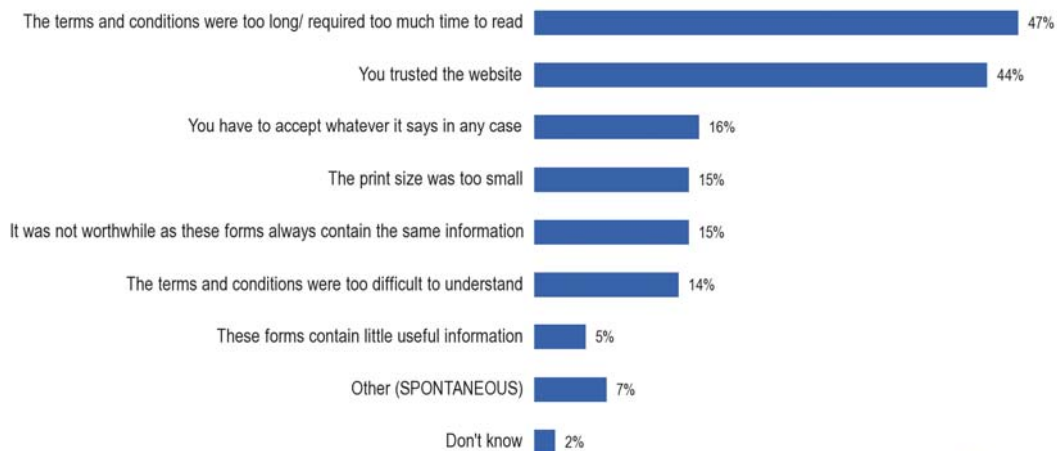
Base: Respondents who bought/ordered goods or services via a website (n=21.853)

Readers should keep in mind the fact the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Bulgaria and Cyprus.

#### 4.3.6. Buying on internet: Reasons for not reading terms and conditions

Respondents who did not read the terms and conditions last time they purchased a good or service on internet, or who read them *partially* were asked to give their reasons for not reading them completely<sup>38</sup>. The main reasons given were that the terms and condition were *too long/required too much time to read* (47%) or that the respondents *trusted the website* (44%). Fewer respondents gave the reasons *you have to accept whatever it says in any case* (16%), *the print size was too small* (15%), *it's not worthwhile as the forms always contain the same information* (15%) or *the terms and conditions were too difficult to understand* (14%).

QA22. Why did you not read it all? Please still refer to the last time you purchased a good or a service on the Internet.



Base: Respondents who have not read the conditions of sale or have read them only partially

EU27

N = 12.480 respondents

Internet purchasers in Greece (58%), Malta (55%), the UK (53%), Germany (51%) and France (51%) are the most likely to say that the *terms and conditions were too long/required too much time to read* are found. This was the main reason given by respondents in 17 of the EU Member States.

For the remaining ten Member States, the main reason given for not reading the terms and conditions is *trust in the website*. This reason is mentioned most frequently amongst Internet purchasers in Denmark (69%) and Sweden (63%). People in Norway are also more likely to give this reason (64%).

Consumers from Denmark are the most likely to say that they did not read the terms and conditions in full because *they have to accept whatever the conditions of sale say in any case* (49%). This reason is also relatively frequently mentioned by those in Iceland (38%).

<sup>38</sup> Interviewees were asked the question: *Why did you not read it all? Please still refer to the last time you purchased a good or a service on internet. (MULTIPLE ANSWERS POSSIBLE)*

Respondents in Denmark are also the most likely to answer that *it was not worthwhile as these forms always contain the same information* (35%).

Close to three in ten respondents in Italy (29%) and Greece (29%) say that the *terms and conditions were too difficult to understand*. Internet purchasers in these two countries are also the most likely to say that *the small print size* was a reason for not reading the terms and conditions in full (25% in Greece, 23% in Italy).

Overall, respondents in NMS12 are less likely than those in EU15 to say they *trusted the website* (31% compared to 44%) or that *the print size was too small* (11% compared to 15%).

QA22 Why did you not read it all? Please still refer to the last time you purchased a good or a service on the Internet. (MULTIPLE ANSWERS POSSIBLE)  
(IF 'NO' OR 'ONLY PARTIALLY', CODE 2 OR 3 IN QA21)

	The terms and conditions were too long/ required too much time to read	You trusted the website	You have to accept whatever it says in any case	The print size was too small	It was not worthwhile as these forms always contain the same information	The terms and conditions were too difficult to understand	These forms contain little useful information	Other (SPONTANEOUS)	Don't know
EU27	47%	44%	16%	15%	15%	14%	5%	7%	2%
BE	39%	47%	16%	15%	13%	11%	5%	7%	1%
BG	29%	20%	13%	3%	25%	11%	15%	9%	0%
CZ	47%	40%	14%	15%	20%	20%	6%	3%	1%
DK	45%	69%	50%	15%	35%	15%	14%	4%	1%
DE	51%	42%	15%	15%	19%	18%	6%	6%	2%
EE	36%	53%	10%	7%	16%	9%	3%	9%	2%
IE	49%	35%	12%	15%	10%	16%	4%	4%	4%
EL	58%	18%	21%	25%	28%	29%	12%	2%	2%
ES	49%	35%	18%	14%	14%	19%	5%	6%	1%
FR	51%	47%	20%	19%	11%	12%	4%	6%	1%
IT	32%	23%	6%	23%	19%	29%	6%	3%	1%
CY	41%	39%	9%	6%	22%	17%	4%	12%	8%
LV	32%	35%	21%	8%	27%	11%	11%	4%	4%
LT	30%	36%	18%	4%	20%	7%	5%	12%	2%
LU	46%	53%	30%	13%	15%	10%	6%	7%	1%
HU	39%	38%	19%	8%	20%	16%	10%	5%	1%
MT	55%	38%	8%	7%	21%	8%	3%	5%	8%
NL	32%	58%	14%	5%	14%	5%	4%	10%	1%
AT	43%	31%	33%	17%	27%	25%	17%	5%	1%
PL	47%	26%	12%	10%	11%	10%	4%	1%	7%
PT	43%	32%	5%	6%	25%	13%	4%	14%	0%
RO	44%	13%	30%	5%	18%	14%	18%	2%	11%
SI	35%	59%	21%	10%	11%	10%	8%	9%	1%
SK	40%	33%	27%	14%	22%	13%	7%	2%	2%
FI	28%	60%	11%	10%	20%	14%	4%	6%	0%
SE	33%	63%	22%	10%	25%	9%	6%	9%	1%
UK	53%	42%	11%	16%	9%	13%	3%	9%	1%
IS	29%	61%	38%	7%	23%	9%	8%	12%	1%
NO	43%	64%	34%	7%	27%	6%	7%	4%	1%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>									

*It ought to be noted here that in a few countries, there are very small numbers respondents who bought through internet, and the results should be interpreted with caution. The bases are particularly small (less than 250 respondents) in Bulgaria, Greece, Italy, Cyprus, Lithuania, Hungary, Malta, Portugal and Romania.*

A **socio-demographic** analysis shows that age, education, and occupation are of relevance also here.

- The youngest respondent age group aged 15-24 are again more likely to say that *the terms and conditions were too long/required too much time to read*, especially in comparison to those aged 55 or over (52% compared with 41%).
- Respondents who were educated beyond the age of 19 are more likely to say they *trusted the website* (48%). Respondents who are still studying are more likely to say the *terms and conditions were too long* (50%). Less educated respondents are less likely to give most of the reasons listed, but more likely to say that *the terms and conditions were too difficult to understand* (19%).
- Managers are more likely to say they *trusted the website* (51%), and house persons, manual workers and the unemployed are less likely to give this reason (40% for manual workers and the unemployed, 37% for house persons). Retired respondents are least likely to refer to the *length of the terms and conditions* (41%), having to *accept what it says in any case* (12%) and *the forms always containing the same information* (11%), they also tend to offer fewer reasons for their behaviour.

Analysis of **consumer confidence** reveals a same pattern for all three confidence measures with all three important reasons for not reading the terms and conditions. Respondents who feel confident or knowledgeable as a consumer, or feel protected by consumer law are *more* likely (45%, 46%, and 46% respectively) to *trust the website* than their non-consumer-confident counterparts (35%, 38%, and 39% respectively). Also, the former are *less* likely to mention the *small print size* (14%, 14%, and 13% respectively) as compared to their non-consumer-confident counterparts (18% all three); Finally, they are less likely to say the terms and conditions were too difficult to understand (13% all three) as compared to the non-consumer-confident respondents (20%, 18%, and 17% respectively).

#### 4.4. Apparent interest in consumer information

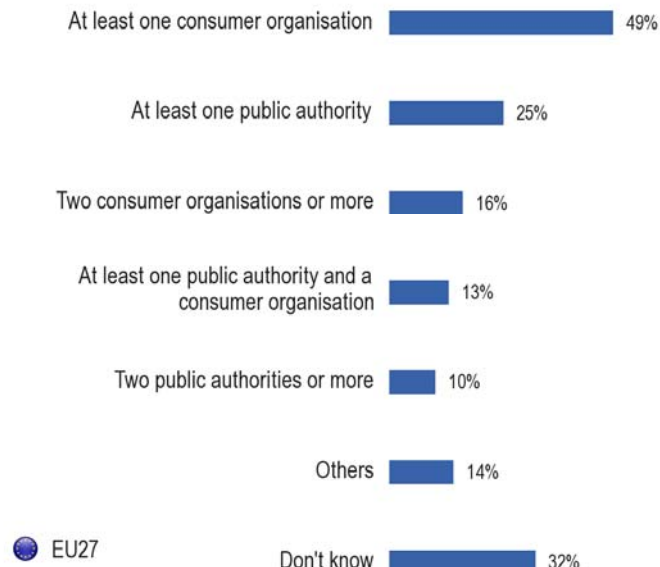
Consumers' interest in consumer information can be manifested in various ways. They may be familiar with consumer organizations or public agencies. They may be interested in consumer programs on television or radio. They may actively go out and seek consumer information. This section addresses all three issues.

##### 4.4.1. Familiarity with consumer organisations and public agencies

Respondents were asked about their awareness of consumer organisations or public agencies/ authorities representing and protecting consumers<sup>39</sup>. The interviewees were asked to name one or more of such bodies.

Almost half of the respondents (49%) can mention the name of *at least one consumer organisation* in their country - but only 16% can name two or more. Awareness of public authorities is lower, with a quarter (25%) of interviewees able to name *at least one public authority*. Almost one third (32%) of respondents say they *don't know*, they are unable to name any consumer organisation or public authority representing and protecting consumers in their country.

QA16. Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of?



<sup>39</sup> Interviewees were asked the question: Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of?

Looking in more detail first at awareness of *consumer organisations*, the countries with largest numbers of respondents naming *at least one* were the Netherlands (90%), Belgium (81%), Slovenia (79%), Portugal (77%) and Germany (75%). Noteworthy also, 54% of respondents in the Netherlands could name *two consumer organisations or more*, a figure substantially higher than the EU average of 16%.

Awareness of at least *one public authority* is highest amongst consumers in Sweden and Estonia (both at 74%). Respondents in Norway also show high awareness of public authorities; 89% could mention at least one. In addition, respondents in Norway stand out in that they show high levels of awareness for both *consumer organisations* and *public authorities*; 56% could name at least one of each.

There are five countries where consumers are potentially most vulnerable since large numbers say they *don't know* any public authorities or consumer organisations. These countries are Lithuania (57%), Spain (53%), Poland (52%), Latvia (48%) and the UK (46%).

Consumers in NMS12 countries, tend to have a greater awareness of *public authorities*, whereas those in EU15 countries tend to be more able to name *consumer organisations*. Over four in ten respondents in NMS12 countries (42%) can name at least one public authority (21% in EU15) but 52% of consumers in EU15 countries name at least one *consumer organisation* (40% in NMS12).






QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of?  
(DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)

	At least one consumer organisation	At least one public authority	Two consumer organisations or more	At least one public authority and a consumer organisation	Two public authorities or more	Others	Don't know
EU27	49%	25%	16%	13%	10%	14%	32%
EU15	52%	21%	17%	11%	8%	16%	31%
NMS12	40%	42%	9%	20%	17%	3%	35%
BE	81%	3%	20%	3%	0%	14%	15%
BG	49%	46%	14%	32%	15%	0%	37%
CZ	45%	69%	15%	32%	27%	3%	17%
DK	43%	57%	0%	23%	22%	20%	20%
DE	75%	22%	29%	20%	8%	10%	21%
EE	9%	74%	1%	6%	4%	3%	23%
IE	50%	44%	0%	28%	22%	10%	30%
EL	55%	22%	13%	11%	8%	2%	33%
ES	35%	7%	4%	3%	0%	11%	53%
FR	45%	10%	6%	7%	3%	36%	33%
IT	70%	12%	39%	11%	4%	2%	28%
CY	71%	25%	4%	23%	12%	3%	25%
LV	19%	36%	2%	4%	2%	3%	48%
LT	34%	10%	7%	5%	2%	4%	57%
LU	68%	6%	0%	3%	2%	6%	27%
HU	71%	24%	25%	19%	11%	4%	20%
MT	55%	15%	0%	8%	3%	3%	36%
NL	90%	15%	54%	15%	2%	32%	7%
AT	73%	45%	21%	35%	23%	0%	17%
PL	20%	30%	1%	7%	7%	5%	52%
PT	77%	10%	6%	8%	4%	1%	21%
RO	50%	64%	11%	35%	36%	1%	21%
SI	79%	17%	17%	16%	5%	4%	19%
SK	48%	47%	20%	23%	21%	10%	21%
FI	8%	68%	1%	6%	22%	18%	21%
SE	4%	74%	0%	3%	26%	33%	15%
UK	14%	33%	2%	9%	18%	26%	46%
IS	72%	9%	0%	5%	0%	27%	19%
NO	64%	89%	16%	56%	63%	8%	2%
Highest percentage per country				Lowest percentage per country			
Highest percentage per item				Lowest percentage per item			

**Socio-demographic** analysis shows that respondents who are most unlikely to be familiar with consumer organisations or public authorities, by answering *don't know*, are amongst: the youngest respondents aged 15-24 (48%), interviewees who left education at fifteen or earlier (47%), students (45%), house persons, unemployed respondents (41% each), retired respondents (38%), widowed respondents (51%), people low on the social staircase (40%), internet non-users (45%), interviewees who have difficulties paying their bills most of the time (40%), respondents who are born in another country of the EU (43%) or outside the EU (49%), and interviewees with a different mother tongue (46%).

**QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of? (DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)**

	Don't know
EU27	32%
<b>Age</b>	
 15-24	48%
25-39	26%
40-54	23%
55 +	36%
<b>Education (End of)</b>	
 15-	47%
16-19	29%
20+	17%
Still studying	45%
<b>Respondent occupation scale</b>	
 Self-employed	22%
Managers	12%
Other white collars	19%
Manual workers	31%
House persons	41%
Unemployed	41%
Retired	38%
Students	45%
<b>Self-positioning on the social staircase</b>	
Low (1-4)	40%
Medium (5-6)	32%
High (7-10)	24%
<b>Marital status</b>	
Unmarried	39%
(Re)Married/ Single + a partner	28%
Divorced or separated	27%
Widowed	51%
<b>Born</b>	
In country of residence	31%
In another country of the EU	43%
Outside the EU	49%
<b>Use of the Internet</b>	
User	25%
Non user	45%
<b>Mother tongue different</b>	
Yes	46%
No	31%

Analysis of **consumer confidence** shows interviewees who feel confident or knowledgeable as a consumer, or feel protected by consumer law are more likely to be familiar with consumer organisations or public authorities, showing lower percentages of *don't know answers* (30%, 28%, and 29% respectively) than their non-consumer-confident counterparts (35%, 38%, and 34% respectively).

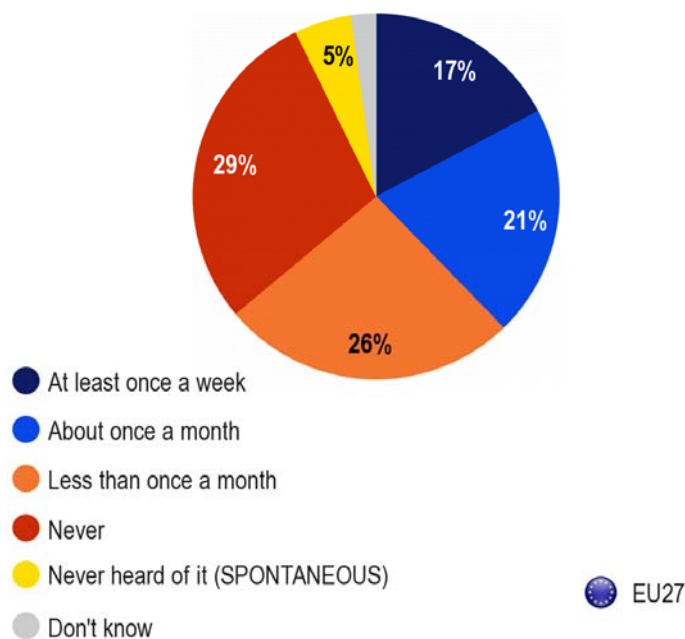
**QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of? (DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)**

	Don't know
EU27	32%
<b>Confident as a consumer</b>	
Yes	30%
No	35%
<b>Knowledgeable as a consumer</b>	
Yes	28%
No	38%
<b>Protected as a consumer</b>	
Yes	29%
No	34%

#### 4.4.2. Interest in TV consumer programmes on TV or radio

Television and radio programmes depicting problems encountered frequently by consumers and providing consumer advice can be a great source of information to consumers. The respondents were asked how frequently they watch these types of programmes<sup>40</sup>. More than six in ten consumers have watched or listened to a consumer programme (64%), though only one in six (17%) follow these programmes on a weekly basis. Just over a fifth (21%) watch or listen to these programmes *about once a month*, and 26% do so *less than once a month*. Close to three in ten respondents say they *never* listen to or watch these programmes (29%) and 5% claim *never to have heard of* such programmes. 2% answer that they don't know.

QA40. There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?



Respondents in Denmark stand out because more than nine in ten have watched or listened to consumer programmes in the last year (92%). There is also a high consumption of consumer programmes in the Czech Republic (86%), the Netherlands and Sweden (83% in both countries). Nine in ten people in Norway have also watched or listened to consumer programmes. In addition, at least a third of people in Denmark and Cyprus watch or listen to consumer programmes *at least once a week*.

<sup>40</sup> Interviewees were asked the question: *There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?*

By contrast, close to half of those interviewed in Spain *never* watch or listen to consumer programmes (47%). Consumption is also low amongst those in Iceland (45% *never watch*) where, in addition, 11% say that they have *never heard* of this type of programme.

Respondents in NMS12 are less likely to watch or listen to programmes about consumer issues (58%, compared to 66% of those in EU15). In addition, 12% of consumers in NMS12 say they have never heard of these types of programmes (vs. 3% in EU15).

QA40 There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?

		At least once a week	About once a month	Less than once a month	Never	Never heard of it (SPONTANEOUS)	Don't know	Watch or listen to programs about consumers
EU27		17%	21%	26%	29%	5%	2%	64%
EU15		18%	22%	26%	30%	3%	1%	66%
NMS12		13%	17%	28%	25%	12%	5%	58%
BE		17%	18%	22%	39%	3%	1%	57%
BG		11%	15%	37%	19%	12%	6%	63%
CZ		29%	30%	27%	12%	1%	1%	86%
DK		35%	38%	19%	8%	0%	0%	92%
DE		21%	27%	27%	23%	1%	1%	75%
EE		29%	29%	22%	16%	2%	2%	80%
IE		11%	16%	30%	36%	4%	3%	57%
EL		5%	9%	35%	38%	13%	0%	49%
ES		10%	13%	23%	47%	6%	1%	46%
FR		18%	23%	23%	35%	0%	1%	64%
IT		19%	20%	28%	28%	2%	3%	67%
CY		33%	19%	22%	20%	4%	2%	74%
LV		27%	24%	24%	21%	3%	1%	75%
LT		21%	23%	25%	27%	2%	2%	69%
LU		18%	21%	21%	36%	3%	1%	60%
HU		11%	21%	30%	27%	9%	2%	62%
MT		21%	15%	17%	39%	5%	3%	53%
NL		28%	31%	24%	17%	0%	0%	83%
AT		14%	21%	34%	25%	5%	1%	69%
PL		9%	14%	28%	34%	11%	4%	51%
PT		19%	12%	27%	26%	13%	3%	58%
RO		10%	11%	23%	19%	26%	11%	44%
SI		16%	20%	28%	29%	6%	1%	64%
SK		12%	21%	37%	26%	2%	2%	70%
FI		16%	32%	33%	18%	1%	0%	81%
SE		20%	32%	30%	17%	1%	0%	82%
UK		17%	24%	24%	32%	1%	2%	65%
IS		7%	11%	25%	45%	11%	1%	43%
NO		17%	40%	33%	9%	1%	0%	90%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>								




From a **socio-demographic** point of view, it is clear that the least likely to watch or listen to programs about consumer issues are the youngest respondents aged 15-24 and students (each 49%), unemployed respondents (57%), people who have difficulties paying their bills most of the time (58%), people low on the social staircase (60%), and interviewees who are unmarried (56%) or widowed (59%).

By contrast, the groups more likely to watch or listen to consumer affairs programmes are those aged 40-54 (69%), those who spent longer in education (70%), managers (72%) and other white collar workers (70%), people high on the social staircase (68%), people who are married or have a partner (68%).

Finally, as the shown in the table below, there is a strong link between the knowledge of consumer rights and the fact of watching or listening to programmes about consumers. Indeed, more than seven out of ten respondents who gave at least 5 correct answers out of 7 to the questions on consumer rights are watching or listening to those programmes: 78% of those who give 7 correct answers, 75% of those who give 6 correct answers or 71% of those who give 5 correct answers.

This is far less likely the case of those who have a poor knowledge about consumer rights. As a matter of fact, only 37% of those who are not able to give any correct answers are watching those programs. They are 53% of those who can give only one answer.

**QA40 There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?**

	Watch or listen to programs about consumers
EU27	64%
<b>Age</b>	
 15-24	49%
25-39	64%
40-54	69%
55 +	67%
<b>Education (End of)</b>	
 15-	61%
16-19	67%
20+	70%
Still studying	49%
<b>Respondent occupation scale</b>	
 Self-employed	64%
Managers	72%
Other white collars	70%
Manual workers	65%
House persons	60%
Unemployed	57%
Retired	67%
Students	49%
<b>Self-positioning on the social staircase</b>	
Low (1-4)	60%
Medium (5-6)	64%
High (7-10)	68%
<b>Marital status</b>	
Unmarried	56%
(Re)Married/ Single + a partner	68%
Divorced or separated	66%
Widowed	59%
<b>Knowledge of consumers' rights</b>	
0 correct answer	37%
1 correct answer	53%
2 correct answers	60%
3 correct answers	63%
4 correct answers	69%
5 correct answers	71%
6 correct answers	75%
7 correct answers	78%

**Consumer confidence** analysis reveals that respondents who feel confident or knowledgeable as a consumer, or feel protected by consumer law more often watch consumer programmes on TV or listen to them on radio (67%, 68%, and 68% respectively) than their non-consumer-confident counterparts (59%, 59%, and 62%).

**QA40 There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?**

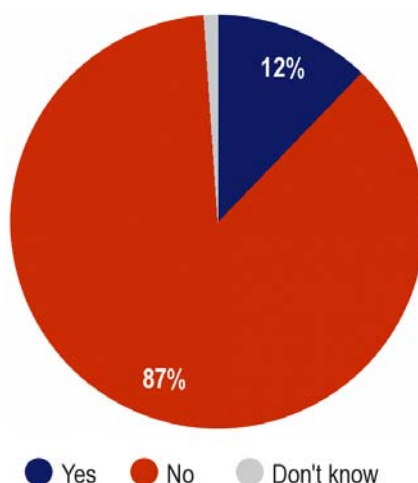
	<b>Watch or listen to programs about consumers</b>
EU27	64%
<b>Confident as a consumer</b>	
Yes	67%
No	59%
<b>Knowledgeable as a consumer</b>	
Yes	68%
No	59%
<b>Protected as a consumer</b>	
Yes	68%
No	62%



#### 4.4.3. Pro-active seeking of information on consumer rights

The vast majority of people do not appear to seek for information on their rights as a consumer (87%); only 12% have done so in the past year<sup>41</sup>. 1% answer that they do not know.

QA41. In the last 12 months, did you go looking for information on your rights as a consumer?



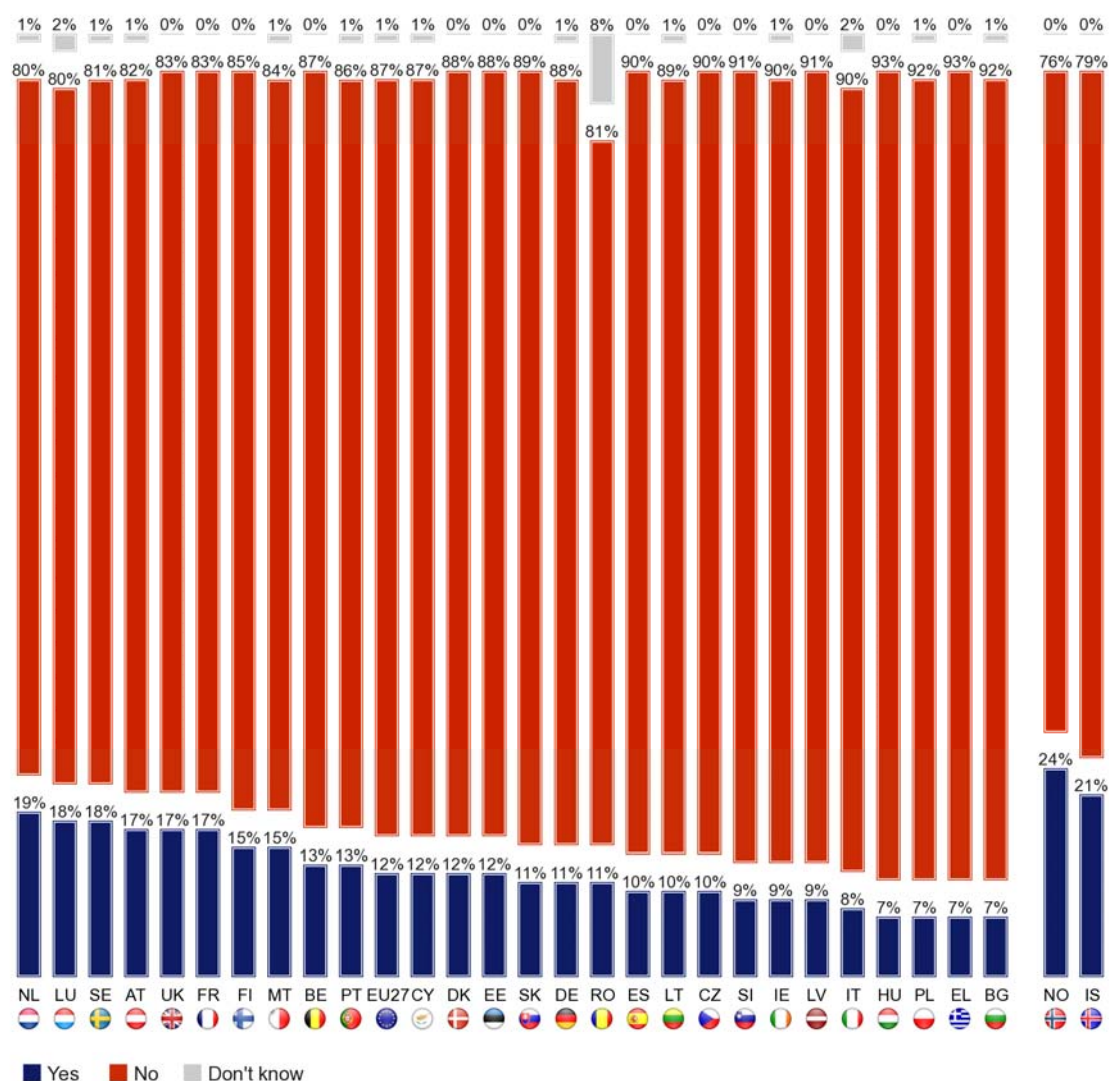
EU27

This finding is relatively consistent across the EU. The smallest proportion of consumers seeking information in the last year is found in Greece and Hungary where 93% of respondents state they *haven't* looked for information on consumer rights. People in the Netherlands (19%), Luxembourg and Sweden (18% for both) are the most likely to have sought such information. Citizens in Norway (24%) and Iceland (21%) are also relatively likely to have sought information on consumer rights.

There are no major differences on this issue between EU15 and NMS12: 86% of respondents in EU15 and 89% of respondents in NMS12 didn't look for information.

<sup>41</sup> Interviewees were asked the question: In the last 12 months, did you go looking for information on your rights as a consumer?




QA41. In the last 12 months, did you go looking for information on your rights as a consumer?



When considering the data from a **socio-demographic** angle, it appears that respondents likely to seek information are: aged 25-39 (16%), those who studied until the age of twenty or longer (19%), self-employed (16%), managers (22%) or other white collar workers (15%), those who place themselves high on the social ladder (15%), respondents born in another country inside the EU (15%), or outside (16%), internet users (16%), and having good computer skills (21%).

In contrast, of the interviewees who left education at age of fifteen or earlier, only 6% looked for information in the past 12 months; the same is true for the oldest respondents 55+, retirees (each 8%), widowed persons (5%) and internet non-users (5%).

**QA41 In the last 12 months, did you go looking for information on your rights as a consumer?**

	Yes	No	Don't know
EU27	12%	87%	1%
<b>Age</b>			
 15-24	11%	88%	1%
25-39	16%	83%	1%
40-54	14%	85%	1%
55 +	8%	91%	1%
<b>Education (End of)</b>			
 15-	6%	93%	1%
16-19	11%	88%	1%
20+	19%	80%	1%
Still studying	12%	87%	1%
<b>Respondent occupation scale</b>			
 Self-employed	16%	83%	1%
Managers	22%	77%	1%
Other white collars	15%	84%	1%
Manual workers	12%	87%	1%
House persons	10%	89%	1%
Unemployed	11%	88%	1%
Retired	8%	91%	1%
Students	12%	87%	1%
<b>Self-positioning on the social staircase</b>			
Low (1-4)	10%	89%	1%
Medium (5-6)	11%	88%	1%
High (7-10)	15%	84%	1%
<b>Marital status</b>			
Unmarried	12%	87%	1%
(Re)Married/ Single + a partner	13%	86%	1%
Divorced or separated	12%	87%	1%
Widowed	5%	94%	1%
<b>Born</b>			
In country of residence	12%	87%	1%
In another country of the EU	15%	84%	1%
Outside the EU	16%	84%	0%
<b>Level of computer skills</b>			
Never used a computer	4%	95%	1%
Low	12%	87%	1%
Average	13%	86%	1%
Good	21%	78%	1%
<b>Use of the Internet</b>			
User	16%	83%	1%
Non user	5%	94%	1%

The analysis of **consumer confidence** reveals one difference only: respondents who feel knowledgeable as a consumer more often (13%) sought information on their right as a consumer over the last 12 months than interviewees who don't feel knowledgeable (9%).

Finally, respondents who indicated that they have a problem were more likely to look for information than those who did not (27% vs. 8%).

## 4.5. Tendency to talk about purchase experiences

This section presents the Europeans' basic individual disposition to express their feelings about negative consumer experiences. Moreover, it will be compared to their sharing of positive consumer experiences with others. Both these measures can provide us with indications of levels of consumer empowerment, both directly – by establishing whether people are prepared to talk about experiences – and indirectly, by understanding the extent of such behaviour and considering its impact on the likelihood that others will recognise their consumer rights and feel empowered to act on them.

### 4.5.1. Passing on negative experiences

In this section, respondents were asked how many people they told about the last problem they had as consumers (excluding the employees of the business concerned)<sup>42</sup>.

On average, consumers had told 3 to 4 people<sup>43</sup> (average = 3.5) about the problem they experienced. When looking in more details, 23% of consumers told *no one*, while 20% of consumers shared their experience with *four people or more*. 50% of consumers told *at least one person*<sup>44</sup>. Close to a quarter of respondents (23%) say they *never had a problem*.

Respondents in the following countries typically share their experiences with the highest number of people: Sweden (average = 6.8), Denmark (6.2) and the United Kingdom (5.9). Respondents in the following countries are most likely to have told *at least one person* about their problem: Austria (68%), the Netherlands (63%) and Sweden (61%).

In Norway, consumers told 7.4 people on average about the problem they experienced. Norway also top the list in terms of having the greatest proportion of respondents who told *at least one person* (70%).





























Respondents in Italy are the *least likely* to share their experience, telling only 1.4 people on average. In fact, 42% of respondents in Italy told *no one* about their problem. Other countries where consumers tend to talk to fewer people about their experiences include Romania (1.8), Portugal (2.1) and Poland (2.2). Here it should be also noted that 40% of respondents in Portugal said they have *never had a problem*. Similar levels were found amongst consumers in Bulgaria (45%) and Cyprus (40%).



<sup>42</sup> Interviewees were asked the question: *I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?*

<sup>43</sup> The average does not take into account respondents who never had a problem, those who do not remember with how many people exactly they shared their experience and of course those who refuse to answer.

<sup>44</sup> This is the group of respondents whose answers were taken into account when calculating the average (Please refer to the map QA25). The following groups of respondents were excluded from the calculation of the average : a) respondents who answered no one; b) interviewees who claimed they have never had a problem; c) respondents who answered don't know

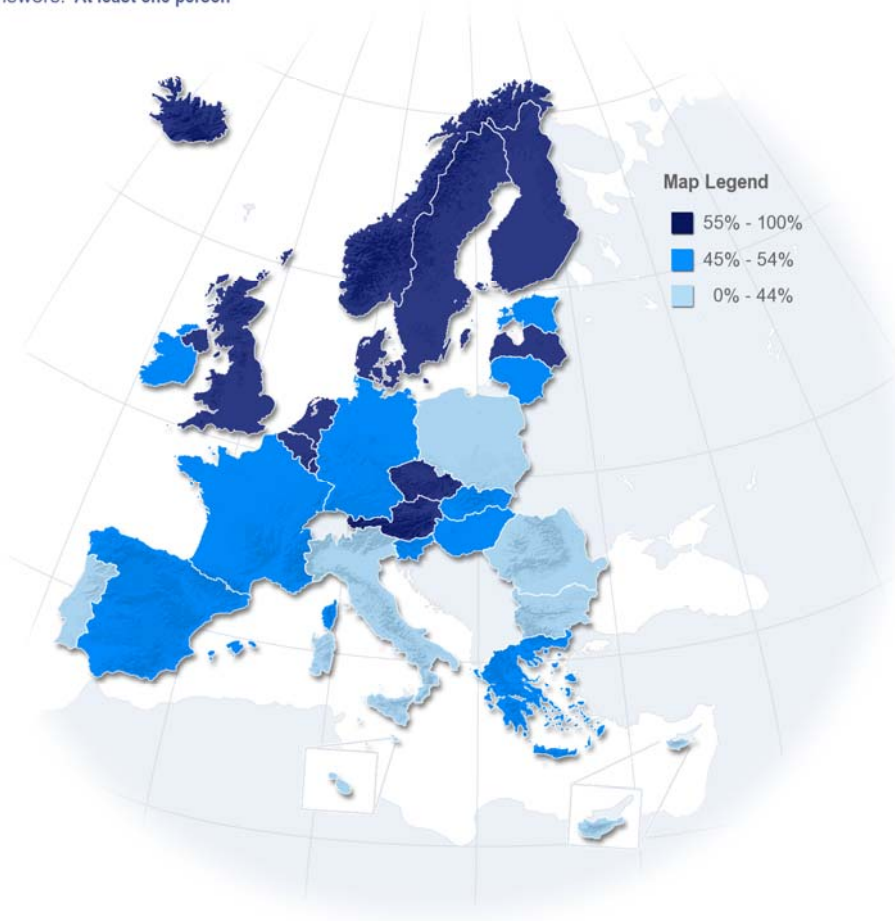
Interviewees in NMS12 tend to tell fewer people (2.5 on average) about the problems they experienced than those in EU15 (3.8 on average). In EU15, 22% of consumers told *four or more people* (12% in NMS12), and 51% told *at least one person* (40% in NMS12). However, more respondents in NMS12 say they have *never had a problem* (29%) than in EU15 (21%).

 AT	68%
 NL	63%
 SE	61%
 LU	60%
 FI	60%
 UK	59%
 DK	58%
 LV	56%
 BE	56%
 CZ	55%
 FR	54%
 SI	53%
 ES	51%
 DE	51%
 SK	50%
 EE	50%
 EU27	50%
 HU	49%
 IE	49%
 LT	48%
 EL	46%
 MT	44%
 BG	41%
 RO	39%
 IT	39%
 CY	34%
 PT	33%
 PL	30%

 NO	70%
 IS	65%

Question: QA25. I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?



Answers: **At least one person**



From a **socio-demographic** point of view, managers told 5.1 people on average about their experience, followed by other white collar workers (4.3). Other groups telling many people about their experiences include the middle age groups: aged 25-39 (4.2) and aged 40-54 (4). Internet users also have a greater tendency to share their experiences, telling 4.2 people on average.

The group less likely to tell about their problem are the interviewees who don't use internet (2.1 people).

**QA25 I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?**

	Average
EU27	3,5
<b>Age</b>	
 15-24	3,5
25-39	4,2
40-54	4,0
55 +	2,7
<b>Respondent occupation scale</b>	
 Self-employed	3,4
Managers	5,1
Other white collars	4,3
Manual workers	3,9
House persons	2,7
Unemployed	3,6
Retired	2,6
Students	3,3
<b>Use of the Internet</b>	
User	4,2
Non user	2,1

With respect to **consumer confidence**, analysis shows that, on average, respondents who feel confident or knowledgeable, tell more people (3.8 both) about the last problem they had as a consumer, compared to those who don't feel that way (3.0 and 3.1 respectively).

#### 4.5.2. *Passing on positive experiences*

As a counterpoint to the previous question, respondents were asked how many people they told about the last good experience they had related to a good, a service, a retailer or a provider (again excluding telling the employees of the business concerned)<sup>45</sup>.

More than six in ten respondents (61%) told *at least one person* of the good experience they had<sup>46</sup>, which includes a quarter of respondents who told *four people or more*. On average, consumers told 3.8 people about their good experience; a slightly higher number than for a negative experience (3.5). 24% told *no one*, while 8% *never had a good experience* and 7% answered that they do not know.

Consumers from the following countries tend to tell the most people about their good experience: Sweden (7.3 people on average), Luxembourg (6.9), and Denmark (6.8).

Respondents from Norway are also likely to share their experience with a larger number of people (8.2 people on average).

At least three-quarters of people in Austria, Sweden, the Netherlands and Luxembourg told *at least one person* about their experience. However, consumers from Norway and Iceland top the list in terms of telling *at least one person* about their experience (83% and 80% respectively).

By contrast, the countries where consumers told the *fewest* people about their good experience are Italy (1.6 people told, on average) and Romania (1.9, though 21% of people in Romania were unsure). Citizens in Greece warrant further mention because of the polarisation of their behaviour; although 62% told *at least one person* about their good experience, 31% *told no one*.





























Consumers tend to behave similarly with regard to talking about good and bad experiences. Consumers in Sweden and Denmark talk to more people about both their *positive* and *negative* experiences, whereas those in Italy, Romania, Portugal and Poland talk to fewer people about good and bad experiences. Respondents in Norway and Iceland are also likely to share both their positive and negative experiences with a relatively large number of people.



Those in EU15 countries tell more people about their *positive* experiences: 4 people on average (compared to 2.8 for NMS12), once again in line with our findings for sharing negative experiences.

<sup>45</sup> Interviewees were asked the question: *I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?*

<sup>46</sup> This is the group of respondents whose answers were taken into account when calculating the average (Please refer to the map QA26). The following groups of respondents were excluded from the calculation of the average : a) respondents who answered *no one*; b) interviewees who claimed they have never had a problem; c) respondents who answered *don't know*

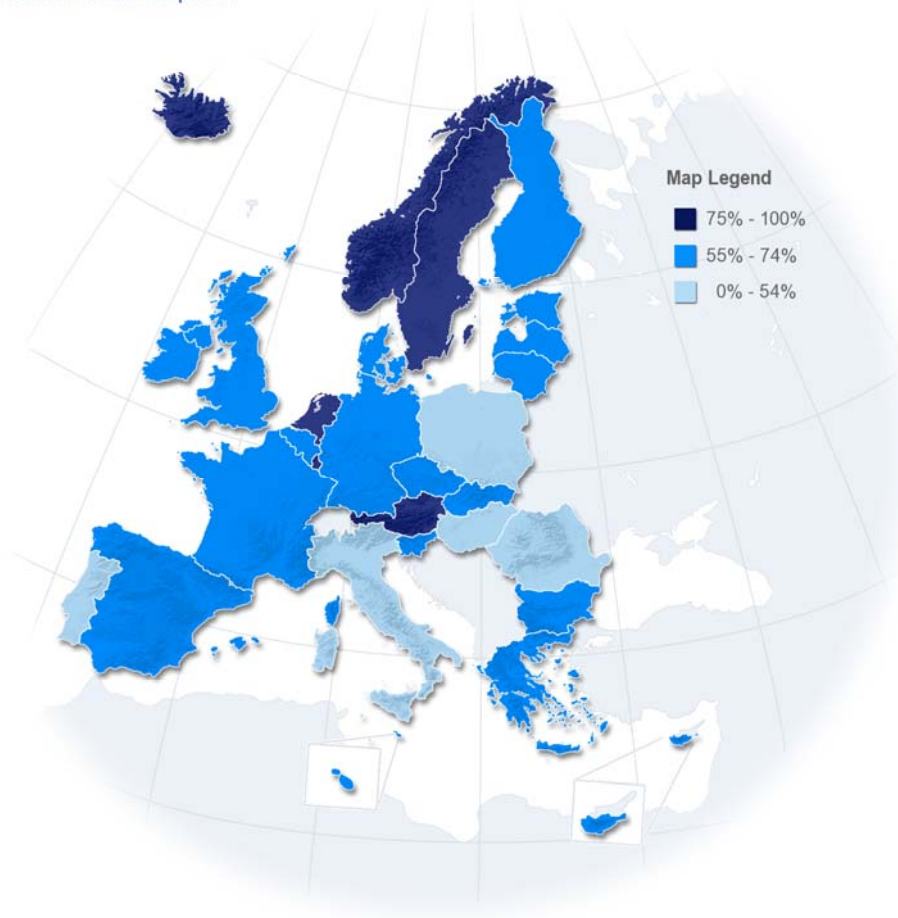


	AT	80%
	SE	77%
	NL	76%
	LU	76%
	DK	74%
	FI	74%
	SI	74%
	CZ	70%
	LV	70%
	FR	69%
	UK	68%
	BE	67%
	SK	65%
	IE	64%
	EE	63%
	DE	63%
	ES	62%
	EL	62%
	MT	61%
	EU27	61%
	CY	60%
	LT	57%
	BG	56%
	HU	54%
	IT	51%
	RO	50%
	PT	49%
	PL	39%

	NO	83%
	IS	80%

Question: QA26. I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?

Answers: **At least one person**








The **socio-demographic** analysis reveals that those most likely to talk about their *good* experience are 25-39 years old (told 4.3 people on average), educated till the age of twenty or longer (4.4), managers (4.7) and other white collar workers (4.3). In addition, manual workers show a higher propensity to share their positive experiences (4.4). Further, those who use internet tend to tell more people (4.4).

Interviewees inclined to talk to fewer people about their good experience are: the oldest respondents 55+ (3), interviewees with less education, i.e. who left school at the age of fifteen or younger (2.9), retired respondents (2.9), and widowed interviewees (2.5).

**QA26 I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?**

	Average
EU27	3,8
<b>Age</b>	
 15-24	4,1
25-39	4,3
40-54	4,1
55 +	3,0
<b>Education (End of)</b>	
 15-	2,9
16-19	3,9
20+	4,4
Still studying	3,9
<b>Respondent occupation scale</b>	
 Self-employed	3,7
Managers	4,7
Other white collars	4,3
Manual workers	4,4
House persons	3,0
Unemployed	3,9
Retired	2,9
Students	3,9
<b>Marital status</b>	
Unmarried	4,0
(Re)Married/ Single + a partner	3,8
Divorced or separated	3,8
Widowed	2,5
<b>Use of the Internet</b>	
User	4,4
Non user	2,4

Analysis of **consumer confidence** shows that the confident consumers, the knowledgeable consumers, and those who feel protected by consumer law tend to talk to more people about their good experience (4, 4.1, and 4.1 people on average respectively) than those who do not feel confident, knowledgeable or protected by law (3.1, 3.3, and 3.4 people on average respectively).

## 4.6. Conclusion

The objective of this chapter was to find an answer to the question whether and to what extent European consumers make informed decisions when they buy a service or good, with a special focus on identifying consumers who are vulnerable in this respect. Before going into details regarding the latter, the major results regarding Europeans shopping behaviour are summarized.

The **amount of time spent shopping** is 3.2 hours on average in a typical week, inclusive of grocery shopping, shopping for goods and services and online shopping.

Regarding **comparing products** before deciding to purchase, almost half of the Europeans surveyed always or often *compare the price per unit measure* – for example price per kilo, per metre or per litre, whereas three out of ten rarely or never make such a price comparison. The most important *source of information used in comparing durable products* is through visiting different shops, as six in ten respondents do. Close to three in ten interviewees consult family and friends for that purpose. Furthermore, over a quarter of respondents visit price comparison websites, and one in seven searches other websites on internet.

The majority of Europeans surveyed do **read terms and conditions** before purchase. Almost three-quarter of the interviewees say they did read them, partially or carefully and completely, the last time they signed a *service contract*, for gas, electricity, mobile phone, bank account or insurance. A similar proportion of respondents reads the conditions on sale when purchasing a *good or a service over the internet*. Furthermore, in the latter case, interviewees more often read them carefully and completely, illustrative of some caution when buying on internet.

Almost six in ten of the interviewees did *(partially) not read the terms and conditions of the service contract*. The first and foremost reason - mentioned by almost six out in ten of those - is that it was too long or required too much time to read. Two other reasons share the second position, each mentioned by over one-third: the print size is too small, and that they trusted the service provider. Just over a quarter of them say the contract was too difficult to understand.

Turning to the other purchase situation, exact six out of ten respondents did *(partially) not read the conditions on sale when purchasing a good or service on the internet*. There are two major reasons, the first the same as above, but here mentioned by almost half of them: the terms and conditions were too long or required too much time to read. The other main reason, mentioned by just slightly less respondents, is that they trusted the website.

The interviewees' **interest in consumer information** manifests in various ways. Almost half of the respondents are *familiar with at least one consumer organisation* in their country. More than six in ten consumers have watched or listened to a *consumer program on TV or radio* over the last 12 months at the time of the interview; one in five watches or listens to these programs on a monthly basis. *Actively go out looking for information on their consumer rights* over the last 12 months is reported less frequently, by one in eight respondents.

European consumers tend to **talk about purchase experiences** to three to four other people, irrespective of whether these experiences were good or bad.

The **profile of vulnerable consumers** with respect to their actual purchase behaviour, as emerging from country-by-country analyses, socio-demographic analyses and consumer confidence analyses is different from the previous pictures of vulnerable consumers drawn in the preceding chapters.

**Countries with lowest levels of empowered purchase behaviour** of respondents, regarding comparing prices, reading terms and conditions, and/or showing interest in consumer information are: the United Kingdom, on all three issues, followed by Spain on the latter two, and then Belgium with respect to the first two topics.

Other countries with a high number of respondents not comparing prices are Luxembourg and Ireland. Respondents who say they did not read terms and conditions the last time they bought a good or service on internet are found most frequently in the Netherlands, Sweden, and the non-EU country Norway. Finally, countries with the lowest levels of apparent interest in consumer information are: Lithuania, Latvia and Poland with the largest number of respondents unfamiliar with national consumer organizations, Greece and Hungary by the fewest respondents actively seeking information on consumer rights, and the non-EU country Iceland for the fewest knowing a consumer program.

**Characteristics of European consumers vulnerable in terms of limited empowered purchase behaviour**, in order of decreasing risk, are:

- ◆ Firstly, the most vulnerable are those who don't use the internet and widowed persons. They show least empowered purchase behaviour, in all three topics, i.e. comparing prices, reading terms and conditions, and interest in consumer information.
- ◆ Secondly, students, persons who place themselves low on the social staircase, persons without any computer skills, and persons who have difficulties with paying their bills. They tend to have no interest in consumer information and not to compare prices – with the exception of those who have difficulties with paying their bills. The latter are most inclined to always compare prices, however, they are less inclined to read terms and conditions of service contracts.
- ◆ Thirdly, house persons, retired persons, and unemployed persons show lowest interest in consumer information.

Turning to **consumer confidence**, the Europeans surveyed who feel *confident as a consumer* show better empowered purchase behaviour, in all three topics, i.e. comparing prices, reading terms and conditions, and interest in consumer information.

Interviewees who feel *knowledgeable as a consumer* show higher general interest in consumer information than those who don't feel knowledgeable, and are more inclined to read terms and conditions of service contracts.

Those who feel *confident* as a consumer, and those who feel *knowledgeable* as a consumer, moreover, tend to be more talkative to others about their bad purchase experiences in the first place.

Finally, respondents who feel *protected by consumer law*, as expected, appear to be more familiar with national consumer bodies and more often watch consumer programmes on TV or radio than those who do not feel protected by consumer law.

\*\*\*\*\*

## 5. DETRIMENT AND REDRESS

The first three chapters of this report presented the survey results regarding Europeans' 'pre-purchase' condition: their general consumer confidence, their basic consumer skills, and their awareness of EU consumer legislation. Then, chapter four discussed their actual purchase behaviour, including their seeking consumer information to make informed decisions. This final chapter five will examine Europeans' 'after-purchase' behaviour, in particular when they experienced an unfortunate purchase.

The major aim of this chapter is to provide an overview of European consumers' actual detriment in unfortunate purchases and insights into their redress behaviour. The chapter focuses on consumers who had a bad purchase experience over the last twelve months: the incidence of turning to public authorities or consumer organisations, or taking the business to Court or an out-of-Court dispute settlement body (ARD) and the reasons if they did not do so. Finally, the subjective financial thresholds to take a complaint to Court or an out-of-Court dispute settlement body will be examined.

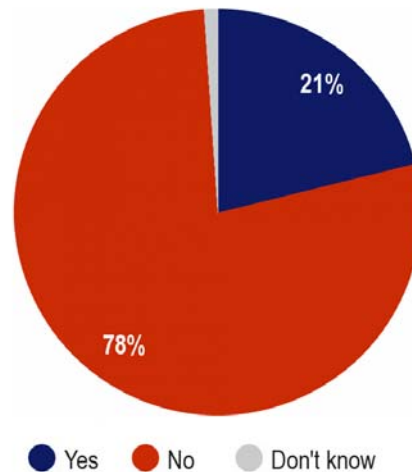
## 5.1. Incidence and magnitude of consumer detriment

This section presents the actual incidence of consumer detriment experienced by the Europeans interviewed. In addition, their estimates of the financial losses are examined.

### 5.1.1. Proportion of consumers encountering problems

More than one in five respondents (21%) have encountered a problem with a good, a service, a retailer or a provider, in the past 12 months, for which they had legitimate cause for complaint<sup>47</sup>. The majority (78%) haven't encountered such a problem. 1% of the respondents answer that they do not know.

QA27. In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?



 EU27

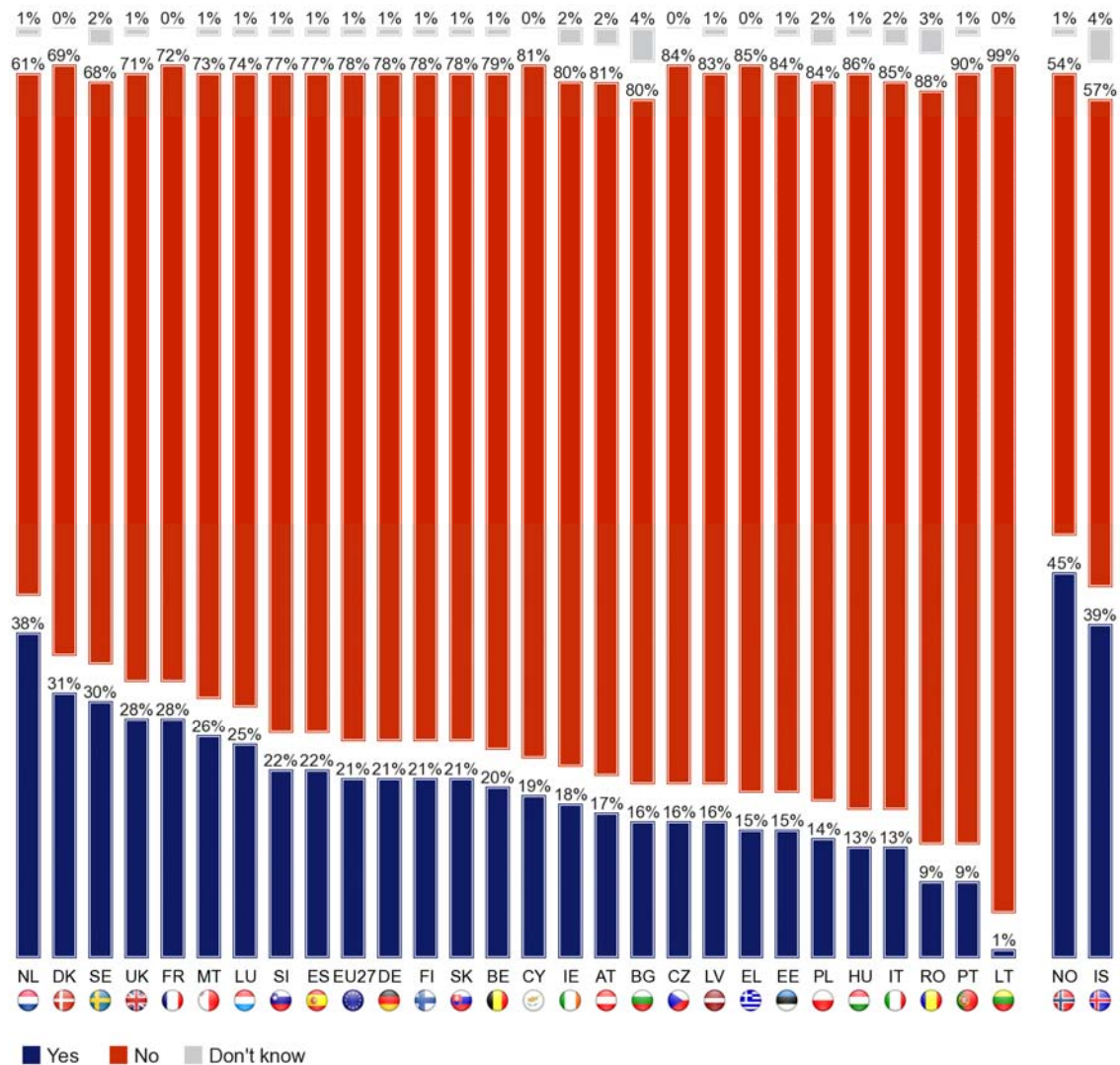
More than eight in ten consumers in Lithuania (99%), Portugal (90%), Romania (88%) and Hungary (86%) say they *haven't encountered such a problem*.

However, close to four in ten interviewees in the Netherlands has encountered a problem (38%). This is followed by at least three in ten consumers in Denmark (31%) and Sweden (30%). People in Norway (45%) and Iceland (39%) also report a high incidence of experiencing problems.

<sup>47</sup> Interviewees were asked the question: *In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?*

People in NMS12 countries report a *lower incidence* of experiencing problems – only 13% have experienced problems (compared to 22% of those in EU15).

QA27. In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?



**Socio-demographic** analysis reveals that interviewees who reported most frequently to 'have encountered any problem for which they had legitimate cause for complaint' are amongst those aged 25-39 (26%), respondents with highest education levels, i.e., educated till the age of twenty or longer (29%), and managers (32%).




Respondents that reported the lowest incidence of such problems are among the oldest respondents aged 55+ (16%), the lesser educated who left school aged fifteen or younger (13%), retired persons (15%), widowed respondents (10%), and those who never used a computer (10%).

The wording of the question may be of relevance when considering the dichotomy above, as the latter groups may not be aware of what a 'legitimate cause for complaint' implies.

Looking at the level of knowledge of consumers' rights, we see that the better they know their rights, the more they have encountered a problem. This may be due to the fact that as they experienced a problem they looked for more information about their rights as a consumer to find a way to solve it. 28% of the respondents who were able to give 7 correct answers and 26% of those who gave 5 correct answers encountered a problem whereas they are only 7% of those who were not able to give any correct answer.



**QA27 In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?**

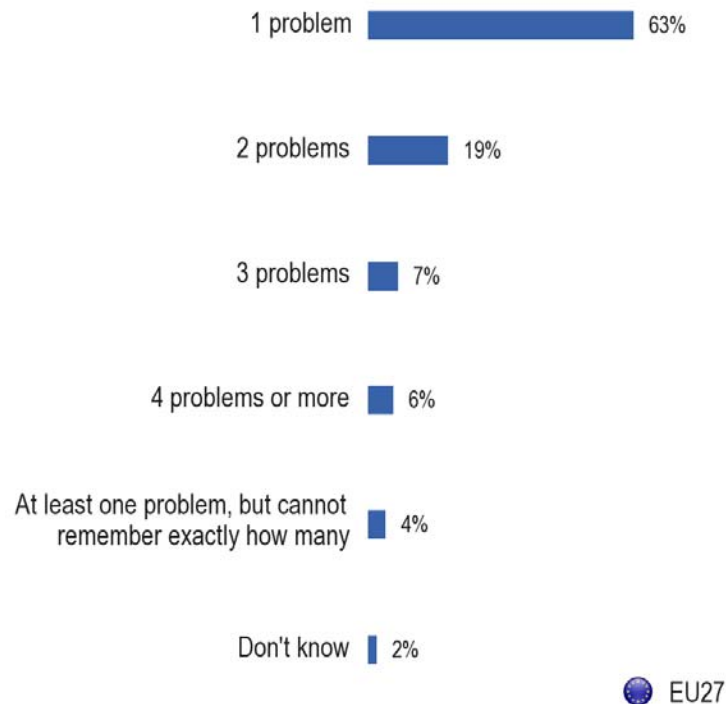
	Yes	No	Don't know
EU27	21%	78%	1%
<b>Age</b>			
 15-24	19%	80%	1%
25-39	26%	73%	1%
40-54	23%	76%	1%
55 +	16%	83%	1%
<b>Education (End of)</b>			
 15-	13%	86%	1%
16-19	20%	79%	1%
20+	29%	70%	1%
Still studying	19%	79%	2%
<b>Respondent occupation scale</b>			
 Self-employed	25%	74%	1%
Managers	32%	67%	1%
Other white collars	23%	76%	1%
Manual workers	21%	78%	1%
House persons	17%	82%	1%
Unemployed	21%	78%	1%
Retired	15%	84%	1%
Students	19%	79%	2%
<b>Marital status</b>			
Unmarried	20%	79%	1%
(Re)Married/ Single + a partner	22%	77%	1%
Divorced or separated	25%	74%	1%
Widowed	10%	88%	2%
<b>Level of computer skills</b>			
Never used a computer	10%	89%	1%
Low	20%	79%	1%
Average	24%	75%	1%
Good	31%	68%	1%
<b>Knowledge of consumer rights</b>			
0 correct answer	7%	88%	5%
1 correct answer	13%	85%	2%
2 correct answers	17%	81%	2%
3 correct answers	20%	79%	1%
4 correct answers	23%	76%	1%
5 correct answers	26%	73%	1%
6 correct answers	25%	74%	1%
7 correct answers	28%	71%	1%

Analysis of **consumer confidence** did not reveal significant differences.

### 5.1.2. Number of problems encountered

For the 21% of respondents who have encountered a problem in the last 12 months<sup>48</sup>, the majority encountered only *one* such problem (63%), while 31% encountered *two or more* problems<sup>49</sup>. The rest of the respondents answer “at least one problem, but cannot remember exactly how many” (4%) or that they do not know (2%). On average, these respondents have experienced 1.6 problems.

QA29. Could you please tell me how many such problems you encountered over the last 12 months?

































Base: respondents who have encountered a problem (n=10.945)

In all Member States, most consumers who had problems have experienced only *one such problem*. This is especially true for those in Portugal (82%), followed by seven in ten consumers in Greece and Poland experiencing only *one problem*. At the other extreme, more than four in ten consumers in Slovakia (42%) and Bulgaria (42%) have experienced *two problems or more*. A similar proportion of people in Iceland (47%) and Norway (45%) have also experienced *two problems or more*.

<sup>48</sup> 10.945 respondents in total.

<sup>49</sup> Interviewees were asked the question: *Could you please tell me how many such problems you encountered over the last 12 months?*

QA29 Could you please tell me how many such problems you encountered over the last 12 months?

		Base	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	Don't know	At least one problem	2 problems or more	Average
	EU27	10945	63%	19%	7%	6%	4%	2%	98%	31%	1,6
	BE	415	67%	14%	6%	8%	3%	2%	98%	28%	1,6
	BG	331	40%	21%	8%	13%	16%	1%	99%	42%	2,2
	CZ	315	69%	18%	5%	4%	2%	2%	98%	27%	1,5
	DK	631	61%	21%	8%	6%	3%	0%	100%	35%	1,7
	DE	639	66%	18%	4%	5%	3%	3%	97%	27%	1,6
	EE	294	62%	17%	6%	9%	5%	1%	99%	32%	1,8
	IE	364	66%	19%	6%	5%	3%	1%	99%	29%	1,6
	EL	295	70%	18%	6%	5%	1%	0%	100%	29%	1,7
	ES	447	69%	16%	7%	6%	2%	0%	100%	29%	1,6
	FR	577	65%	21%	7%	5%	2%	1%	99%	32%	1,6
	IT	260	55%	17%	7%	6%	12%	4%	96%	30%	1,6
	CY	191	67%	17%	5%	9%	2%	1%	99%	31%	1,8
	LV	335	55%	19%	8%	10%	5%	2%	98%	37%	2,0
	LT	19	79%	6%	0%	0%	0%	15%	85%	6%	1,1
	LU	258	60%	20%	9%	5%	5%	1%	99%	34%	1,7
	HU	273	59%	25%	6%	7%	2%	2%	98%	38%	1,8
	MT	263	63%	23%	4%	4%	5%	0%	100%	31%	1,6
	NL	774	56%	21%	8%	7%	5%	2%	98%	37%	1,8
	AT	340	56%	26%	6%	4%	6%	2%	98%	36%	1,6
	PL	284	70%	14%	7%	6%	2%	1%	99%	27%	1,6
	PT	193	82%	6%	1%	1%	5%	3%	97%	9%	1,1
	RO	175	54%	8%	4%	4%	19%	11%	89%	16%	1,6
	SI	454	57%	17%	9%	12%	4%	2%	98%	38%	2,0
	SK	424	43%	29%	9%	5%	13%	2%	98%	42%	1,8
	FI	432	66%	17%	7%	6%	3%	1%	99%	30%	1,7
	SE	610	59%	21%	9%	7%	3%	1%	99%	37%	1,7
	UK	741	62%	21%	8%	6%	2%	0%	100%	35%	1,6
	IS	387	44%	23%	10%	14%	7%	3%	97%	47%	2,3
	NO	924	52%	26%	12%	7%	2%	1%	99%	45%	1,9
Highest percentage per country			Lowest percentage per country								
Highest percentage per item			Lowest percentage per item								

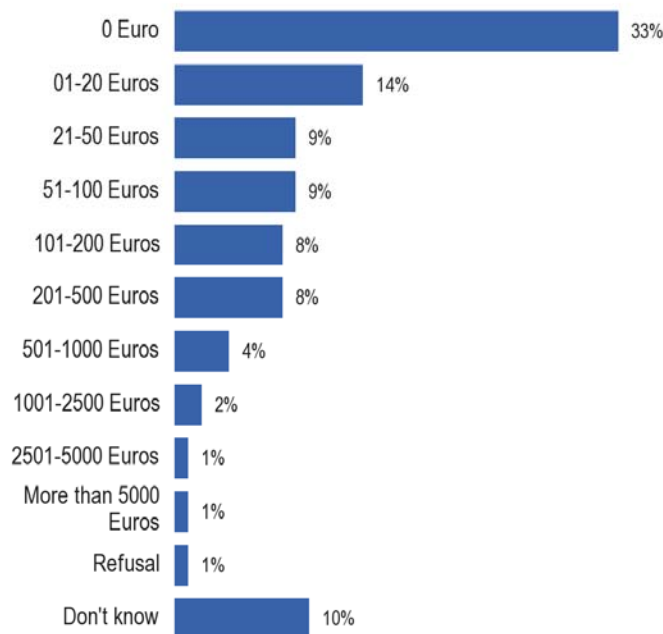
\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

**Socio-demographic** analysis and **consumer confidence** analysis both did not yield any significant differences between groups.

### 5.1.3. Estimated financial loss due to problem

The respondents who have experienced a problem<sup>50</sup> were asked to estimate the total financial loss associated with their most recent problem. The average<sup>51</sup> estimated value of such losses is €375<sup>52</sup> and the median estimated value is €18<sup>53</sup>. One third (33%) of respondents say the last problem they encountered did not cost them anything (from a financial point of view). Another 14% of respondents say it cost them between €1-€20, while 9% estimated the loss at €21-€50 and another 9% at €51-€100. The rest of the respondents gave an answer greater than €100: 8% (€101-€200), 8% (€201-€500), 4% (€501-€1000), 2% (€1001-€2500), 1% (€2501-€5000) and 1% more than €5000. 1% of the respondents refused to answer to the question. Ten percent of respondents who were asked the question did not give an answer.

QA30. Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.



EU27

Base: respondents who have encountered a problem (n=10.945)

<sup>50</sup> 10.945 respondents in total.

<sup>51</sup> Respondents who refused to answer as well as those who answered "Don't know" were excluded from the calculation of the average.

<sup>52</sup> Interviewees were asked the question: Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.



























<sup>53</sup> Ibid.

The average losses, based on consumer estimates in Denmark, Ireland and Spain all exceed €1,000. In Denmark, it should be noted that over half (51%) say the problem they encountered did not result in any financial loss, which implies a wide variation in terms of the financial consequences experienced by Danish consumers or in the way they estimate the level of those losses. A significant number of respondents in Sweden (44%) and Germany (43%) did not experience any financial loss. A similar level is found in Norway; 49% of those experiencing a problem say they did not incur any financial loss as a result.

There are five countries where consumers estimate their average financial loss as less than €100: Poland, Hungary, Slovakia, Bulgaria and the Czech Republic.

People in EU15 countries tend to estimate higher financial losses than those in NMS12 countries (€412 vs €120 on average). In EU15 countries, 25% of consumers say their loss was more than €100 (13% in NMS12). However, it should also be noted that more people in EU15 countries said their problem did not result in a financial loss (35% compared to 24% in NMS12). 38% of consumers in NMS12 countries estimated a financial loss of €1-€50 (21% of those in EU15).

QA30 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.

		Base	0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros	1001-2500 Euros	2501-5000 Euros	More than 5000 Euros	Refusal	Don't know	Average (in Euros)	Median (in Euros)
	EU27	10945	33%	14%	9%	9%	8%	8%	4%	2%	1%	1%	1%	10%	374	18
	EU15	6971	35%	12%	9%	9%	9%	8%	4%	2%	1%	1%	1%	9%	412	20
	NMS12	2991	24%	25%	13%	9%	5%	5%	2%	1%	0%	0%	2%	14%	120	13
	BE	415	31%	13%	10%	5%	7%	12%	5%	4%	1%	1%	2%	9%	333	20
	BG	331	14%	25%	13%	11%	7%	5%	2%	1%	0%	0%	2%	20%	75	18
	CZ	315	20%	39%	10%	10%	6%	4%	2%	0%	1%	0%	0%	8%	80	8
	DK	631	51%	13%	7%	7%	6%	7%	3%	3%	0%	2%	0%	1%	1604	0
	DE	639	43%	14%	6%	8%	8%	8%	3%	1%	0%	1%	1%	7%	174	2
	EE	294	28%	29%	10%	8%	8%	4%	3%	1%	0%	1%	1%	7%	173	6
	IE	364	27%	12%	8%	11%	9%	9%	5%	3%	3%	1%	1%	11%	1252	50
	EL	295	28%	14%	12%	9%	8%	6%	4%	1%	1%	0%	3%	14%	181	20
	ES	447	24%	7%	11%	11%	11%	9%	7%	3%	1%	2%	1%	13%	1070	60
	FR	577	34%	13%	10%	9%	7%	8%	5%	2%	2%	0%	0%	10%	234	20
	IT	260	21%	5%	9%	13%	14%	11%	1%	2%	1%	3%	2%	18%	744	100
	CY	191	26%	8%	8%	12%	11%	12%	7%	4%	0%	3%	2%	7%	826	80
	LV	335	14%	41%	18%	7%	3%	5%	1%	0%	0%	0%	3%	8%	251	15
	LT	19	10%	5%	6%	9%	16%	11%	11%	10%	0%	6%	5%	11%	1304	174
	LU	258	39%	12%	7%	10%	6%	8%	5%	2%	1%	3%	0%	7%	893	10
	HU	273	23%	36%	14%	9%	4%	4%	1%	1%	0%	0%	1%	7%	56	11
	MT	263	26%	8%	11%	23%	8%	11%	4%	4%	1%	0%	1%	3%	212	70
	NL	774	39%	14%	8%	8%	5%	8%	3%	3%	1%	2%	1%	8%	402	10
	AT	340	34%	7%	10%	12%	11%	10%	4%	2%	1%	0%	1%	8%	184	40
	PL	284	36%	23%	16%	6%	5%	4%	1%	0%	0%	0%	2%	7%	48	5
	PT	193	31%	7%	11%	7%	6%	6%	1%	1%	1%	1%	1%	27%	245	10
	RO	175	10%	4%	4%	14%	4%	11%	2%	2%	2%	0%	3%	44%	451	100
	SI	454	21%	24%	16%	9%	9%	5%	3%	3%	1%	1%	1%	7%	298	30
	SK	424	13%	28%	16%	9%	4%	3%	2%	0%	0%	0%	5%	20%	75	20
	FI	432	36%	25%	12%	8%	7%	4%	2%	2%	1%	0%	0%	3%	206	8
	SE	610	44%	17%	10%	5%	5%	6%	4%	1%	0%	1%	0%	7%	208	2
	UK	741	37%	14%	10%	9%	9%	7%	4%	2%	1%	1%	1%	5%	239	11
	IS	387	33%	14%	8%	8%	10%	10%	3%	3%	1%	1%	0%	9%	395	14
	NO	924	49%	10%	8%	8%	9%	6%	3%	2%	0%	1%	0%	4%	287	0
Highest percentage per country							Lowest percentage per country									
Highest percentage per item							Lowest percentage per item									





Highest percentage per country      Lowest percentage per country  
Highest percentage per item      Lowest percentage per item

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

**Socio-demographic** analysis reveals that the following groups report -on average- lower financial losses (€ amounts rounded to whole Euros): women (€277), respondents aged 15-24 (€141), respondents who live alone (€270) or in a household of three (€285), unemployed interviewees (€245), students (€206), respondents who place themselves low on the social staircase (€259).

In contrast, the average financial loss reported is *higher* amongst men (€468), the oldest respondents aged 55+ (€491), large household of four people or more (€513), and finally, the self-employed stand out with the highest average loss (€770).

**QA30 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.**

	Average (in euros)
EU27	374
<b>Sex</b>	
 Male	468
 Female	277
<b>Age</b>	
 15-24	141
25-39	311
40-54	450
55 +	491
<b>Household composition</b>	
1	270
2	347
3	285
4+	513
<b>Respondent occupation scale</b>	
 Self-employed	770
Managers	314
Other white collars	466
Manual workers	338
House persons	321
Unemployed	245
Retired	369
Students	206
<b>Self-positioning on the social staircase</b>	
Low (1-4)	259
Medium (5-6)	435
High (7-10)	343

Analysis of **consumer confidence** shows that the confident consumers, and those who feel protected by consumer law, on average, report lower financial losses (€342 and €321 respectively) than those who do not feel confident, or protected by law (€478 and €468 respectively).

This was the opposite for respondents who feel knowledgeable as a consumer; on average they report *higher* financial loss (€417) than their non-knowledgeable counterparts (€286).

## 5.2. Impact of aggregate consumer detriment

One way in which it is possible to evaluate the impact of problems experienced by consumers with a good, a service, a retailer or a provider is to establish the level of financial loss associated with the problems. In this study those consumers who had experienced a problem in the past year for which they felt they had legitimate cause for complaint (QA27<sup>54</sup>) were asked to estimate, as accurately as they could, the total value of any financial losses involved as a result of the problem (QA30<sup>55</sup>). Where consumers had experienced multiple problems (QA29<sup>56</sup>), they were asked to provide an estimate of loss only for the most recent. The reason for choosing only the most recent loss was that respondents' recall of more distant losses is likely to be less reliable.

It appears that the financial detriment in most cases involves small sums, although there are areas like financial services and real estate, in which the amount can be considerably larger. At an EU level, this figure can be substantial and it is estimated to be in the magnitude of 0.39% of GDP of the EU.

Respondents from Ireland, Italy, the Netherlands and Spain reported higher levels in comparison to the other countries.

Looking at findings by socio-demographic variables, it appears that men suffer more than women and the elderly more than other age groups. Respondents who completed their education before 15 also report greater loss than those who completed their education after 20. Furthermore, respondents who had problems paying household bills in the previous 12 months seem to report greater losses than those who didn't have problems paying their bills.

---

<sup>54</sup> QA27 In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?

<sup>55</sup> QA30 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure; we are interested in your estimations.

<sup>56</sup> QA29 Could you please tell me how many such problems you encountered over the last 12 months?



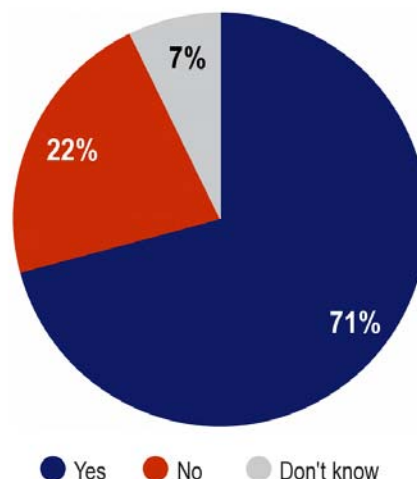
### 5.3. Willingness to take action

This section presents the interviewees' willingness to take action in case of consumer detriment, in two ways. Firstly, their a priori subjective willingness is measured. Secondly, the actual actions they took after they had experienced an unfortunate purchase are presented.

#### 5.3.1. Inclination to make a complaint if there would be a problem

The reader may recall that 78% of respondents have *not* encountered a problem in the past 12 months. These respondents<sup>57</sup> were asked whether they think they would have made a complaint to the retailer, the provider or the manufacturer, *if they had* experienced such a problem<sup>58</sup>. 71% of respondents feel they *would have made a complaint* while a 22% feel they wouldn't. The remaining 7% of respondents do not know.

QA28. If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?



EU27

Base: respondents who have not encountered a problem (n=42.457)

Countries where the most respondents feel they would make a complaint in the event of experiencing a problem are Sweden (91%), Luxembourg (87%), the Netherlands, Germany and Cyprus (84% each). Most respondents in Norway also feel they would complain (86%). Respondents from Lithuania (69%), Latvia (53%) and Estonia (47%) are the most likely to say they *wouldn't make a complaint*.

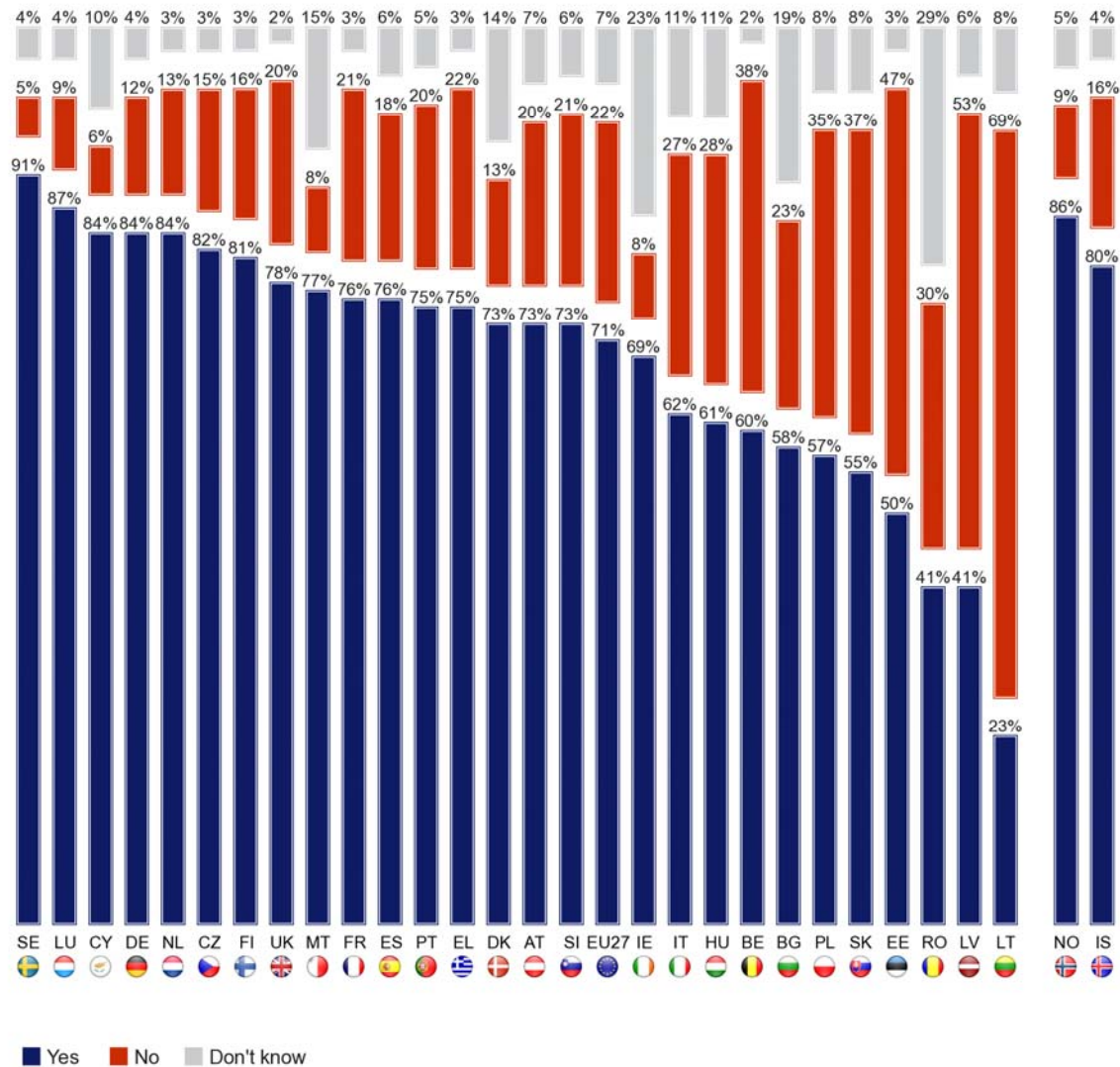
<sup>57</sup> 42.457 respondents in total

<sup>58</sup> Interviewees were asked the question: *If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?*

Consumers from Romania are again the most likely to say they don't know (29%), followed by those in Ireland (23%).

Consumers in EU15 show a higher propensity to complain – 76% say they would do so (compared to 55% in NMS12). However, it should be noted that 13% of those in NMS12 say they don't know (compared to 5% in EU15).

QA28. If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?






Base: respondents who have not encountered a problem (n=42.457)

From a **socio-demographic** point of view, those who are more inclined to make a complaint are amongst the following groups: respondents aged 40-54 (75%), those who stayed in the educational system until the age of twenty or beyond (75%), managers

(79%), other white collar workers (75%), those who almost never have difficulties paying their bills (75%) and internet users (76%).

The following groups appear to be less inclined to make a complaint: interviewees who left school at fifteen or earlier (67%), those who are retired (67%) or students (68%), people who have difficulties paying their bills most of the time (60%), or from time to time (66%), people low on the social staircase (66%), widowed respondents (63%), interviewees who never used a computer (60%), internet non-users (63%), and interviewees with a different mother tongue than the official language of their country of residence (60%).

**QA28 If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?**

	Yes	No	Don't know
EU27	71%	22%	7%
<b>Age</b>			
 15-24	69%	23%	8%
25-39	72%	22%	6%
40-54	75%	19%	6%
55 +	68%	24%	8%
<b>Education (End of)</b>			
 15-	67%	25%	8%
16-19	72%	21%	7%
20+	75%	19%	6%
Still studying	68%	23%	9%
<b>Respondent occupation scale</b>			
 Self-employed	72%	21%	7%
Managers	79%	16%	5%
Other white collars	75%	19%	6%
Manual workers	74%	20%	6%
House persons	69%	24%	7%
Unemployed	69%	24%	7%
Retired	67%	25%	8%
Students	68%	23%	9%
<b>Difficulties paying bills</b>			
Most of the time	60%	29%	11%
From time to time	66%	25%	9%
Almost never	75%	19%	6%
<b>Marital status</b>			
Unmarried	71%	22%	7%
(Re)Married/ Single + a partner	72%	21%	7%
Divorced or separated	72%	21%	7%
Widowed	63%	28%	9%
<b>Use of the Internet</b>			
User	76%	18%	6%
Non user	63%	28%	9%
<b>Mother tongue different</b>			
Yes	60%	32%	8%
No	72%	21%	7%

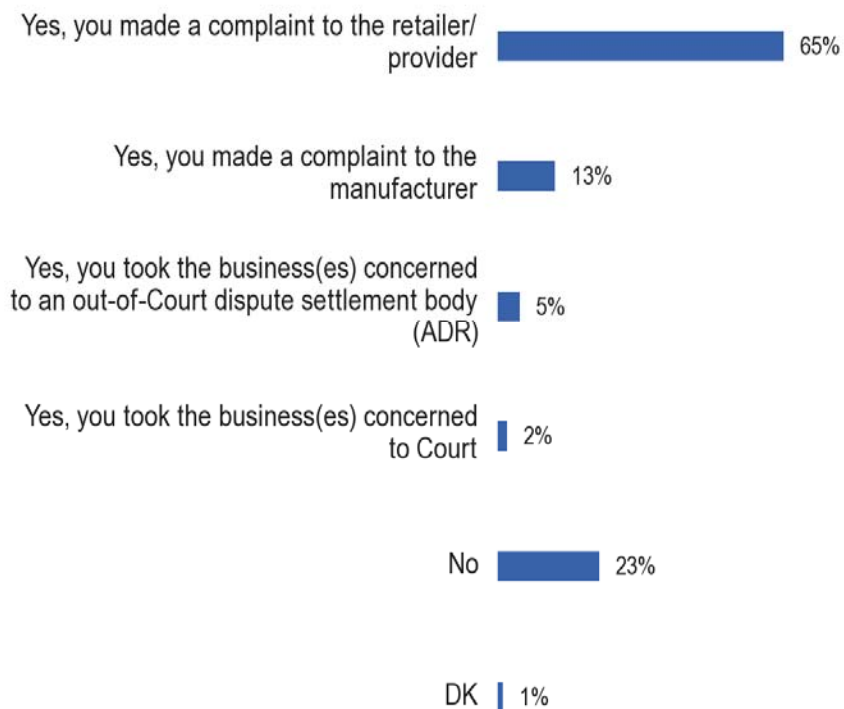
Base: respondents who have not encountered a problem (n= 42.457)

Analysis of **consumer confidence** shows that the confident consumers, the knowledgeable consumers, and those who feel protected by consumer law are more likely to make a complaint (74% for all three types of consumer confidence) than those who do not feel confident, knowledgeable or protected by law (63%, 66%, and 67% respectively).

### 5.3.2. Action undertaken in response to experienced problem

Continuing our considerations of consumers who *have* experienced problems in the last twelve months, we asked those interviewees which actions they took in response. They could give multiple answers. More than three-quarters took some form of action in response to their problems (77%) while 23% took no action at all<sup>59</sup>. Those who took action were most likely to do so in the form of making a complaint to the retailer or provider (65% of all experiencing a problem). Comparatively fewer consumers made a complaint to the manufacturer (13%) and even fewer took more formal action, in the form of utilising an out-of-court dispute settlement body (ADR) (5%) or taking the business(es) concerned to Court (2%).

QA31. As a consequence of the problem(s) you encountered, did you take any of the following actions?



 EU27

Base: respondents who have encountered a problem (n=10.945)




Consumers in Austria, Portugal, Denmark, the Czech Republic and Cyprus were the most likely to have taken some form of action (at least 85% in each country), largely via a complaint to the retailer/provider. However, respondents in Austria and the Czech Republic were the most likely to have made *a complaint to the manufacturer* (22% in each country both).

By contrast, consumers in Romania are the least likely to take any action (only 48% took some form of action), followed by those in Latvia (55%) and Estonia (56%). It should be noted, however, that 22% of Romanian consumers who had experienced a problem had been *through an out-of-court dispute settlement body (ADR)*.

People in EU15 countries are more likely to have taken some form of action when encountering problems (78% vs. 68% in NMS12). In both EU15 and NMS12 the most likely action is a complaint to the retailer/provider (67% in EU15, 55% in NMS12).

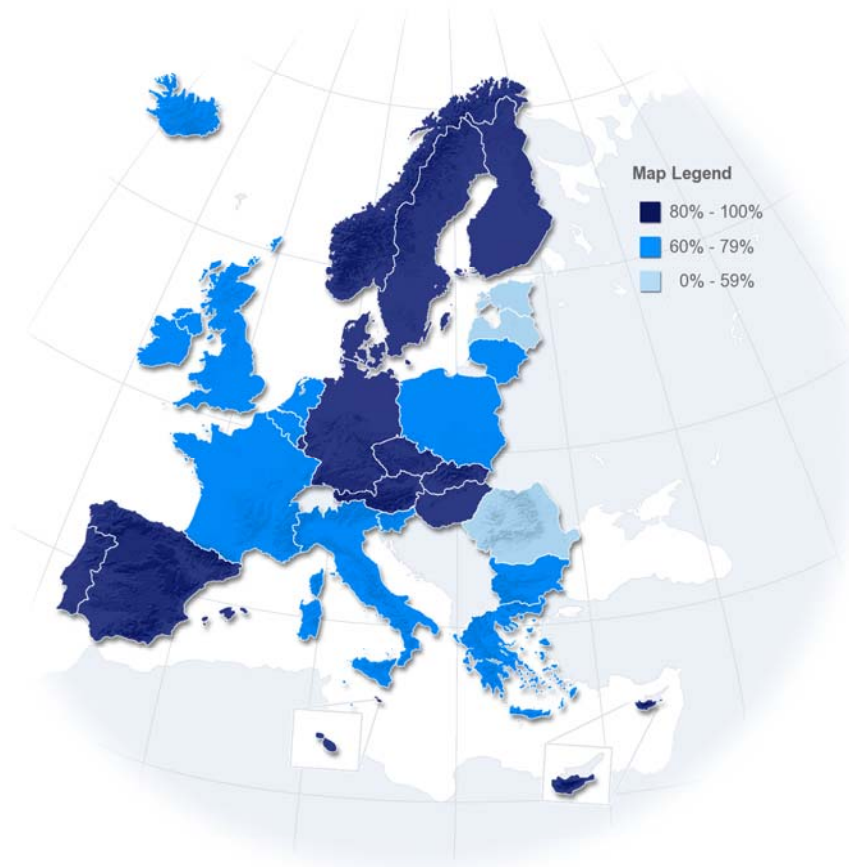
---

<sup>59</sup> Interviewees were asked the question: *As a consequence of the problem(s) you encountered, did you take any of the following actions? (MULTIPLE ANSWERS POSSIBLE)*

	AT	89%
	PT	87%
	DK	86%
	CZ	85%
	CY	85%
	SE	84%
	LU	84%
	ES	83%
	DE	83%
	HU	82%
	SK	81%
	FI	80%
	MT	80%
	IE	79%
	IT	77%
	EU27	77%
	UK	76%
	FR	74%
	EL	72%
	SI	71%
	NL	71%
	LT	69%
	BE	68%
	PL	66%
	BG	63%
	EE	56%
	LV	55%
	RO	48%
	NO	87%
	IS	68%

Question: QA31. As a consequence of the problem(s) you encountered, did you take any of the following actions?

Answers: Total 'yes'



Base: respondents who have encountered a problem (n=10.945)

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

The **socio-demographic analysis** shows that, for most groups, at least seven in ten respondents took some form of action. This reaches the highest level amongst self-employed consumers (82%).

By contrast, lower proportions taking action are found amongst: younger respondents aged 15-24 (73%), house persons (72%), students (73%), widowed people (69%), respondents who never used a computer (71%), people who don't use internet (71%), and interviewees with a different mother tongue (74%).

The amount of loss reported has an impact on the actions undertaken. Indeed, 14% of respondents who reported a loss of 200 Euros took the business to an out-of-Court dispute settlement body (ADR). By contrast only 4% of those who reported a loss which was less than 200 Euros took this action. Additionally 9% of those who reported a loss of 500 Euros or more took the business to Court whereas this was the case for only 1% of those who experienced a loss of less than 500 Euros.

QA31 As a consequence of the problem(s) you encountered, did you take any of the following actions?  
(MULTIPLE ANSWERS POSSIBLE)

	Yes, you took the business(es) concerned to an out-of-Court dispute settlement body (ADR)	Yes, you took the business(es) concerned to Court	Yes, you made a complaint to the retailer/provider	Yes, you made a complaint to the manufacturer	No	Don't know	Total 'Yes'
EU27	5%	2%	65%	13%	23%	1%	77%
<b>Age</b>							
15-24	4%	2%	62%	14%	26%	1%	73%
25-39	6%	2%	68%	13%	21%	1%	79%
40-54	5%	2%	65%	15%	21%	1%	78%
55 +	4%	2%	64%	11%	25%	1%	74%
<b>Respondent occupation scale</b>							
Self-employed	9%	3%	64%	17%	17%	1%	82%
Managers	5%	2%	69%	13%	21%	0%	79%
Other white collars	5%	1%	66%	14%	21%	1%	78%
Manual workers	5%	2%	66%	13%	22%	1%	77%
House persons	5%	2%	62%	9%	28%	0%	72%
Unemployed	6%	2%	64%	16%	23%	1%	76%
Retired	4%	2%	64%	10%	25%	1%	74%
Students	3%	2%	62%	14%	26%	1%	73%
<b>Marital status</b>							
Unmarried	5%	2%	64%	13%	25%	0%	75%
(Re)Married/ Single + a partner	5%	2%	66%	13%	21%	1%	78%
Divorced or separated	6%	3%	65%	10%	24%	0%	76%
Widowed	6%	0%	58%	11%	28%	3%	69%
<b>Use of the Internet</b>							
User	5%	2%	66%	14%	21%	1%	78%
Non user	5%	1%	60%	10%	28%	1%	71%
<b>Mother tongue different</b>							
Yes	5%	1%	62%	11%	26%	0%	74%
No	5%	2%	66%	13%	22%	1%	77%

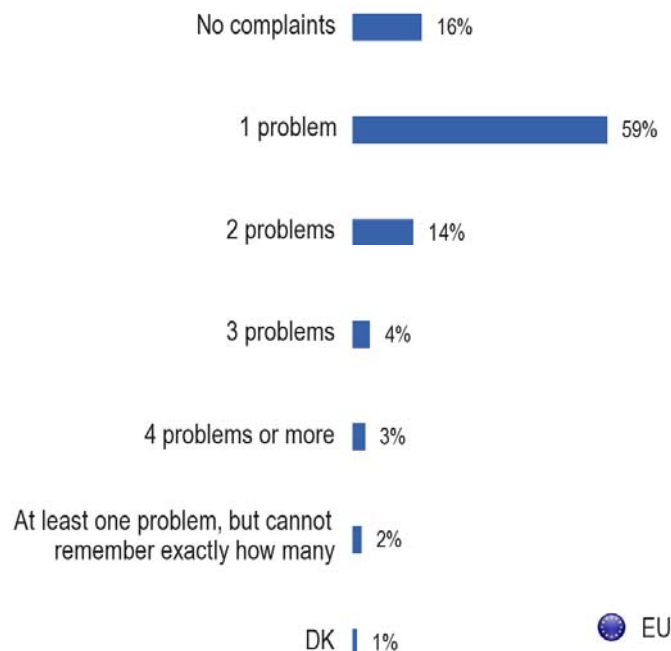
Analysis of **consumer confidence** revealed no significant differences.



### 5.3.3 Number of complaints to retailers, providers of manufacturers

Continuing with our analysis of consumers who encountered a problem in the past 12 months, the study established the number of problems leading to a complaint to the retailer(s)/ provider(s)/ manufacturer(s)<sup>60</sup>. Similar to the response to the previous question, more than eight in ten consumers reported *at least one problem* (82%) while 16% did not make any complaints. The majority of respondents (59%) reported *one problem* only, whilst 21% reported *two or more problems*.

QA32. For how many of the problems that you encountered in the last 12 months did you make a complaint to the retailer(s)/ provider(s)/ manufacturer(s)?



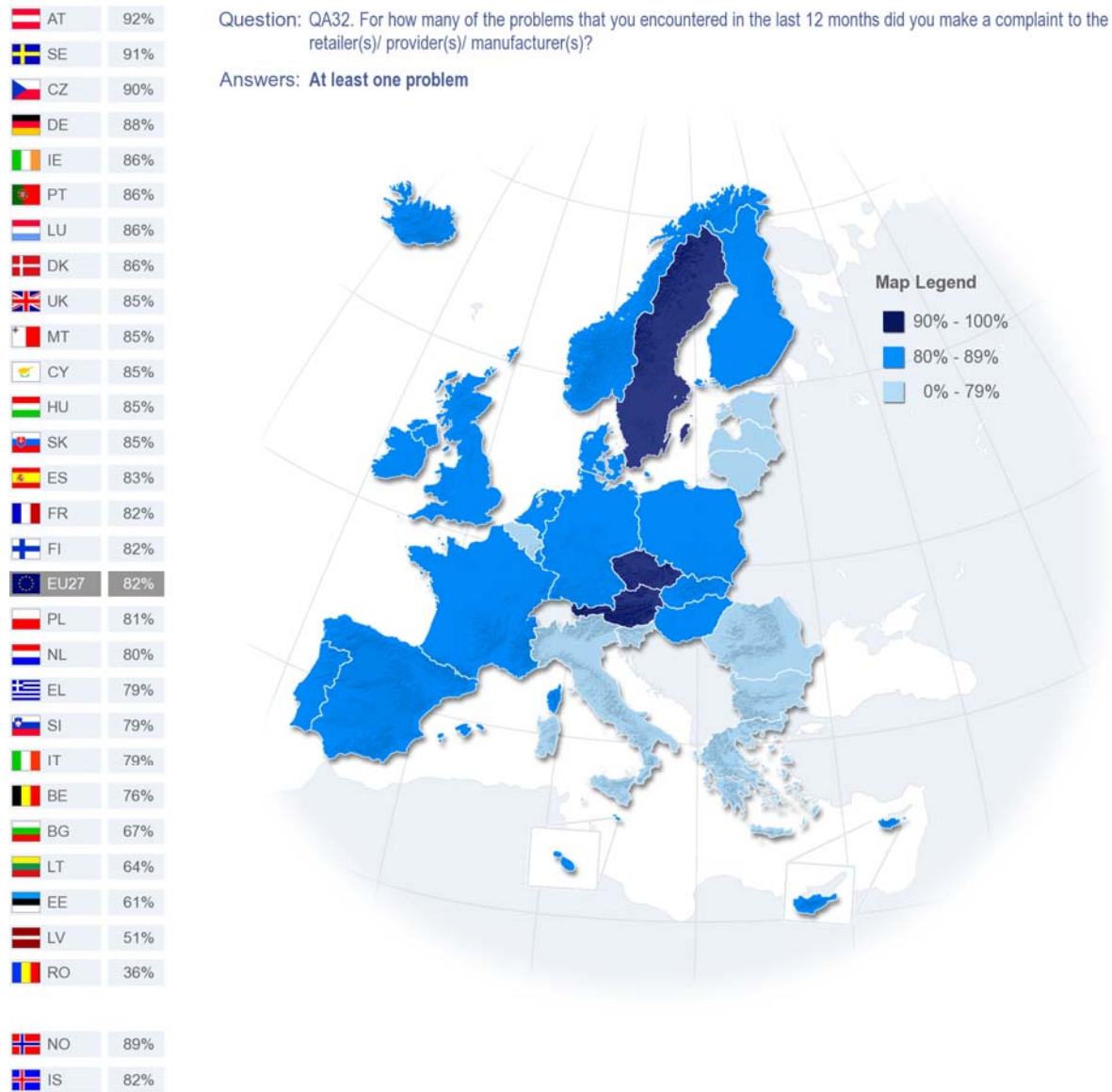
Base: respondents who have encountered a problem (n=10.945)

Consumers from Austria (92%), Sweden (91%) and the Czech Republic (90%) are again most likely to complain about *at least one problem*. When looking at consumers who report *two or more problems*, these come from Sweden (35%) and Slovakia (32%). More consumers in Norway (38%) and Iceland (30%) also mention experiencing *two or more problems*.

By contrast, a higher proportion of affected consumers *did not* make a complaint about the problem in Romania (59%), as well as Latvia (46%), Estonia (38%), Bulgaria (32%).

<sup>60</sup> Interviewees were asked the question: For how many of the problems that you encountered in the last 12 months did you make a complaint to the retailer(s)/ provider(s)/ manufacturer(s)?

Consumers in the EU15 countries are more likely to have complained about *at least one problem* (84%) compared to NMS12 countries (75%). At the same time, 24% of consumers in NMS12 didn't make a complaint (compared to 15% in EU15).



Base: respondents who have encountered a problem (n=10.945)

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

The socio-demographic analysis shows that the more educated respondents are those who are more likely to report a problem. Indeed, 25% of the better-educated respondents reported *two problems or more* compared to only 15% of the lower-educated ones.

Also, at least a quarter of self-employed people and managers reported *two problems or more* (respectively 26% and 25%), contrasting with those who are retired (only 17% of retirees reported *two problems or more*).

## 5.4. Involving public authorities or consumer organisations

### 5.4.1. Number of complaints to public authorities or consumer organisations

In the preceding section, we saw that more than three-quarters (77%) of those consumers who had experienced problems, took some form of action. However, when they were asked specifically whether they (also) had made complaints to public authorities or consumer organisations in connection with the problems they had experienced<sup>61</sup>, only 16% of those who experienced problems involved public authorities or consumer organisations in *at least one problem*.

When examining the results on a country level, the vast majority of consumers in all countries say they did not involve public authorities or consumer organisations. This is most marked in Greece, Denmark and the Czech Republic, where at least 92% *didn't make a complaint* to these organisations in relation to any problems. The same was true of 96% of respondents in Iceland.































Consumers in Spain (30%), Slovenia and Slovakia (both at 25%) and Hungary (23%) were the most likely to have complained to a public authority or consumer organisation.

The results for consumers in EU15 countries and NMS12 countries are very similar – only 16% and 17% of consumers in the two country groupings complained to the public authorities/consumer organisations in connection with *at least one problem*.

---

<sup>61</sup> Interviewees were asked the question: *For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?*

QA33 For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?

		Base	No complaints	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	Don't know	At least one problem	Average
	EU27	10945	83%	13%	2%	0%	0%	1%	1%	16%	0,2
	EU15	6971	83%	13%	2%	0%	0%	1%	1%	16%	0,2
	NMS12	2991	81%	13%	2%	1%	0%	2%	2%	17%	0,2
	BE	415	87%	9%	1%	1%	0%	1%	1%	12%	0,2
	BG	331	83%	8%	3%	1%	0%	3%	2%	14%	0,2
	CZ	315	92%	6%	1%	0%	0%	1%	0%	8%	0,1
	DK	631	94%	5%	1%	0%	0%	0%	0%	6%	0,1
	DE	639	83%	11%	1%	0%	0%	1%	4%	13%	0,2
	EE	294	77%	19%	1%	0%	0%	1%	1%	22%	0,2
	IE	364	79%	13%	2%	1%	0%	1%	3%	18%	0,2
	EL	295	95%	4%	0%	1%	0%	0%	0%	5%	0,1
	ES	447	70%	26%	2%	0%	0%	0%	0%	30%	0,4
	FR	577	90%	7%	0%	0%	0%	1%	0%	9%	0,1
	IT	260	82%	12%	2%	1%	0%	1%	2%	16%	0,2
	CY	191	90%	10%	0%	0%	0%	0%	0%	10%	0,1
	LV	335	79%	12%	1%	1%	0%	2%	4%	17%	0,2
	LT	19	48%	48%	0%	0%	0%	0%	4%	48%	0,5
	LU	258	90%	7%	2%	0%	0%	1%	0%	10%	0,1
	HU	273	76%	17%	5%	1%	0%	0%	1%	23%	0,3
	MT	263	79%	16%	2%	1%	0%	0%	1%	20%	0,2
	NL	774	90%	7%	1%	0%	0%	1%	0%	10%	0,1
	AT	340	79%	14%	4%	0%	0%	1%	1%	20%	0,3
	PL	284	82%	15%	1%	1%	0%	2%	1%	18%	0,2
	PT	193	80%	15%	0%	0%	0%	2%	2%	17%	0,2
	RO	175	80%	9%	2%	0%	0%	3%	5%	15%	0,2
	SI	454	73%	13%	4%	1%	1%	5%	2%	25%	0,3
	SK	424	73%	15%	5%	1%	1%	3%	2%	25%	0,4
	FI	432	83%	14%	2%	0%	0%	1%	0%	17%	0,2
	SE	610	90%	8%	2%	0%	0%	1%	0%	10%	0,1
	UK	741	78%	16%	3%	1%	1%	1%	0%	21%	0,3
	IS	387	96%	3%	0%	0%	0%	0%	0%	4%	0,0
	NO	924	90%	9%	1%	0%	0%	0%	0%	10%	0,1
Highest percentage per country											
Lowest percentage per country											
Highest percentage per item						Lowest percentage per item					

Highest percentage per country

Lowest percentage per country

Highest percentage per item



Lowest percentage per item

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

The **socio-demographic** analysis shows that highest percentages of respondents who made a complaint to a public authority or a consumer organisation are found amongst the self-employed (20%), people who most of the time have difficulties paying their bills (20%), and persons with a different mother tongue (22%).

Lowest percentages of complaint to a public authority or a consumer organisation were reported by the youngest respondents aged 15-24 (12%) and students (11%).

**QA33 For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?**

	<b>At least one problem</b>
EU27	16%
<b>Age</b>	
 15-24	12%
25-39	17%
40-54	17%
55 +	15%
<b>Respondent occupation scale</b>	
 Self-employed	20%
Managers	16%
Other white collars	15%
Manual workers	16%
House persons	17%
Unemployed	18%
Retired	17%
Students	11%
<b>Difficulties paying bills</b>	
Most of the time	20%
From time to time	17%
Almost never	15%
<b>Mother tongue different</b>	
Yes	22%
No	16%

Analysis of **consumer confidence** shows that the confident consumers, and those who feel protected by consumer law are *less* likely to make a complaint to a public authority or a consumer organisation (15% each) than those who do not feel confident as a consumer, or protected by law (20% and 18% respectively). Further, no significant difference is found regarding those who felt knowledgeable as consumers.

The differences between the respondents who identify a consumer organisation or a public authority and those who do not is not significant. 20% of those who identified at least one public authority and one consumer organisation made a complaint to either a public authority or a consumer organisation compared to 15% of those who did not identify any consumer organisation or public authority.

#### 5.4.2. Reasons for not taking complaint to public authorities or consumer organisations

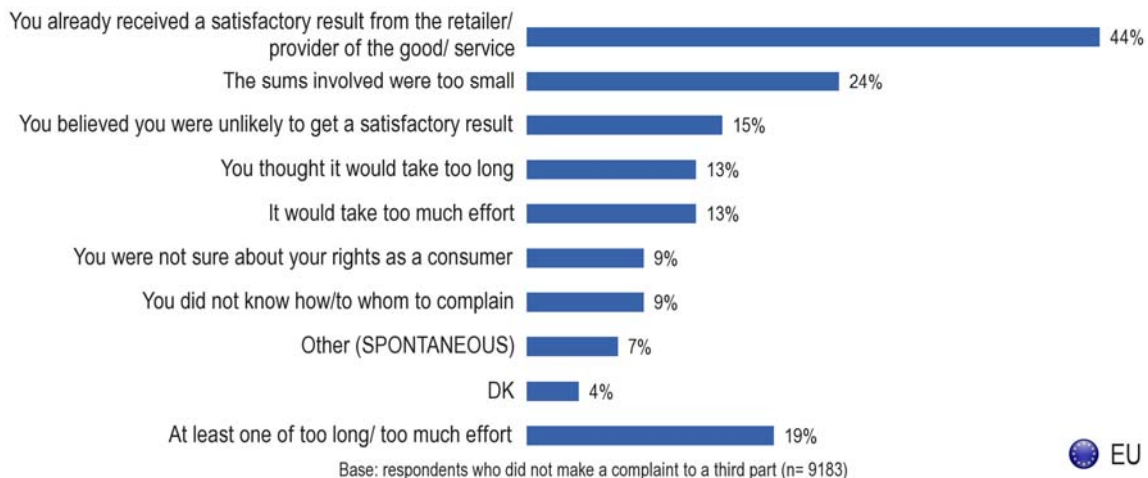
Having established that very few consumers who experienced problems made a complaint to a public authority or a consumer organisation, we asked those who had not done so about their reasons for not taking their complaint to these bodies<sup>62</sup>.

The most frequently cited reason for not making a complaint to a public authority or consumer organisation is that the individual had *already received a satisfactory result from the retailer/provider of the good/service* (44%). The next most common reason, mentioned by close to a quarter of respondents, was that *the sums involved were too small* (24%).

It is reassuring to note that relatively few respondents did not take this route due to expectations of an unsatisfactory response or outcome. For example, only 15% *believed they were unlikely to get a satisfactory result*, and similar numbers said they thought *it would take too long* or *take too much effort* (13% each). 19% of respondents answered that either it would take too long or it would take too much effort.

*Not knowing whom to complain to* (9%) and *not being sure of one's rights as a consumer* (9%) are both relatively infrequently cited reasons for not taking a complaint down these routes. A more detailed account of consumer awareness of specific organisations is included in chapter three.

QA34. Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain?



<sup>62</sup> Interviewees were asked the question: Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain? (MULTIPLE ANSWERS POSSIBLE)

Consumers in Austria (69%), Denmark (64%) and Sweden (63%) are the most likely to say they *already received a satisfactory result* and this is the most frequently cited reason in 23 EU Member States. This was also the most frequently mentioned reason in Iceland and Norway.

The exceptions are in Latvia, Romania and Bulgaria (Lithuania has been excluded from this analysis due to a small respondent base for this question). In Romania and Bulgaria consumers are most likely to cite the *belief that they were unlikely to get a satisfactory result* as their main reason for not complaining to a public authority or a consumer organisation (Bulgaria, 35%; Romania, 27%). Consumers in Latvia tend to feel *it would take too much effort* (31%) and, along with those is Romania, that the *process would take too long* (24% and 27% respectively).

Consumers in France and Slovakia (both 35%) are more likely than those in other Member States to identify *the sums involved being too small* as a reason not to complain to the public authorities or a consumer organisation.

Turning to the country groupings, those in EU15 are more likely to mention *already receiving a satisfactory result* (45%) than those in NMS12 (38%). Those in NMS12 are more likely to mention that *the sums involved were too small* (29% vs. 23% for EU15) and *it would take too much effort* (17% vs. 13% for EU15).



QA34 Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain?

	Base	You already received a satisfactory result from the retailer/ provider of the good/ service	The sums involved were too small	You believed you were unlikely to get a satisfactory result	You thought it would take too long	It would take too much effort	You did not know how/to whom to complain	You were not sure about your rights as a consumer	Other (SPONTANEOUS)	Don't know
EU27	9183	44%	24%	15%	13%	13%	9%	9%	7%	4%
EU15	5863	45%	23%	15%	13%	13%	9%	9%	8%	4%
NMS12	2472	38%	29%	15%	16%	17%	10%	8%	3%	6%
BE	364	44%	20%	19%	13%	16%	8%	7%	13%	2%
BG	283	24%	26%	35%	16%	24%	14%	10%	3%	6%
CZ	289	55%	21%	10%	11%	20%	13%	5%	2%	2%
DK	592	64%	19%	13%	9%	17%	4%	4%	6%	2%
DE	554	58%	20%	9%	4%	14%	8%	8%	4%	4%
EE	229	43%	28%	13%	18%	21%	4%	2%	7%	5%
IE	298	38%	16%	12%	9%	7%	9%	5%	10%	19%
EL	281	40%	31%	19%	14%	13%	4%	5%	3%	2%
ES	315	27%	17%	18%	16%	13%	14%	11%	12%	5%
FR	523	39%	35%	19%	19%	11%	9%	8%	8%	3%
IT	219	43%	24%	12%	21%	6%	13%	13%	5%	3%
CY	173	39%	23%	24%	19%	8%	9%	10%	5%	6%
LV	277	29%	28%	25%	24%	31%	10%	11%	3%	2%
LT	10	0%	30%	32%	20%	28%	28%	21%	0%	0%
LU	233	56%	23%	12%	12%	7%	9%	8%	11%	5%
HU	209	42%	31%	19%	16%	17%	10%	9%	6%	1%
MT	210	45%	20%	20%	17%	7%	8%	9%	6%	2%
NL	700	47%	19%	13%	8%	21%	8%	7%	9%	2%
AT	272	69%	25%	11%	8%	15%	8%	8%	2%	3%
PL	233	39%	32%	6%	15%	13%	8%	7%	3%	7%
PT	160	54%	20%	14%	12%	6%	13%	8%	7%	1%
RO	149	25%	25%	27%	27%	16%	12%	14%	3%	13%
SI	342	42%	24%	23%	16%	24%	8%	5%	6%	3%
SK	318	44%	35%	16%	13%	15%	12%	4%	3%	1%
FI	358	59%	24%	5%	6%	19%	6%	3%	11%	1%
SE	548	63%	17%	9%	6%	15%	5%	4%	10%	3%
UK	583	40%	18%	16%	14%	12%	10%	11%	10%	5%
IS	373	44%	39%	15%	17%	35%	9%	13%	7%	4%
NO	831	50%	28%	16%	13%	23%	8%	8%	5%	3%
Highest percentage per country						Lowest percentage per country				
Highest percentage per item						Lowest percentage per item				






**Socio-demographic** analysis reveals that those who did not take the complaint to a public authority or a consumer organisation because they *already received a satisfactory* result from the retailer or provider of the good or service are most likely to be found amongst: the age-group 40-54 (49%), managers (50%), or other white collar worker (49%).

In contrast, this is the most unlikely reason for the unemployed interviewees (34%), those who have difficulties with paying their bills most of the time (33%), those who place themselves low on the social ladder (36%), respondents who are born outside the EU (38%), interviewees with little (38%) or none computer skills (35%), and non- internet users (38%).

The *sums involved were too small* as a reason for not taking the complaint to a public authority or a consumer organisation is mentioned most often amongst students (30%). In contrast, this reason is occurs least often amongst the lesser educated who left school aged fifteen or younger (19%).

Other reasons mentioned significantly more often by specific groups are the following. *Believing to be unlikely to get a satisfactory result* is mentioned most often amongst interviewees with difficulties paying their bills most of the time (26%). *Not knowing how or to whom to complain* is a reason more likely amongst house persons (16%), interviewees who are born in another EU country (15%). *Not being sure about their rights as a consumer* is mentioned by more often interviewees with a different mother tongue than that of their country of residence (16%).

QA34 Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain?  
(MULTIPLE ANSWERS POSSIBLE)

	You already received a satisfactory result from the retailer/provider of the good/ service	The sums involved were too small	You believed you were unlikely to get a satisfactory result	You thought it would take too long	It would take too much effort	You did not know how/to whom to complain	You were not sure about your rights as a consumer	Other (SPONTANEOUS)	Don't know
EU27	44%	24%	15%	13%	13%	9%	9%	7%	4%
<b>Age</b>									
 15-24	41%	28%	14%	17%	16%	11%	10%	4%	5%
25-39	42%	23%	17%	16%	14%	11%	11%	6%	3%
40-54	49%	23%	15%	12%	13%	8%	7%	8%	3%
55 +	44%	22%	12%	9%	12%	8%	7%	10%	5%
<b>Education (End of)</b>									
 15-	40%	19%	14%	13%	15%	11%	8%	9%	4%
16-19	45%	23%	14%	13%	12%	9%	11%	7%	3%
20+	46%	25%	16%	12%	14%	9%	7%	7%	4%
Still studying	40%	30%	15%	18%	14%	10%	9%	5%	5%
<b>Respondent occupation scale</b>									
 Self-employed	46%	22%	16%	14%	15%	12%	9%	4%	3%
Managers	50%	21%	14%	13%	14%	7%	6%	7%	4%
Other white collars	49%	24%	15%	15%	12%	8%	7%	6%	3%
Manual workers	45%	23%	16%	15%	14%	11%	9%	8%	4%
House persons	38%	21%	15%	17%	10%	16%	13%	8%	2%
Unemployed	34%	24%	17%	11%	15%	9%	13%	7%	4%
Retired	44%	24%	12%	8%	12%	7%	8%	10%	5%
Students	40%	30%	15%	18%	14%	10%	9%	5%	5%
<b>Self-positioning on the social staircase</b>									
Low (1-4)	36%	27%	18%	14%	15%	14%	12%	8%	4%
Medium (5-6)	45%	23%	15%	13%	12%	9%	8%	7%	4%
High (7-10)	47%	23%	13%	12%	15%	7%	8%	7%	4%
<b>Born</b>									
In country of residence	45%	24%	15%	13%	13%	9%	9%	7%	4%
In another country of the EU	43%	16%	13%	18%	17%	15%	9%	6%	3%
Outside the EU	38%	25%	12%	16%	13%	13%	13%	7%	3%
<b>Use of the Internet</b>									
User	46%	24%	15%	13%	13%	9%	9%	7%	4%
Non user	38%	25%	14%	13%	15%	10%	9%	8%	4%
<b>Mother tongue different</b>									
Yes	40%	20%	12%	15%	16%	11%	16%	4%	3%
No	45%	24%	15%	13%	13%	9%	8%	8%	4%

Analysis of **consumer confidence** shows that interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law more often say they *already received a satisfactory* result from the retailer or provider of the good or service (48%, 48%, and 51% respectively) than their non-consumer-confident counterparts (34%, 37%, and 36%).

In contrast, reasons mentioned *less* often by interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law are the following: *believing to be unlikely to get a satisfactory result* (13%, 12%, and 11% respectively) as compared with the non-consumer confident (19%, 19%, and 20% respectively); *Thinking it would take too long* (12%, 12%, and 11% respectively) as compared with those who do not feel that way (18%, 16%, and 16% respectively); *Not being sure about their rights as consumer* (7% all three) as compared with those who do not feel that way (13%, 12%, and 10% respectively).

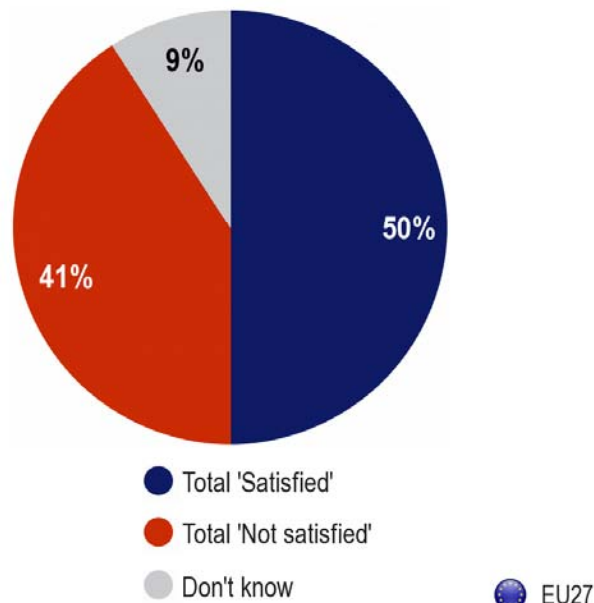
Furthermore, interviewees who feel confident, and those who feel protected by consumer law less often say that taking the complaint to a public authority or a consumer organisation would take *too much effort* (12% and 11%) than those who do not feel that way (17% and 16%).

Finally, interviewees who feel knowledgeable as a consumer, or protected by consumer law, less often give as a reason that the *sums were too small* (22% each) compared with their non-consumer-confident counterparts (27% and 26%). Also they less often say they *did not know how or to whom* to complain (8% and 7%) compared with the non-consumer-confident (13%).

### 5.4.3. Satisfaction with help received

The analysis has shown thus far that only 16% of consumers had involved the public authorities or consumer organisations in relation to at least one recent problem, primarily because they had already obtained a satisfactory response from the retailer or supplier. Where consumers have involved the public authorities or consumer organisations, their satisfaction with the help they received varies widely<sup>63</sup>. Half of those who took this route were *satisfied* with the assistance they received, whereas more than four in ten are *dissatisfied*. The proportion of those who were satisfied can be broken down further into those who were *very satisfied* (18%) and those who were only *fairly satisfied* (32%). As to the dissatisfied interviewees, 19% are *not very satisfied* and 22% are *not at all satisfied*. 9% of respondents answered that they did not know.

QA35. Thinking about the last time you made a complaint to a public authority or a consumer organisation about the problem you had, were you satisfied with the help you received?



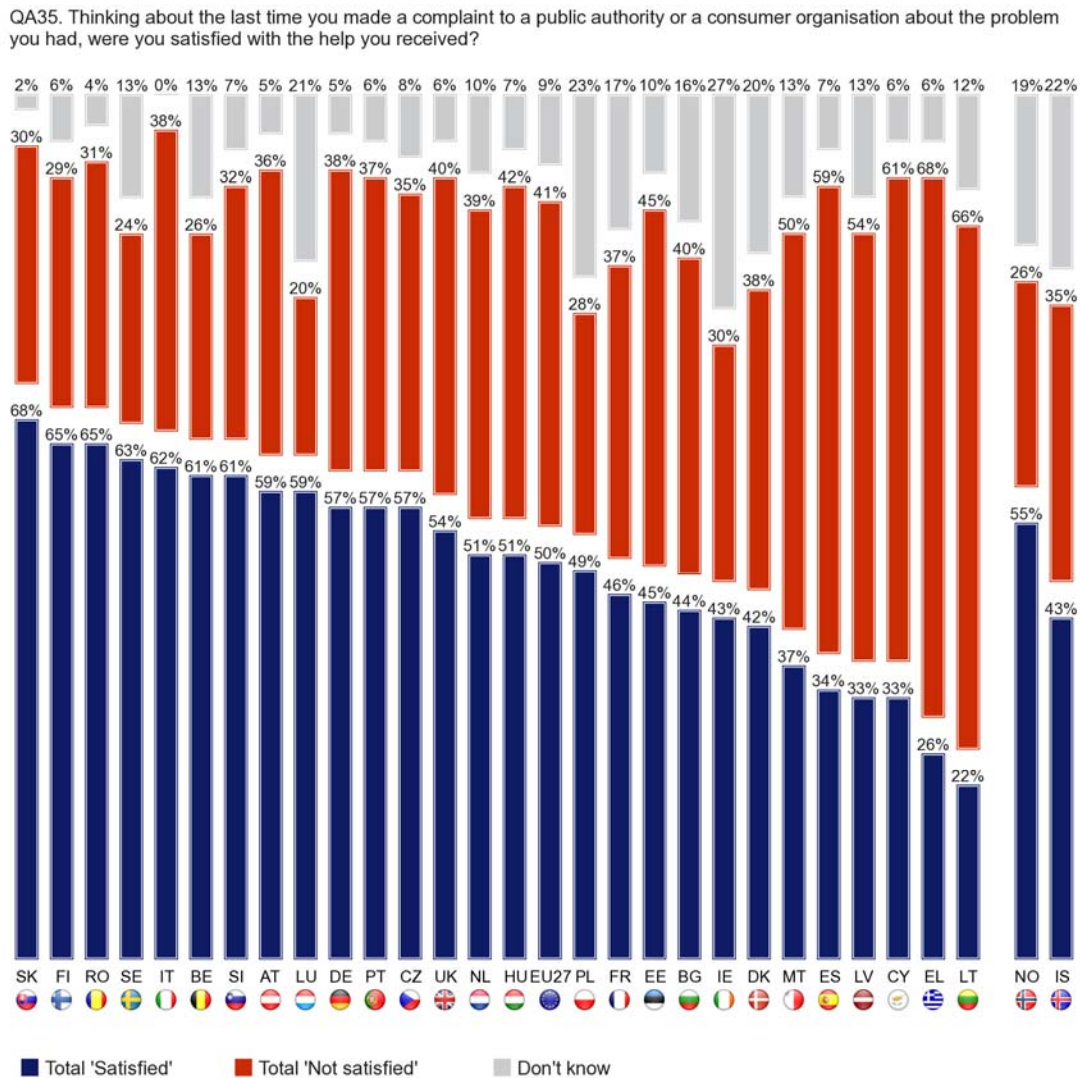
Base: respondents who made a complaint to a third part (n=1.762)

More than six in ten respondents were *satisfied* with the assistance they received in Slovakia (68%), Finland and Romania (65%), Sweden (63%), Italy (62%), Belgium and Slovenia (both 61%)<sup>64</sup>. Across the EU the majority of respondents in 15 Member States were *satisfied* with the help they received from these organisations.

<sup>63</sup> Interviewees were asked the question: Thinking about the last time you made a complaint to a public authority or a consumer organisation about the problem you had, were you satisfied with the help you received?

<sup>64</sup> Although numbers were similar in Romania and Italy these should be treated with caution since the numbers of respondents answering the questions was relatively small

In six Member States, more consumers were *dissatisfied* than *satisfied*, these include Spain (59% dissatisfied), Latvia (54%) and Malta (50%)<sup>65</sup>. (An equal proportion of consumers in Estonia are *satisfied* and *dissatisfied* with the assistance they received.) Finally, consumers in Ireland (27%) and Poland (23%) are most likely to answer *don't know* to this question.



Base: respondents who made a complaint to a third part (n=1.762)





\* Readers should keep in mind that the numbers of respondents answering this question were really low in most of the countries (less than 150 respondents in each country). The results should therefore be interpreted with caution.

<sup>65</sup> The data for Greece, Lithuania and Cyprus should be treated with caution since the base sizes are relatively small.

People in EU15 countries show greater dissatisfaction with the public authorities or consumer organisations – 43% were *not satisfied* vs. 34% of those in NMS12 countries. However, it should also be noted that 14% of those in NMS12 countries said *don't know*.

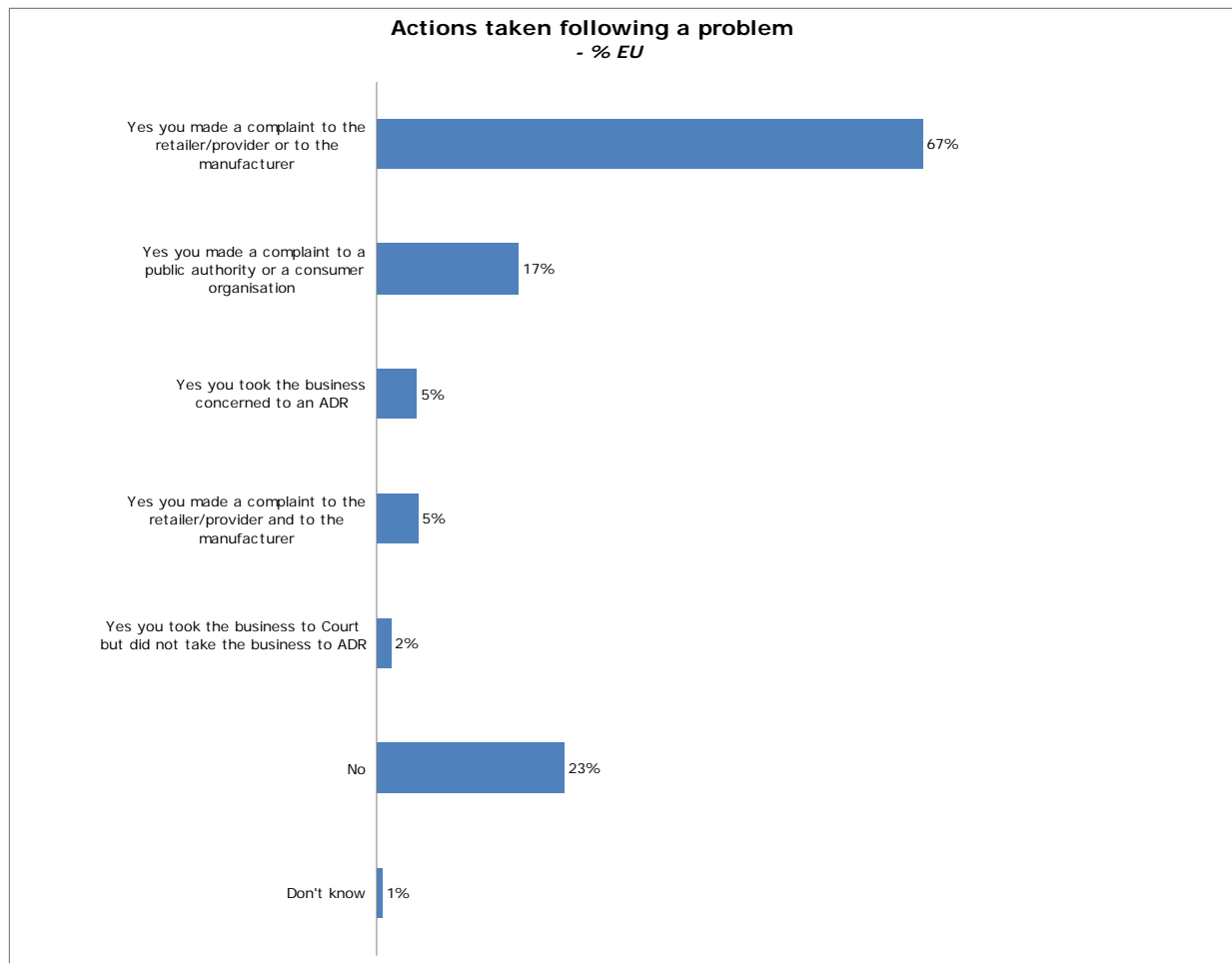
When considering the different **socio-demographic** groupings, consumer groups who are most likely to be *dissatisfied* with the assistance they received include: young respondents aged 15-24 (52%), people who left education aged fifteen or earlier (51%), inhabitants of large towns (47%), self-employed (46%), unemployed (50%), students (48%), those who have difficulties paying their bills most off the time (58%), unmarried persons (48%), interviewees born outside the EU (48%) and internet non-users (49%).

**QA35 Thinking about the last time you made a complaint to a public authority or a consumer organisation about the problem you had, were you satisfied with the help you received?**

	Total 'Satisfied'	Total 'Not satisfied'	Don't know
EU27	50%	41%	9%
<b>Age</b>			
 15-24	42%	52%	6%
25-39	51%	40%	9%
40-54	53%	40%	7%
55 +	52%	39%	9%
<b>Education (End of)</b>			
 15-	45%	51%	4%
16-19	51%	40%	9%
20+	52%	38%	10%
Still studying	46%	48%	6%
<b>Subjective urbanisation</b>			
 Rural village	50%	41%	9%
Small/ Mid-size town	55%	37%	8%
Large town	45%	47%	8%
<b>Respondent occupation scale</b>			
 Self-employed	43%	46%	11%
Managers	51%	41%	8%
Other white collars	67%	26%	7%
Manual workers	47%	44%	9%
House persons	49%	39%	12%
Unemployed	45%	50%	5%
Retired	53%	39%	8%
Students	46%	48%	6%
<b>Difficulties paying bills</b>			
Most of the time	40%	58%	2%
From time to time	48%	44%	8%
Almost never	53%	37%	10%
<b>Marital status</b>			
Unmarried	44%	48%	8%
(Re)Married/ Single + a partner	51%	40%	9%
Divorced or separated	56%	43%	1%
Widowed	68%	27%	5%

Analysis of **consumer confidence** reveals that interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law are less often dissatisfied (37%, 36%, and 27% respectively), than those who do not feel confident, knowledgeable or protected (52%, 51%, and 56% respectively).

#### 5.4.4. Actions taken following a problem - Overall results



Base: Respondents who experienced a problem (n=10945)

Among those who complained to retailer/provider or manufacturer (n=7967), 82% of the respondents did not take further action (i.e. complain to a consumer authority/organisation; go to ADR or to court).

Among the respondents who took the business to court (n=216), only 10% did not also complain to the retailer/provider or manufacturer but 87% did not take the business to ADR.

Among the respondents who took the business to ADR (n= 541), only 9% did not also complain to the retailer/provider or manufacturer.

Finally, among the respondents who complained to a public authority or consumer organization (n=1763), 6% did not also complain to the retailer/provider or manufacturer.



## 5.5. Obstacles in turning to Court or out-of-Court dispute settlement body (ADR)

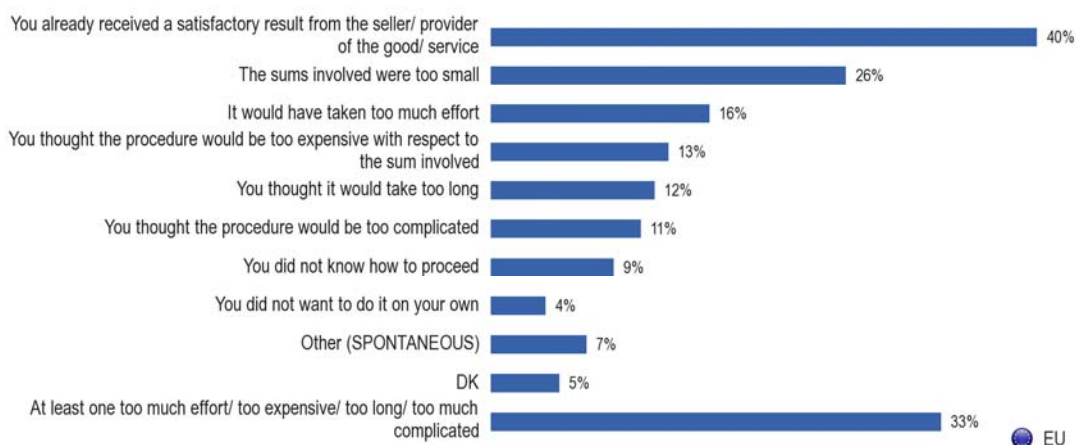
### 5.5.1. Reasons for not involving Court

As we have already seen, the percentage of consumers taking businesses to court when they have a problem is very low (2% of those who experienced a consumer problem in the past twelve months, as we saw in section 5.3.2). The reasons people give for not taking a business to court<sup>66</sup> are similar to the reasons given for not taking the complaint to the public authorities, with 40% of respondents saying they *had already received a satisfactory result from the seller/provider of the good/service*.

Around a quarter (26%) say that *the sums involved were too small*, with 16% saying *it would have taken too much effort*. 13% of respondents gave as a reason that they *thought the procedure would be too expensive with respect to the sum involved* and 12% said they *thought it would take too long*.

Around one in ten respondents said they *thought the procedure would be too complicated* (11%) and a similar number said they *did not know how to proceed* (9%). A small minority of consumers expressed the view that they *did not want to take a business to court on their own* (4%). A third of the respondents gave at least one of the following four reasons (33%): “too much effort”, “too expensive”, “too long” or “too complicated”.

QA36. Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that?



<sup>66</sup> Interviewees were asked the question: Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)

Consumers in Austria (64%), Sweden and Denmark (both 63%) are the most likely to say they did not need the court's involvement because they had *already received a satisfactory result from the seller/ provider of the good/ service*. This is also the most frequently mentioned reason in 23 Member States.

Most of the exceptions to this pattern were countries where *the sums involved were too small* was the most frequently mentioned reason for not taking a business to court; Bulgaria (36%), Cyprus (35%) and Latvia (29%).

Beyond these two reasons, other frequent responses included that the *effort* involved with taking a business to court was too great, mentioned by 31% of those in Slovenia and by a relatively large number of people in Bulgaria (29%) and Latvia (26%). This is also mentioned relatively frequently in Iceland (32%). Consumers from Greece and Bulgaria were the most likely to cite the perception that *the procedure would be too expensive with respect to the sum involved* as a reason for not taking the business involved to court (26% and 25% of people mentioning this respectively). Respondents in Latvia were the most likely to say both that *they thought it would take too long* (25%) and *they thought the procedure would be too complicated* (22%).

Consumers in NMS12 countries are less likely to say they had *already received a satisfactory result from the provider* (36% vs. 41% for those in EU15) but more likely to say that *the sums involved were too small* (31% vs. 26% for people in EU15).

QA36 Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that?  
(MULTIPLE ANSWERS POSSIBLE)

	Base	You already received a satisfactory result from the seller/ provider of the good/ service	The sums involved were too small	It would have taken too much effort	You thought the procedure would be too expensive with respect to the sum involved	You thought it would take too long	You thought the procedure would be too complicated	You did not know how to proceed	You did not want to do it on your own	Other (SPONT.)	Don't know
EU27	10800	40%	26%	16%	13%	12%	11%	9%	4%	7%	5%
EU15	6875	41%	26%	15%	13%	12%	11%	9%	4%	8%	4%
NMS12	2962	36%	31%	17%	15%	14%	11%	7%	4%	3%	11%
BE	410	40%	25%	15%	19%	16%	13%	7%	5%	10%	3%
BG	331	25%	36%	29%	25%	21%	19%	7%	3%	5%	8%
CZ	313	52%	28%	19%	14%	11%	14%	12%	3%	2%	4%
DK	624	63%	20%	18%	11%	9%	8%	4%	4%	6%	2%
DE	631	52%	27%	21%	9%	7%	9%	8%	4%	4%	3%
EE	294	40%	33%	20%	16%	15%	10%	3%	3%	5%	6%
IE	358	37%	22%	13%	9%	5%	5%	4%	3%	10%	19%
EL	292	35%	35%	17%	26%	18%	16%	4%	1%	2%	2%
ES	441	23%	19%	15%	13%	13%	16%	12%	5%	15%	3%
FR	567	35%	33%	11%	16%	16%	14%	9%	3%	9%	6%
IT	255	36%	23%	7%	20%	16%	14%	14%	6%	4%	3%
CY	189	34%	35%	17%	19%	22%	18%	4%	3%	6%	8%
LV	330	26%	29%	26%	16%	25%	22%	11%	11%	2%	7%
LT	14	0%	27%	34%	12%	13%	14%	27%	26%	6%	8%
LU	257	50%	25%	7%	14%	14%	9%	13%	3%	8%	9%
HU	270	42%	34%	15%	16%	13%	16%	8%	6%	5%	2%
MT	262	42%	28%	9%	18%	13%	15%	4%	3%	6%	5%
NL	770	43%	30%	23%	15%	11%	9%	2%	2%	9%	2%
AT	337	64%	27%	17%	15%	15%	12%	7%	7%	5%	2%
PL	283	36%	34%	12%	11%	11%	6%	6%	4%	3%	10%
PT	192	47%	21%	9%	15%	13%	16%	8%	4%	6%	2%
RO	171	22%	16%	16%	17%	20%	12%	7%	2%	3%	39%
SI	451	37%	29%	31%	17%	23%	19%	4%	8%	6%	4%
SK	414	42%	38%	22%	16%	11%	11%	6%	9%	1%	2%
FI	430	56%	28%	21%	12%	9%	11%	7%	4%	9%	1%
SE	606	63%	23%	13%	12%	8%	9%	5%	1%	10%	2%
UK	729	38%	21%	15%	9%	10%	8%	12%	4%	10%	6%
IS	387	42%	37%	32%	15%	23%	15%	13%	3%	7%	5%
NO	923	49%	32%	23%	18%	11%	9%	6%	1%	7%	3%
Highest percentage per country											
Highest percentage per item						Lowest percentage per country					
						Lowest percentage per item					

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

In line with previous findings, **socio-demographic** analysis demonstrates that those who did not take the business concerned to Court because they *already received a satisfactory* result from the retailer or provider of the good or service are most likely to be found amongst: managers (46%), or other white collar worker (46%).

In contrast, this reason is most *unlikely* amongst house persons (34%), the unemployed interviewees (30%), those who have difficulties with paying their bills most of the time (28%) or from time to time (35%), those placing themselves low on the social ladder (34%), respondents who are born outside the EU (29%), interviewees with little (35%) or none computer skills (34%), and interviewees with a different mother tongue (34%).

The *sums involved were too small* as a reason for not taking the complaint to a public authority or a consumer organisation is mentioned most often amongst the youngest respondents aged 15-24 (31%), and students (33%).





In contrast, this reason occurs least often amongst the lesser educated who left school aged fifteen or younger (22%), widowed persons (22%), and respondents who are born in another country of the EU (22%).

That *it would have taken too much effort* to take the business concerned to Court is mentioned most often amongst the youngest respondents aged 15-24 (20%), and students (20%), and also large town inhabitants (19%), unmarried respondents (19%), and interviewees who are born outside the EU (22%).

In contrast, this reason is less likely to be mentioned amongst widowed persons (11%) and respondents who never used a computer (11%).

*Not knowing how to proceed* is a reason more likely amongst the youngest respondents aged 15-24 (14%), amongst house persons (14%), and those who have difficulties with paying their bills most of the time (15%).

QA36 Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that?  
(MULTIPLE ANSWERS POSSIBLE)

	You already received a satisfactory result from the seller/ provider of the good/ service	The sums involved were too small	It would have taken too much effort	You thought the procedure would be too expensive with respect to the sum involved	You thought it would take too long	You thought the procedure would be too complicated	You did not know how to proceed	You did not want to do it on your own	Other (SPONTANEOUS)	Don't know
EU27	40%	26%	16%	13%	12%	11%	9%	4%	7%	5%
<b>Age</b>										
 15-24	36%	31%	20%	16%	15%	11%	14%	6%	4%	6%
25-39	40%	27%	17%	15%	15%	12%	8%	4%	7%	4%
40-54	42%	26%	15%	12%	12%	11%	8%	3%	8%	5%
55 +	40%	24%	12%	11%	9%	10%	7%	5%	10%	6%
<b>Education (End of)</b>										
 15-	36%	22%	14%	12%	12%	13%	10%	4%	9%	5%
16-19	41%	25%	14%	13%	12%	10%	10%	4%	8%	5%
20+	42%	28%	17%	14%	12%	11%	6%	3%	7%	4%
Still studying	37%	33%	20%	15%	14%	10%	11%	6%	6%	7%
<b>Subjective urbanisation</b>										
 Rural village	40%	26%	14%	13%	12%	11%	9%	4%	8%	5%
Small/ Mid-size town	41%	26%	14%	14%	11%	10%	9%	4%	7%	5%
Large town	39%	28%	19%	14%	15%	12%	9%	4%	7%	5%
<b>Respondent occupation scale</b>										
 Self-employed	39%	25%	18%	13%	12%	10%	6%	4%	7%	5%
Managers	46%	27%	17%	14%	12%	11%	6%	3%	7%	4%
Other white collars	46%	27%	16%	13%	14%	10%	6%	3%	7%	4%
Manual workers	41%	25%	15%	14%	14%	13%	11%	4%	8%	5%
House persons	34%	27%	14%	13%	12%	12%	14%	6%	5%	5%
Unemployed	30%	27%	15%	14%	14%	13%	13%	4%	7%	5%
Retired	39%	23%	12%	11%	8%	10%	7%	4%	10%	7%
Students	37%	33%	20%	15%	14%	10%	11%	6%	6%	7%
<b>Difficulties paying bills</b>										
Most of the time	28%	23%	14%	20%	21%	21%	15%	5%	10%	5%
From time to time	35%	27%	15%	17%	13%	13%	12%	5%	5%	5%
Almost never	44%	26%	16%	11%	11%	9%	7%	3%	8%	5%
<b>Marital status</b>										
Unmarried	37%	29%	19%	16%	15%	10%	11%	5%	7%	5%
(Re)Married/ Single + a partner	41%	26%	15%	13%	12%	11%	8%	3%	7%	5%
Divorced or separated	39%	25%	15%	12%	10%	13%	8%	4%	11%	5%
Widowed	41%	22%	11%	12%	10%	10%	9%	7%	10%	6%
<b>Born</b>										
In country of residence	41%	27%	15%	13%	12%	11%	9%	4%	7%	5%
In another country of the EU	37%	22%	16%	16%	16%	12%	11%	5%	8%	3%
Outside the EU	29%	25%	22%	18%	15%	16%	12%	4%	7%	2%
<b>Level of computer skills</b>										
Never used a computer	34%	25%	11%	15%	13%	13%	12%	5%	9%	7%
Low	35%	27%	19%	11%	13%	14%	10%	5%	6%	5%
Average	42%	27%	14%	14%	13%	12%	9%	3%	7%	7%
Good	43%	27%	18%	14%	12%	9%	7%	3%	8%	3%
<b>Mother tongue different</b>										
Yes	34%	25%	19%	15%	13%	11%	11%	5%	6%	4%
No	41%	26%	15%	13%	12%	11%	9%	4%	8%	5%

The **consumer confidence** analysis demonstrates that interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law more often say they *already received a satisfactory* result from the seller or provider of the good or service (43%, 44%, and 46% respectively) as compared with their non-consumer-confident counterparts (30%, 32%, and 32%).

In contrast, reasons mentioned *less* often by interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law are the following: thinking it would take *too long* (11%, 10%, and 9% respectively) as compared with their non-consumer-confident counterparts (18%, 17%, and 16% respectively); thinking the procedure would be *too expensive with respect to the sum involved* (12%, 11%, and 10% respectively) as compared with the non-consumer-confident (19%, 18%, and 18% respectively); *too complicated* (9%, 9%, and 8% respectively) as compared with those who do not feel that way (17%, 14%, and 16% respectively); and *did not know how to proceed* (8%, 7%, and 6% respectively) as compared with those who do not feel that way (12% all three).

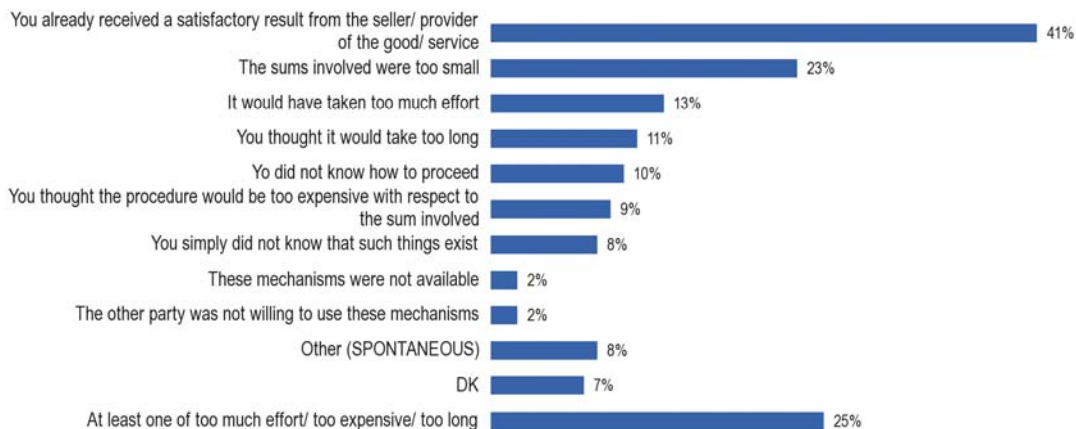
### 5.5.2. Reasons for not involving out-of-court dispute settlement body (ADR)

Consumers who experienced a problem, but didn't take the business concerned to an out-of-court dispute settlement body (ADR) were probed on their reasons for not using this form of redress<sup>67</sup>. Again, consumers are most likely to say that a *satisfactory result received from the seller/ provider of the good/service* is the main reason for not taking the case to ADR (41%) and just under a quarter felt that *the sums involved were too small* (23%) to justify such a course of action.

A range of other reasons were all mentioned less frequently and the patterns broadly reflected those discussed when considering not taking a business to court. However, it is noteworthy that 8% of respondents refer to the fact that they *simply did not know that such things existed*.

A quarter of respondents give one of the following reasons (25%): "too much effort", "too expensive" and "too long".

QA37. Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that?



Base: respondents who did not take the business to an ADR (n= 10667)



As with involving the courts, consumers in Austria (67%), Denmark (63%) and Sweden (62%) were the most likely to say that already achieving a *satisfactory result* was the main reason for not going to ADR. This was the most frequently mentioned reason in 23 Member States.

<sup>67</sup> Interviewees were asked the question: Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)

The impact of the *small sums involved* is mentioned more frequently by those in Slovakia (36%) than in any other Member State, although it is also given relatively frequently as a reason in Greece (31%), Hungary (30%), Poland (30%), France (29%) as well as in Latvia (28%) and Bulgaria (29%). In both the latter countries it was also the most frequently cited reason overall. People in Iceland were also relatively likely to cite this as a reason for not using ADR (37%).

The *effort* of using ADR is most often cited as a barrier in Slovenia (32%), Bulgaria (28%) and Romania (27%). Consumers in Romania are also more likely than those in other Member States to think *it would take too long* (29%), closely followed by consumers from Latvia (25%).

Following a similar pattern to the results already discussed regarding not taking businesses to court, less people in NMS12 than in EU15 say they didn't use ADR due to *already receiving a satisfactory result* (35% vs. 42%). Those in NMS12 are more likely to talk about *the sums involved being too small* (29% vs. 22% amongst people in EU15).



QA37 Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)

	Base	You already received a satisfactory result from the seller/provider of the good/service	The sums involved were too small	It would have taken too much effort	You thought it would take too long	You did not know how to proceed	You thought the procedure would be too expensive with respect to the sum involved	You simply did not know that such things exist	The other party was not willing to use these mechanisms	These mechanisms were not available	Other (SPONT.)	Don't know
EU27	10667	41%	23%	13%	11%	10%	9%	8%	2%	2%	8%	7%
EU15	6809	42%	22%	13%	11%	10%	9%	8%	2%	2%	8%	6%
NMS12	2875	35%	29%	17%	14%	9%	10%	9%	1%	2%	3%	10%
BE	407	40%	21%	12%	13%	9%	11%	8%	1%	2%	12%	4%
BG	329	24%	29%	28%	19%	13%	20%	8%	2%	2%	5%	12%
CZ	310	53%	27%	19%	11%	12%	11%	8%	1%	0%	1%	3%
DK	626	63%	17%	14%	8%	4%	5%	4%	2%	1%	7%	4%
DE	619	53%	22%	18%	5%	7%	5%	11%	2%	3%	4%	4%
EE	285	40%	27%	19%	13%	2%	9%	2%	1%	1%	4%	12%
IE	361	37%	20%	12%	5%	6%	7%	3%	1%	1%	7%	23%
EL	288	35%	31%	15%	17%	6%	16%	3%	1%	3%	3%	4%
ES	419	29%	18%	11%	12%	16%	8%	4%	1%	0%	18%	4%
FR	567	37%	29%	8%	15%	10%	11%	6%	0%	1%	8%	8%
IT	254	35%	21%	8%	18%	17%	16%	8%	5%	2%	4%	5%
CY	188	33%	26%	11%	16%	9%	8%	17%	3%	2%	2%	13%
LV	315	25%	28%	25%	25%	13%	12%	8%	2%	1%	3%	10%
LT	16	5%	25%	14%	12%	13%	11%	14%	0%	0%	12%	13%
LU	250	52%	24%	10%	12%	9%	11%	6%	3%	3%	8%	12%
HU	267	42%	30%	15%	12%	9%	7%	12%	5%	5%	3%	4%
MT	245	42%	23%	6%	14%	8%	6%	5%	1%	1%	5%	11%
NL	763	45%	27%	22%	9%	6%	9%	5%	1%	1%	8%	5%
AT	329	67%	23%	19%	12%	7%	10%	12%	3%	3%	3%	2%
PL	280	35%	30%	10%	10%	5%	7%	12%	0%	3%	2%	13%
PT	184	51%	18%	9%	8%	16%	9%	8%	1%	2%	3%	6%
RO	142	17%	25%	27%	29%	15%	14%	4%	1%	3%	4%	19%
SI	450	34%	26%	32%	20%	10%	13%	8%	2%	3%	7%	6%
SK	422	40%	36%	20%	10%	8%	11%	8%	1%	1%	2%	2%
FI	426	55%	21%	17%	5%	7%	4%	8%	3%	4%	9%	2%
SE	606	62%	21%	14%	8%	4%	8%	5%	1%	3%	11%	4%
UK	737	39%	20%	11%	9%	9%	6%	10%	2%	1%	10%	9%
IS	383	42%	37%	29%	19%	12%	12%	12%	1%	4%	7%	6%
NO	913	50%	30%	23%	8%	8%	12%	6%	2%	0%	6%	4%

Highest percentage per country

Lowest percentage per country

Highest percentage per item

Lowest percentage per item

\* Readers should keep in mind that the numbers of respondents answering this question were relatively low in some countries. The results should therefore be interpreted with caution. The bases are especially low (less than 250 respondents) in Cyprus, Portugal, Romania and especially Lithuania.

**Socio-demographic** analysis reveals that those who didn't take the business concerned to an out-of-court dispute settlement body (ADR) because they *already received a satisfactory* result from the retailer or provider of the good or service are most likely to be found amongst: managers (46%), or other white collar worker (45%).

In contrast, this reason is most *unlikely* amongst: the youngest respondents aged 15-24 (35%), unemployed persons (34%), students (37%), those who have difficulties with paying their bills most of the time (31%) or from time to time (35%), those placing themselves low on the social ladder (34%), respondents who are born outside the EU (28%), non-internet users (35%), and interviewees with a different mother tongue (36%).



That *it would take too much effort* to take the business concerned to an out-of-court dispute settlement body (ADR) is most likely amongst students (18%).

*Not knowing how to proceed* is a reason more likely amongst the youngest respondents aged 15-24 (14%), amongst the unemployed respondents (15%) and those who have difficulties with paying their bills most of the time (20%), respondents who are born in another country of the EU (14%), and who never used a computer (14%).

As expected, this reason was significantly infrequent amongst managers (6%).

*Not knowing that such things exist* is mentioned as a reason most often amongst the youngest respondents aged 15-24 (14%), students (13%), respondents who are born outside the EU (11%), and interviewees with a different mother tongue (11%).

QA37 Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)

	You already received a satisfactory result from the seller/provider of the good/service	The sums involved were too small	It would have taken too much effort	You thought it would take too long	You did not know how to proceed	You thought the procedure would be too expensive with respect to the sum involved	You simply did not know that such things exist	The other party was not willing to use these mechanisms	These mechanisms were not available	Other (SPONT.)	Don't know
EU27	41%	23%	13%	11%	10%	9%	8%	2%	2%	8%	7%
<b>Age</b>											
 15-24	35%	25%	18%	13%	14%	10%	14%	2%	2%	5%	7%
25-39	41%	24%	13%	13%	10%	9%	7%	2%	2%	8%	6%
40-54	43%	24%	14%	10%	8%	9%	7%	2%	1%	8%	6%
55 +	41%	22%	11%	8%	9%	8%	6%	1%	2%	9%	8%
<b>Respondent occupation scale</b>											
 Self-employed	40%	21%	16%	11%	7%	11%	7%	2%	1%	8%	6%
Managers	46%	25%	15%	12%	6%	9%	5%	3%	2%	7%	6%
Other white collars	45%	24%	12%	12%	8%	7%	7%	2%	2%	7%	6%
Manual workers	42%	24%	12%	11%	12%	9%	9%	2%	2%	7%	6%
House persons	37%	23%	15%	11%	13%	11%	10%	1%	1%	6%	6%
Unemployed	34%	23%	14%	11%	15%	8%	8%	1%	2%	9%	5%
Retired	40%	21%	11%	9%	8%	8%	5%	1%	2%	9%	9%
Students	37%	27%	18%	12%	12%	10%	13%	2%	1%	6%	7%
<b>Difficulties paying bills</b>											
Most of the time	31%	19%	14%	16%	20%	16%	10%	1%	2%	12%	5%
From time to time	35%	25%	13%	13%	13%	11%	10%	2%	2%	6%	7%
Almost never	45%	23%	14%	10%	7%	8%	7%	2%	1%	8%	6%
<b>Born</b>											
In country of residence	42%	24%	13%	11%	9%	9%	8%	2%	2%	8%	7%
In another country of the EU	37%	18%	16%	12%	14%	9%	10%	4%	4%	8%	7%
Outside the EU	28%	20%	13%	16%	13%	12%	11%	2%	1%	9%	5%
<b>Use of the Internet</b>											
User	42%	23%	14%	11%	9%	9%	8%	2%	2%	8%	6%
Non user	35%	24%	12%	11%	13%	9%	9%	1%	2%	8%	8%
<b>Mother tongue different</b>											
Yes	36%	22%	16%	13%	11%	8%	11%	3%	2%	7%	5%
No	42%	24%	13%	11%	10%	9%	7%	2%	2%	8%	7%

The **consumer confidence** analysis demonstrates that interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law more often say, again, they *already received a satisfactory* result from the retailer or provider of the good or service (45%, 45%, and 47% respectively) than their non-consumer-confident counterparts (30%, 33%, and 33%).

In contrast, reasons mentioned *less* often by interviewees who feel confident, knowledgeable as a consumer, or protected by consumer law are the following: thinking it would take *too long* (10%, 9%, and 9% respectively) as compared with their non-consumer-confident counterparts (16%, 14%, and 14% respectively); *did not know how to proceed* (8%, 7%, and 7% respectively) as compared with those who do not feel that way (15%, 14%, and 14% respectively); and finally, thinking the procedure would be *too expensive with respect to the sum involved* (8%, 7%, and 6% respectively) as compared with the non-consumer-confident (13%, 12%, and 13% respectively).

### 5.5.3. Financial threshold for involving Court

We have seen that close to a quarter of consumers say they didn't involve the courts or turn to ADR with their problems because the *sum involved was too small*. The next two sections examine the financial thresholds which consumers claim would trigger the use of these mechanisms if their problem was not satisfactorily dealt with.

When considering taking businesses to court<sup>68</sup> there is considerable variation in the level of financial loss which consumers anticipate would cause them to take this route. The majority (53%) gave a figure somewhere between €101 and €2,500 but 5% said they would go to court for a loss of under €20 and 3% would only go to court over a financial loss in excess of €5,000. A relatively large proportion of consumers either *refused* or felt unable to answer this question (17%) and 8% said they would *never* take the business to court, no matter the sum involved.

Around a fifth of those in Greece (26%), Estonia (21%), Bulgaria (22%) and Austria (19%) maintain that they would *never* take a business to court over such an issue, no matter how high their financial loss.

At least a third of consumers in five countries have quite low thresholds, claiming that they would take a business to court for sums lower than €200: Latvia, Lithuania (both 38%), Poland (36%), Slovakia (34%) and Spain (33%). By contrast, relatively few people in Cyprus (7%), Malta (9%), Greece (11%) or Finland (12%) would consider going to court for such losses.

The highest thresholds, where larger numbers of respondents would only go to court if their losses were above €1,000, €2,500 or even €5,000, occur in Cyprus (46%), Finland (40%), Denmark (38%), and Sweden (37%). The same applies to Norway (46%) and Iceland (43%).

---

<sup>68</sup> Interviewees were asked the question: *How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?*

QA38a How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?




	20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros	From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONT.)	Don't know/Refusal
EU27	5%	4%	6%	13%	15%	15%	10%	4%	3%	8%	17%
BE	5%	4%	7%	10%	14%	20%	15%	5%	3%	10%	7%
BG	2%	2%	6%	9%	12%	14%	6%	2%	2%	22%	23%
CZ	6%	6%	6%	10%	24%	15%	11%	3%	2%	6%	11%
DK	4%	1%	3%	11%	16%	19%	21%	11%	6%	4%	4%
DE	6%	4%	8%	15%	17%	17%	10%	3%	2%	7%	11%
EE	4%	2%	7%	10%	14%	16%	7%	3%	2%	21%	14%
IE	1%	2%	4%	10%	16%	20%	12%	4%	4%	8%	19%
EL	2%	2%	2%	5%	9%	15%	15%	8%	6%	26%	10%
ES	9%	6%	8%	10%	14%	12%	11%	4%	4%	5%	17%
FR	6%	4%	6%	14%	17%	17%	12%	3%	2%	5%	14%
IT	2%	3%	5%	7%	11%	15%	12%	7%	7%	13%	18%
CY	2%	0%	2%	3%	9%	19%	23%	11%	12%	11%	8%
LV	6%	7%	10%	15%	12%	9%	6%	1%	1%	13%	20%
LT	7%	6%	10%	15%	22%	9%	4%	2%	1%	11%	13%
LU	3%	1%	3%	6%	12%	20%	17%	10%	8%	5%	15%
HU	3%	5%	8%	12%	19%	11%	5%	3%	2%	18%	14%
MT	2%	1%	2%	4%	7%	14%	18%	8%	8%	17%	19%
NL	4%	3%	4%	9%	14%	22%	19%	7%	6%	5%	7%
AT	6%	6%	9%	10%	10%	11%	8%	4%	3%	19%	14%
PL	4%	7%	2%	23%	20%	9%	5%	2%	1%	5%	22%
PT	3%	2%	4%	5%	9%	12%	8%	2%	1%	11%	43%
RO	9%	8%	7%	7%	11%	9%	3%	1%	1%	6%	38%
SI	3%	2%	4%	6%	12%	17%	15%	6%	7%	16%	12%
SK	6%	6%	9%	13%	14%	13%	8%	3%	3%	12%	13%
FI	1%	1%	4%	6%	13%	18%	19%	11%	10%	6%	11%
SE	3%	2%	4%	9%	13%	22%	20%	8%	9%	3%	7%
UK	8%	2%	5%	17%	15%	14%	9%	3%	2%	6%	19%
IS	2%	2%	4%	7%	14%	19%	21%	13%	9%	2%	7%
NO	5%	2%	3%	5%	11%	20%	22%	14%	10%	1%	7%
Highest percentage per country						Lowest percentage per country					
Highest percentage per item						Lowest percentage per item					

**Socio-demographic** analysis reveals that the most reluctant respondents, i.e. who say they would *never* go to Court are: the oldest respondents aged 55+ (12%), the lesser educated who left school aged fifteen or younger (13%), interviewees who live alone (12%), house persons (11%), retired people (12%), widowed respondents (17%), those who never used a computer (15%).

Respondents who say they will take the business to court for *a fairly low amount, that is from zero up to €200* (28% in the whole sample) are most likely to be found amongst: the youngest respondents aged 15-24 (32%), unemployed (31%), students (33%), interviewees with good computer skills (32%), interviewees born outside the EU (31%), and respondents with a different mother tongue (31%).

Analysis of **consumer confidence** reveals no significant differences.

QA38a How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?

	20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros	From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONT.)	Don't know/ Refusal
EU27	5%	4%	6%	13%	15%	15%	10%	4%	3%	8%	17%
 <b>Age</b>											
15-24	5%	5%	7%	15%	16%	14%	9%	3%	2%	6%	18%
25-39	6%	4%	6%	13%	17%	16%	11%	4%	3%	6%	14%
40-54	6%	4%	7%	13%	16%	16%	11%	4%	4%	6%	13%
55 +	5%	3%	5%	11%	13%	13%	10%	4%	4%	12%	20%
 <b>Education (End of)</b>											
15-	5%	3%	6%	10%	12%	12%	9%	4%	4%	13%	22%
16-19	6%	4%	6%	13%	16%	15%	10%	4%	3%	8%	15%
20+	6%	4%	6%	13%	17%	18%	12%	4%	4%	5%	11%
Still studying	5%	5%	7%	16%	14%	14%	9%	3%	2%	6%	19%
<b>Household composition</b>											
1	5%	4%	5%	13%	13%	14%	9%	4%	3%	12%	18%
2	6%	4%	6%	12%	15%	15%	10%	4%	3%	8%	17%
3	6%	5%	6%	13%	15%	15%	10%	4%	4%	7%	15%
4+	5%	4%	7%	13%	16%	15%	11%	4%	3%	7%	15%
 <b>Respondent occupation scale</b>											
Self-employed	6%	4%	5%	13%	15%	15%	13%	5%	5%	7%	12%
Managers	6%	3%	6%	14%	19%	19%	13%	4%	3%	4%	9%
Other white collars	5%	4%	6%	13%	16%	17%	12%	5%	4%	6%	12%
Manual workers	6%	4%	7%	13%	16%	15%	11%	4%	3%	7%	14%
House persons	6%	4%	5%	9%	14%	13%	10%	4%	4%	11%	20%
Unemployed	7%	5%	7%	12%	17%	14%	8%	3%	3%	7%	17%
Retired	5%	4%	4%	11%	13%	13%	9%	4%	4%	12%	21%
Students	5%	5%	7%	16%	14%	14%	9%	3%	2%	6%	19%
<b>Marital status</b>											
Unmarried	5%	4%	6%	14%	15%	15%	10%	4%	3%	7%	17%
(Re)Married/ Single + a partner	6%	4%	6%	12%	15%	15%	11%	4%	4%	8%	15%
Divorced or separated	5%	4%	6%	15%	15%	15%	10%	4%	4%	8%	14%
Widowed	4%	3%	4%	10%	12%	10%	7%	3%	3%	17%	27%
<b>Born</b>											
In country of residence	5%	4%	6%	13%	15%	15%	10%	4%	4%	8%	16%
In another country of the EU	6%	5%	5%	13%	15%	13%	13%	2%	4%	8%	16%
Outside the EU	7%	4%	7%	13%	15%	12%	10%	3%	3%	8%	18%
<b>Level of computer skills</b>											
Never used a computer	4%	4%	5%	9%	11%	10%	8%	4%	4%	15%	26%
Low	5%	5%	6%	14%	15%	14%	10%	4%	4%	7%	16%
Average	5%	4%	7%	13%	17%	18%	11%	4%	4%	5%	12%
Good	7%	4%	6%	15%	17%	17%	12%	4%	3%	5%	10%
<b>Mother tongue different</b>											
Yes	6%	5%	7%	13%	14%	13%	10%	2%	3%	9%	18%
No	5%	4%	6%	13%	15%	15%	10%	4%	4%	8%	16%



#### **5.5.4. Financial threshold for involving out-of-court dispute settlement body (ADR)**

The financial threshold points at which consumers would turn to alternative dispute resolution mechanisms (ADR) tend to be lower than those at which they would take a business to court<sup>69</sup>. 38% of respondents identify a threshold point at €200 or below (compared to 27% for taking a business to court) but 15% selected a value in the range €101-€200. A quarter of respondents would go to ADR for values in the range €200 and €1,000 and 11% would only go to ADR for values of €1,000 or even higher. The remaining respondents either answered *don't know/refused* (19%) or said they would *never* use ADR (7%).

As with the threshold for taking a business to court, the levels of financial loss that would convince people to go use an ADR mechanism vary widely between Member States. Before considering specific variations it is worth noting that 25% of people in Greece say they would never take a business to ADR, a view shared by 16% of Austrians and 15% of Bulgarians and Estonians. Particularly high levels of 'don't know' or refusals to answer occurred in Portugal (43%) and Romania (37%).

Turning to the threshold values people gave, Romania was the country with the highest number of people whose threshold would be somewhere in the range below €100 (45% of people, including 27% who would consider ADR for losses of €20 or less), followed by Lithuania (44%) and Estonia (40%).

The highest proportions of respondents whose threshold values are above €1,001 are found in Italy (21%), Greece (20%), Slovenia (19%) and the Netherlands (17%).

More people in NMS12 countries have threshold at or below €200 (48%) than in EU15 countries (35%). However, more people in NMS12 countries say they don't know or refused to answer (24% compared to 18% in EU15).

---

<sup>69</sup> Interviewees were asked the question: *How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an individual?*

QA38b How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an individual?




	20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros	From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONT.)	Don't know / Refusal
EU27	8%	6%	9%	15%	14%	11%	7%	2%	2%	7%	19%
BE	7%	7%	11%	12%	15%	17%	9%	3%	2%	9%	8%
BG	11%	10%	11%	10%	8%	5%	2%	1%	1%	15%	26%
CZ	10%	12%	12%	16%	18%	9%	5%	2%	1%	4%	11%
DK	10%	4%	9%	16%	18%	16%	10%	4%	1%	5%	7%
DE	9%	8%	15%	19%	15%	9%	4%	1%	1%	6%	13%
EE	18%	8%	14%	13%	9%	5%	3%	1%	0%	15%	14%
IE	2%	6%	9%	12%	16%	14%	8%	2%	2%	6%	23%
EL	3%	3%	6%	8%	11%	13%	10%	6%	4%	25%	11%
ES	12%	8%	11%	13%	12%	9%	6%	2%	3%	6%	18%
FR	7%	3%	7%	15%	16%	14%	9%	3%	2%	5%	19%
IT	3%	3%	6%	9%	12%	14%	11%	5%	5%	12%	20%
CY	8%	5%	11%	13%	17%	14%	7%	3%	2%	9%	11%
LV	12%	11%	13%	12%	8%	5%	1%	1%	0%	12%	25%
LT	18%	14%	12%	13%	13%	4%	1%	1%	0%	10%	14%
LU	8%	4%	9%	11%	13%	15%	9%	4%	2%	6%	19%
HU	8%	12%	15%	15%	12%	5%	3%	1%	1%	14%	14%
MT	8%	7%	13%	14%	11%	7%	4%	3%	1%	10%	22%
NL	5%	5%	8%	15%	18%	19%	11%	3%	3%	4%	9%
AT	5%	7%	11%	11%	13%	12%	6%	2%	2%	16%	15%
PL	7%	11%	5%	23%	13%	5%	4%	1%	1%	4%	26%
PT	6%	6%	6%	6%	7%	8%	5%	1%	1%	11%	43%
RO	27%	12%	6%	6%	4%	2%	1%	0%	0%	5%	37%
SI	4%	3%	7%	11%	15%	15%	11%	4%	4%	14%	12%
SK	9%	9%	13%	15%	12%	8%	5%	2%	2%	10%	15%
FI	3%	4%	9%	17%	21%	15%	9%	4%	4%	3%	11%
SE	8%	6%	12%	17%	17%	14%	10%	3%	3%	2%	8%
UK	8%	3%	7%	16%	14%	12%	7%	2%	2%	6%	23%
IS	5%	5%	12%	16%	19%	15%	10%	5%	3%	2%	8%
NO	6%	3%	7%	12%	24%	21%	13%	4%	2%	1%	7%
<div> <div>Highest percentage per country</div> <div>Lowest percentage per country</div> </div> <div> <div>Highest percentage per item</div> <div>Lowest percentage per item</div> </div>											

**Socio-demographic** analysis reveals the same pattern regarding the most reluctant respondents as shown in the previous section about taking the complaint to Court. Those who say they *never* will involve ADR are: the oldest respondents aged 55+ (11%), the lesser educated till the age of fifteen or younger (12%), interviewees who live alone (11%), house persons (10%), retired people (11%), widowed respondents (15%), those who never used a computer (14%), and internet non-users (12%).

In contrast, respondents who say they will take the business to alternative dispute resolution (ADR) for *a fairly low amount, that is from zero up to €200* (38% in the whole sample) shows quite a different pattern though than those willing to go to Court for that amount of money. The former are most likely to be found amongst: the respondents aged 25-39 (42%), interviewees with highest education, i.e. till the age of twenty or longer (42%), managers (45%), unemployed (45%), students (42%), interviewees who are divorced or separated (42%), interviewees with average or good computer skills (43% and 44%), interviewees born outside the EU or in another EU country (41% respectively) and internet users (42%).

Analysis of **consumer confidence** did not reveal differences, except that respondents who feel knowledgeable as consumers are more likely (40%) to turn to an out-of-Court dispute settlement body for an amount up to €200 than the not confident interviewees (36%).

QA38b How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an individual?

	20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros	From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONT.)	Don't know / Refusal
EU27	8%	6%	9%	15%	14%	11%	7%	2%	2%	7%	19%
<b>Age</b>											
 15-24	8%	8%	10%	15%	13%	10%	6%	2%	2%	5%	21%
25-39	10%	7%	9%	16%	14%	12%	7%	2%	2%	6%	15%
40-54	9%	7%	10%	15%	14%	12%	7%	2%	2%	6%	16%
55 +	7%	5%	8%	13%	13%	10%	6%	2%	2%	11%	23%
<b>Education (End of)</b>											
 15-	7%	5%	8%	12%	12%	9%	6%	2%	2%	12%	25%
16-19	9%	7%	10%	15%	14%	10%	7%	2%	2%	7%	17%
20+	10%	6%	10%	16%	15%	13%	8%	2%	2%	5%	13%
Still studying	7%	9%	10%	16%	12%	10%	5%	1%	2%	6%	22%
<b>Household composition</b>											
1	8%	6%	8%	14%	12%	10%	6%	2%	2%	11%	21%
2	9%	6%	9%	14%	15%	10%	7%	2%	2%	7%	19%
3	9%	7%	9%	15%	14%	11%	7%	2%	2%	6%	18%
4+	8%	7%	10%	15%	14%	11%	7%	2%	2%	6%	18%
<b>Respondent occupation scale</b>											
 Self-employed	8%	6%	8%	14%	14%	13%	9%	3%	3%	7%	15%
Managers	10%	6%	11%	18%	17%	12%	7%	2%	1%	4%	12%
Other white collars	8%	6%	11%	15%	15%	12%	8%	3%	3%	5%	14%
Manual workers	9%	7%	10%	15%	14%	12%	6%	2%	2%	6%	17%
House persons	8%	5%	8%	12%	13%	9%	6%	3%	3%	10%	23%
Unemployed	11%	8%	10%	16%	14%	9%	5%	2%	1%	6%	18%
Retired	7%	5%	8%	13%	12%	9%	6%	2%	2%	11%	25%
Students	7%	9%	10%	16%	12%	10%	5%	1%	2%	6%	22%
<b>Marital status</b>											
Unmarried	8%	7%	9%	16%	13%	11%	6%	2%	2%	7%	19%
(Re)Married/ Single + a partner	9%	6%	9%	15%	14%	11%	7%	2%	2%	7%	18%
Divorced or separated	9%	7%	10%	16%	14%	9%	7%	2%	2%	8%	16%
Widowed	6%	5%	6%	11%	11%	8%	5%	1%	2%	15%	30%
<b>Born</b>											
In country of residence	8%	6%	9%	15%	14%	11%	7%	2%	2%	7%	19%
In another country of the EU	8%	7%	10%	16%	14%	8%	10%	1%	2%	6%	18%
Outside the EU	9%	7%	10%	15%	13%	8%	5%	2%	2%	8%	21%
<b>Level of computer skills</b>											
Never used a computer	7%	6%	6%	11%	10%	8%	5%	2%	2%	14%	29%
Low	8%	7%	9%	15%	14%	11%	7%	3%	2%	7%	17%
Average	8%	7%	11%	17%	15%	12%	7%	2%	2%	4%	15%
Good	10%	7%	10%	17%	16%	12%	8%	2%	2%	4%	12%

## 5.6. Conclusion

The major aim of this chapter was to give an overview of the incidence and size of European consumers' actual detriment in unfortunate purchases and to provide insights into their redress behaviour. More specifically, the chapter presented Europeans' actual behaviour to obtain redress after such an experience: their tendency to make a complaint and turn to public authorities or consumer organisations, Court or a third-party out-of-Court dispute settlement body (ADR). Special focus was, as in the whole report, on identifying consumers who are vulnerable in this respect.

Regarding the **incidence and magnitude of consumer detriment** in the 12 months prior to the time of the interview, over one in five Europeans interviewed have encountered a problem with a good, a service, a retailer or a provider, for which they felt they had legitimate cause for complaint; of those, more than six in ten experienced only one such problem, and a-third encountered two or more. The average loss - as estimated by those interviewees - with the last problem they encountered is €375. Interestingly, a-third of them say it did not cost them anything from a financial point of view.

The **propensities to make a complaint** prior and after an unfortunate purchase are comparable; of those who had not experienced a problem, over seven in ten say they would complain if it were the case, and of those who actually did experience a problem, just slightly more, over three-quarters, actually did take some form of action trying to obtain redress for the detriment.

Of those who took action, a large majority of three-quarters made a complaint to the retailer or provider; very few took more formal action, one in twenty turned to an out-of-court dispute settlement body (ADR), and one in fifty took the business concerned to Court.

Only slightly more than one in six of those who experienced problems turned to **public authorities or consumer organisations** in at least one problem. For those who did not involve such bodies, the most important reasons are: that the interviewees *already received a satisfactory result from the retailer or provider*, as cited by more than four out of ten; and that *the sums involved were too small*, mentioned by close to a quarter of them. It is reassuring to note that relatively few of them, only less than one in seven *believed they were unlikely to get a satisfactory result*.

Major **reasons for not taking a business to Court** are similar to the reasons given for not taking the complaint to the public authorities or consumer organisations, with about four in ten *already received a satisfactory result from the retailer or provider*. Over a quarter say that *the sums involved were too small*. The same pattern was found regarding the major **reasons for not turning to an out-of-Court dispute settlement body (ADR)**. However, it is noteworthy that one in twelve of respondents say they *simply did not know that such things as out-of-Court dispute settlement body existed*.

Europeans' subjective **financial thresholds** for taking a complaint to Court appears to be higher than for turning to alternative dispute resolution mechanisms (ADR). Around four in ten interviewees would have to lose €500 or less to go to Court, compared to also four in ten who say they would have to lose only €200 to turn to an out-of-court dispute settlement body.

**The profile of vulnerable consumers** with respect to detriment and redress, as emerging from country-by-country analyses, socio-demographic analyses and consumer confidence analyses confirms broadly the profile sketched in the previous chapter four on Europeans actual purchase behaviour, but with a few exceptions.

**Countries with lowest levels of seeking redress** are Romania, Bulgaria, the Baltic States Estonia, Lithuania and Latvia. Least tendency to share negative purchase experiences with others is found in Italy, Romania, Portugal and Poland. In comparison, the most talkative consumers are found in Sweden, Denmark and the Netherlands.

Willingness to make a complaint is weakest in the Baltic States Lithuania, Latvia, Estonia, and also to some extent in Romania, Ireland and Denmark, but strongest in Sweden. In general, NMS12 countries show lower levels of assertive redress behaviour than EU15 countries.

**Countries with highest reported incidence of detriment** are, remarkably, the wealthier Northern-European countries Sweden, Denmark, and the Netherlands (and also the non EU countries Norway and Iceland). This may be due to the wording of the question: 'any problems of which you had *legitimate cause* for complaint' which assumes awareness of consumer legislation, which is higher indeed in those countries, as we saw in chapter three. In short, the higher incidence of unfortunate purchases may be an indicator of the assertiveness of the consumers. Furthermore, highest estimated financial losses are recorded in Denmark, Ireland, Spain (and Norway).

**Characteristics of European consumers vulnerable in terms of limited empowered redress behaviour**, in order of decreasing vulnerability is:

- ◆ Firstly, the most vulnerable consumers appear to be those who never used a computer, interviewees who don't use the internet and widowed persons. They show least empowered redress behaviour, in terms of their littlest willingness to take action in case of consumer detriment and their lesser involving of public authorities or consumer organisations. While they least often obtain satisfactory redress from the seller or provider of a good or service, they still are most likely to say they "never" will take a complaint to Court or an ADR.
- ◆ Secondly, also more vulnerable regarding various aspects of consumer detriment and redress are the groups quite similar to the 'traditionally disadvantaged in our society'. The oldest age group of fifty-five and up, the least educated who left school at the age of fifteen or earlier, and retired persons all have in common that they say they will "never" take a complaint to Court or ADR. Further, those

who have difficulties with paying their bills most of the time, or place themselves low on the social staircase, and Europeans with a different mother tongue than that of their country of residence<sup>70</sup>, they share a lower chance of obtaining satisfactory redress from the seller or provider of a good or service.

- ◆ Thirdly, not the most vulnerable consumers, but still worthy of attention in this respect are the youngest age group 15-24, house persons, and Europeans who are born outside the EU.

Regarding **consumer confidence**, the Europeans surveyed who feel *confident* as a consumer, feel *knowledgeable* as a consumer, or feel *protected by consumer law*, all show more empowered attitude and behaviour regarding detriment and redress, in most ways. They suffer lower financial detriment, have a stronger willingness to take action, a priori and also in fact, more often receive a satisfactory result from the seller or provider of the good or service, and they are more satisfied with the help they received from authorities or consumer organisations in solving a dispute.

Interestingly, the confident consumers, and those who feel protected by consumer law are *less* likely to make a complaint to a public authority or a consumer organisation. This may be a consequence of their assertive attitude and actions: they are more decisive to obtain redress directly from the seller or provider, take action immediately and do so successfully.

## CONCLUSION

In the light of the EU Consumer 2007-2013 Consumer Policy Strategy, the purpose of this study was to gain insight in European consumers' actual behaviour in the marketplace, more specific, in their capacities, knowledge and assertiveness. This survey constitutes an empirical basis for robust estimation of the prevalence of overall consumer detriment in the EU and of consumer redress, in particular through Alternative Dispute Resolution (ADR).

Special focus in this report was on identifying the more disadvantaged or vulnerable consumers in the EU and obtain a sophisticated profile of them. Moreover, the relation between consumer confidence on the one hand and consumers' actual capacities, knowledge and assertive behaviour on the other is investigated, in order to see whether Europeans' confidence as consumers is consistent with their actual level of empowerment. Of particular interest are the profiles of the less empowered consumers who subjectively feel confident, because they can be considered the most vulnerable consumers.

**Countries with overall smallest number of empowered consumers** are found in Latvia, Lithuania and Romania, followed by Hungary, Bulgaria, Spain, Ireland and the United Kingdom. There are some exceptions to this pattern.

An exception is legislation on airline tickets advertising: lowest awareness is found in Romania and Bulgaria, but surprisingly, also in Sweden, Denmark, and Austria. It is surprising as in these three countries; respondents are in general aware of their rights as consumers. Awareness of laws on airline ticket advertising is at comparable levels in NMS12 countries and EU15 countries, whereas awareness of all other laws examined in this survey is lower in NMS12 countries than in EU15 countries.

**Characteristics of generally most vulnerable European consumers**, in order of decreasing vulnerability are:

- ◆ Firstly, the most vulnerable consumers appear to be those who never used a computer, interviewees who don't use the internet and widowed persons. They show least empowered consumer behaviour, in all ways measured in this survey.
- ◆ Secondly, also vulnerable are those who have difficulties with paying their bills, those low on the social staircase, and retired persons. They show least empowered consumer behaviour, in all ways measured in this survey, with the exception that their obtaining redress is slightly more assertive than the first group above.
- ◆ Thirdly, vulnerable consumers but only with respect to specific topics, the oldest respondents aged 55 for their limited basic consumer skills and obtaining redress; the youngest age group aged 15-24 for their limited awareness of EU consumer legislation; and the least educated who left school at the age of fifteen or earlier, who show lesser levels on all three topics.



Regarding **consumer confidence**, the Europeans surveyed who feel confident as a consumer, feel knowledgeable as a consumer, or feel protected by consumer law in general show more assertive consumer behaviour. There are a few exceptions though to this pattern.

Only very small or no differences were found between those who were and those who were not aware of legislation on guarantee periods, cross-border transactions and airline ticket adverts. Most strikingly, in the latter cases, the small differences tend to point into the opposite direction: those who give the wrong answer tend to feel more consumer confidence. This is most strikingly in the 'free' goods situation, where there is indeed 'over-confidence', i.e. clearly higher consumer-confidence in all three ways, but consistently related to an incorrect answer.

Another exception is that the *non*-confident consumers, when buying on the internet, are more inclined to read the conditions on sale.

# **ANNEXES**



# TECHNICAL SPECIFICATIONS



## **SPECIAL EUROBAROMETER N° 342**

### **TECHNICAL SPECIFICATIONS**

Between the 26<sup>th</sup> of February and the 1st of April 2010, TNS Opinion & Social, a consortium created between TNS plc and TNS opinion, carried out the waves 73.2 and 73.3 of the EUROBAROMETER, on request of the EUROPEAN COMMISSION, Directorate-General for Communication, "Research and Political Analysis".

The SPECIAL EUROBAROMETER 342 is part of the waves 73.2 and 73.3 and covers the population of the respective nationalities of the European Union Member States, resident in each of the Member States and aged 15 years and over. The SPECIAL EUROBAROMETER 342 has also been conducted in Iceland and Norway. In these countries, the survey covers the national population of citizens and the population of citizens of all the European Union Member States that are residents in this country and have a sufficient command of the national language to answer the questionnaire. The basic sample design applied in all states is a multi-stage, random (probability) one. In each country, a number of sampling points was drawn with probability proportional to population size (for a total coverage of the country) and to population density.

In order to do so, the sampling points were drawn systematically from each of the "administrative regional units", after stratification by individual unit and type of area. They thus represent the whole territory of the countries surveyed according to the EUROSTAT NUTS II (or equivalent) and according to the distribution of the resident population of the respective nationalities in terms of metropolitan, urban and rural areas. In each of the selected sampling points, a starting address was drawn, at random. Further addresses (every Nth address) were selected by standard "random route" procedures, from the initial address. In each household, the respondent was drawn, at random (following the "closest birthday rule"). All interviews were conducted face-to-face in people's homes and in the appropriate national language. As far as the data capture is concerned, CAPI (*Computer Assisted Personal Interview*) was used in those countries where this technique was available.

## EB 73.2

ABBREVIATIONS	COUNTRIES	INSTITUTES	N° INTERVIEWS	FIELDWORK DATES		POPULATION 15+
BE	Belgium	TNS Dimarso	1.032	26/02/10	14/03/10	8.866.411
BG	Bulgaria	TNS BBSS	1.005	26/02/10	08/03/10	6.584.957
CZ	Czech Rep.	TNS Aisa	1.022	02/03/10	14/03/10	8.987.535
DK	Denmark	TNS Gallup DK	1.004	26/02/10	16/03/10	4.533.420
DE	Germany	TNS Infratest	1.573	26/02/10	14/03/10	64.545.601
EE	Estonia	Emor	1.000	26/02/10	14/03/10	916.000
IE	Ireland	MRBI	1.014	26/02/10	14/03/10	3.375.399
EL	Greece	TNS ICAP	1.000	26/02/10	13/03/10	8.693.566
ES	Spain	TNS Demoscopia	1.006	27/02/10	14/03/10	39.035.867
FR	France	TNS Sofres	1.053	27/02/10	14/03/10	47.620.942
IT	Italy	TNS Infratest	1.044	26/02/10	14/03/10	51.252.247
CY	Rep. of Cyprus	Synovate	505	26/02/10	14/03/10	651.400
LV	Latvia	TNS Latvia	1.008	27/02/10	14/03/10	1.448.719
LT	Lithuania	TNS Gallup Lithuania	1.016	26/02/10	14/03/10	2.849.359
LU	Luxembourg	TNS ILReS	505	26/02/10	12/03/10	404.907
HU	Hungary	TNS Hungary	1.040	26/02/10	14/03/10	8.320.614
MT	Malta	MISCO	500	26/02/10	14/03/10	335.476
NL	Netherlands	TNS NIPO	1.010	26/02/10	14/03/10	13.288.200
AT	Austria	Österreichisches Gallup-Institut	1.009	26/02/10	14/03/10	6.973.277
PL	Poland	TNS OBOP	1.000	27/02/10	14/03/10	32.306.436
PT	Portugal	TNS EUROTESTE	1.032	27/02/10	15/03/10	8.080.915
RO	Romania	TNS CSOP	1.054	26/02/10	10/03/10	18.246.731
SI	Slovenia	RM PLUS	1.005	26/02/10	14/03/10	1.748.308
SK	Slovakia	TNS AISA SK	1.032	26/02/10	12/03/10	4.549.954
FI	Finland	TNS Gallup Oy	1.005	27/02/10	17/03/10	4.412.321
SE	Sweden	TNS GALLUP	1.004	26/02/10	14/03/10	7.723.931
UK	United Kingdom	TNS UK	1.322	26/02/10	15/03/10	51.081.866
<b>TOTAL EU27</b>			<b>26.800</b>	<b>26/02/10</b>	<b>17/03/10</b>	<b>406.834.359</b>
IS	Iceland	Capacent	504	26/02/10	16/03/10	252.277
NO	Norway	TNS Gallup Norway	1.000	01/03/10	16/03/10	3.886.395
<b>TOTAL</b>			<b>28.304</b>	<b>26/02/10</b>	<b>17/03/10</b>	<b>410.973.031</b>

## EB 73.3

ABBREVIATIONS	COUNTRIES	INSTITUTES	N° INTERVIEWS	FIELDWORK DATES		POPULATION 15+
BE	Belgium	TNS Dimarso	1.030	14/03/10	01/04/10	8.866.411
BG	Bulgaria	TNS BBSS	1.001	12/03/10	21/03/10	6.584.957
CZ	Czech Rep.	TNS Aisa	1.000	13/03/10	28/03/10	8.987.535
DK	Denmark	TNS Gallup DK	1.026	15/03/10	30/03/10	4.533.420
DE	Germany	TNS Infratest	1.481	12/03/10	30/03/10	64.545.601
EE	Estonia	Emor	1.000	12/03/10	29/03/10	916.000
IE	Ireland	MRBI	1.000	12/03/10	28/03/10	3.375.399
EL	Greece	TNS ICAP	1.000	12/03/10	28/03/10	8.693.566
ES	Spain	TNS Demoscopia	1.004	16/03/10	29/03/10	39.035.867
FR	France	TNS Sofres	1.008	12/03/10	29/03/10	47.620.942
IT	Italy	TNS Infratest	1.038	12/03/10	27/03/10	51.252.247
CY	Rep. of Cyprus	Synovate	507	13/03/10	29/03/10	651.400
LV	Latvia	TNS Latvia	1.005	13/03/10	29/03/10	1.448.719
LT	Lithuania	TNS Gallup Lithuania	1.016	12/03/10	25/03/10	2.849.359
LU	Luxembourg	TNS ILReS	520	12/03/10	26/03/10	404.907
HU	Hungary	TNS Hungary	1.030	12/03/10	28/03/10	8.320.614
MT	Malta	MISCO	500	12/03/10	28/03/10	335.476
NL	Netherlands	TNS NIPO	1.000	12/03/10	30/03/10	13.288.200
AT	Austria	Österreichisches Gallup-Institut	1.000	12/03/10	28/03/10	6.973.277
PL	Poland	TNS OBOP	1.000	13/03/10	29/03/10	32.306.436
PT	Portugal	TNS EUROTESTE	1.024	16/03/10	29/03/10	8.080.915
RO	Romania	TNS CSOP	1.022	12/03/10	23/03/10	18.246.731
SI	Slovenia	RM PLUS	1.015	12/03/10	29/03/10	1.748.308
SK	Slovakia	TNS AISA SK	1.030	13/03/10	28/03/10	4.549.954
FI	Finland	TNS Gallup Oy	1.001	15/03/10	31/03/10	4.412.321
SE	Sweden	TNS GALLUP	1.015	12/03/10	30/03/10	7.723.931
UK	United Kingdom	TNS UK	1.329	12/03/10	28/03/10	51.081.866
<b>TOTAL EU27</b>			<b>26.602</b>	<b>12/03/10</b>	<b>01/04/10</b>	<b>406.834.359</b>
IS	Iceland	Capacent	501	12/03/10	29/03/10	252.277
NO	Norway	TNS Gallup Norway	1.064	17/03/10	28/03/10	3.886.395
<b>TOTAL</b>			<b>28.167</b>	<b>12/03/10</b>	<b>01/04/10</b>	<b>410.973.031</b>





# **QUESTIONNAIRE**

ASK ITEM 28 ONLY IN ICELAND

ASK ITEM 29 ONLY IN NORWAY

Q1 What is your nationality? Please tell me the country(ies) that applies(y).

(MULTIPLE ANSWERS POSSIBLE)

	(138-168)
Belgium	1,
Denmark	2,
Germany	3,
Greece	4,
Spain	5,
France	6,
Ireland	7,
Italy	8,
Luxembourg	9,
Netherlands	10,
Portugal	11,
United Kingdom (Great Britain, Northern Ireland)	12,
Austria	13,
Sweden	14,
Finland	15,
Republic of Cyprus	16,
Czech Republic	17,
Estonia	18,
Hungary	19,
Latvia	20,
Lithuania	21,
Malta	22,
Poland	23,
Slovakia	24,
Slovenia	25,
Bulgaria	26,
Romania	27,
Iceland	28,
Norway	29,
Other countries	30,
DK	31,

EB73.2 Q1

POSER ITEM 28 UNIQUEMENT EN ISLANDE

POSER ITEM 29 UNIQUEMENT EN NORVEGE

Q1 Quelle est votre nationalité ? Veuillez indiquer le(s) pays qui s'applique(nt).

(PLUSIEURS REPONSES POSSIBLES)

	(138-168)
Belgique	1,
Danemark	2,
Allemagne	3,
Grèce	4,
Espagne	5,
France	6,
Irlande	7,
Italie	8,
Luxembourg	9,
Pays-Bas	10,
Portugal	11,
Royaume-Uni (Grande Bretagne, Irlande du Nord)	12,
Autriche	13,
Suède	14,
Finlande	15,
République de Chypre	16,
République tchèque	17,
Estonie	18,
Hongrie	19,
Lettonie	20,
Lituanie	21,
Malte	22,
Pologne	23,
Slovaquie	24,
Slovénie	25,
Bulgarie	26,
Roumanie	27,
Islande	28,
Norvège	29,
Autre pays	30,
NSP	31,

EB73.2 Q1

IF OTHER or DK THEN CLOSE INTERVIEW

ASK D15b IF "NOT DOING ANY PAID WORK CURRENTLY", CODES 1 to 4 in D15a

D15a What is your current occupation?

D15b Did you do any paid work in the past? What was your last occupation?

	(169-170)	(171-172)
	D15a	D15b
	CURRENT	LAST
	OCCUPATION	OCCUPATION
NON-ACTIVE		
Responsible for ordinary shopping and looking after the home, or without any current occupation, not working	1	
Student	2	
Unemployed or temporarily not working	3	
Retired or unable to work through illness	4	
SELF EMPLOYED		
Farmer	5	5
Fisherman	6	6
Professional (lawyer, medical practitioner, accountant, architect, etc.)	7	7
Owner of a shop, craftsmen, other self-employed person	8	8
Business proprietors, owner (full or partner) of a company	9	9
EMPLOYED		
Employed professional (employed doctor, lawyer, accountant, architect)	10	10
General management, director or top management (managing directors, director general, other director)	11	11
Middle management, other management (department head, junior manager, teacher, technician)	12	12
Employed position, working mainly at a desk	13	13
Employed position, not at a desk but travelling (salesmen, driver, etc.)	14	14
Employed position, not at a desk, but in a service job (hospital, restaurant, police, fireman, etc.)	15	15
Supervisor	16	16
Skilled manual worker	17	17
Other (unskilled) manual worker, servant	18	18

SI AUTRE ou NSP ALORS FIN D'INTERVIEW

POSER D15b SI "PAS D'ACTIVITE ACTUELLE", CODES 1 à 4 en D15a

D15a Quelle est votre profession actuelle ?

D15b Exerciez-vous une activité professionnelle rémunérée auparavant ? Laquelle en dernier lieu ?

	(169-170)	(171-172)
	D15a	D15b
	PROFESSION	PROFESSION
	ACTUELLE	PRECEDENTE
INACTIFS		
En charge des achats courants et des tâches ménagères ou sans aucune activité professionnelle	1	
Etudiants	2	
Au chômage\ temporairement sans emploi	3	
A la retraite ou en congé de maladie prolongé	4	
INDEPENDANTS		
Agriculteur exploitant	5	5
Pêcheur	6	6
Profession libérale (avocat, médecin, expert comptable, architecte, etc.)	7	7
Commerçant ou propriétaire d'un magasin, artisan ou autre travailleur indépendant	8	8
Industriel, propriétaire (en tout ou en partie) d'une entreprise	9	9
SALARIES		
Profession libérale salariée (docteur, avocat, comptable, architecte, etc.)	10	10
Cadre supérieur\ dirigeant (PDG\DG, Directeur, etc.)	11	11
Cadre moyen	12	12
Employé travaillant la plupart du temps dans un bureau	13	13
Employé ne travaillant pas dans un bureau mais voyageant (vendeur, chauffeur, représentant, etc.)	14	14
Employé ne travaillant pas dans un bureau mais ayant une fonction de service (hôpital, restaurant, police, pompiers, etc.)	15	15
Contremaître, agent de maîtrise	16	16
Ouvrier qualifié	17	17
Autre ouvrier (non qualifié), personnel de maison	18	18

Never did any paid work	19
-------------------------	----

EB73.2 D15a D15b

D7 Could you give me the letter which corresponds best to your own current situation?

(SHOW CARD - READ OUT - ONE ANSWER ONLY)

	(173-174)
MARRIED OR REMARRIED	
Living without children	1
Living with the children of this marriage	2
Living with the children of a previous marriage	3
Living with the children of this marriage and of a previous marriage	4
SINGLE LIVING WITH A PARTNER	
Living without children	5
Living with the children of this union	6
Living with the children of a previous union	7
Living with the children of this union and of a previous union	8
SINGLE	
Living without children	9
Living with children	10
DIVORCED OR SEPARATED	
Living without children	11
Living with children	12
WIDOW	
Living without children	13
Living with children	14
Other (SPONTANEOUS)	15
Refusal (SPONTANEOUS)	16

EB73.2 D7

D11 How old are you?

(175-176)

EB73.2 D11

N'a jamais exercé d'activité professionnelle rémunérée	19
--	----

EB73.2 D15a D15b

D7 Pouvez-vous m'indiquer la lettre qui correspond le mieux à votre situation actuelle ?

(MONTRER CARTE - LIRE - UNE SEULE REPONSE)

	(173-174)
MARIÉ(E) OU REMARIÉ(E)	
Vivant sans enfant	1
Vivant avec les enfants de ce mariage	2
Vivant avec les enfants que l'un ou l'autre des conjoints a eu d'un mariage précédent	3
Vivant avec les enfants de ce mariage et ceux que l'un ou l'autre des conjoints a eu d'un mariage précédent	4
CELIBATAIRE VIVANT EN COUPLE	
Vivant sans enfant	5
Vivant avec les enfants de cette union	6
Vivant avec les enfants que l'un ou l'autre des partenaires a eu d'une union précédente	7
Vivant avec les enfants de cette union et ceux que l'un ou l'autre des partenaires a eu d'une union précédente	8
CELIBATAIRE	
Vivant sans enfant	9
Vivant avec des enfants	10
DIVORCÉ(E) OU SÉPARÉ(E)	
Vivant sans enfant	11
Vivant avec des enfants	12
VEUF\ VEUVE	
Vivant sans enfants	13
Vivant avec des enfants	14
Autre (SPONTANE)	15
Refus (SPONTANE)	16

EB73.2 D7

D11 Quel est votre âge ?

(175-176)

EB73.2 D11

ASK QA IN EU27 + IS + NW

D16 Which of the following computer-related activities have you ever carried out?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(177-185)
Copying or moving a file or folder	1,
Using copy and paste tools to duplicate or move information within a document	2,
Using basic arithmetic formulas in a spreadsheet	3,
Compressing (or zipping) files	4,
Connecting and installing new devices, as a printer or a modem	5,
Writing a computer program using a specialised programming language	6,
None (SPONTANEOUS)	7,
You have never used a computer (SPONTANEOUS)	8,
DK	9,

EB73.2 D16

QA1 When did you last use the Internet?

(DO NOT READ OUT – ONE ANSWER ONLY)

	(186)
Within the last 3 months (N)	1
Between 3 months and a year ago (N)	2
More than one year ago (M)	3
Never used it (M)	4
DK	5

EB73.2 QA1

POSER QA EN UE27 + IS + NW

D16 Parmi les activités suivantes liées à l'ordinateur, lesquelles avez-vous déjà pratiquées ?

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(177-185)
Copier ou déplacer un fichier ou un dossier	1,
Utiliser les fonctions copier et coller pour dupliquer ou déplacer des informations dans un document	2,
Utiliser des formules arithmétiques de base dans un tableur	3,
Comprimer (ou zipper) des fichiers	4,
Connecter et installer de nouveaux périphériques, comme une imprimante ou un modem	5,
Ecrire un programme informatique en utilisant un langage spécifique de programmation	6,
Aucun (SPONTANE)	7,
Vous n'avez jamais utilisé d'ordinateur (SPONTANE)	8,
NSP	9,

EB73.2 D16

QA1 Quand avez-vous utilisé Internet pour la dernière fois ?

(NE PAS LIRE – UNE SEULE REPONSE)

	(186)
Au cours des 3 derniers mois (N)	1
Il y a entre 3 mois et un an (N)	2
Il y a plus d'un an (M)	3
Jamais utilisé (M)	4
NSP	5

EB73.2 QA1

ASK QA2 AND QA3 IF "USE THE INTERNET WITHIN THE LAST 3 MONTHS", CODE 1 IN QA1 – OTHERS GO TO QA4

--

QA2	On average, how often did you use the Internet in the last 3 months?
-----	--

(READ OUT – ONE ANSWER ONLY)

	(187)
Every day or almost every day	1
At least once a week (but not every day)	2
At least once a month (but not every week)	3
Less than once a month	4
DK	5

EB73.2 QA2

--

QA3	Where have you used the Internet in the last 3 months (using a computer or any other means)?
-----	--

(READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(188-193)
At home	1,
At place of work (other than home)	2,
At school/ university/ other study centre	3,
At another person's home	4,
Somewhere else (Internet café, public library, etc.)	5,
DK	6,

EB73.2 QA3

--

POSER QA2 ET QA3 SI "A UTILISE INTERNET POUR LA DERNIERE FOIS AU COURS DES 3 DERNIERS MOIS", CODE 1 EN QA1 – LES AUTRES ALLER EN QA4

--

QA2	En moyenne, à quelle fréquence avez-vous utilisé Internet au cours des 3 derniers mois ?
-----	--

(LIRE – UNE SEULE REPONSE)

	(187)
Tous les jours ou presque	1
Au moins une fois par semaine (mais pas tous les jours)	2
Au moins une fois par mois (mais pas chaque semaine)	3
Moins d'une fois par mois	4
NSP	5

EB73.2 QA2

--

QA3	Où avez-vous utilisé Internet au cours des 3 derniers mois (sur un ordinateur ou par un autre moyen)?
-----	---

(LIRE – PLUSIEURS REPONSES POSSIBLES)

	(188-193)
A la maison	1,
Sur votre lieu de travail (autre qu'à la maison)	2,
A l'école/ l'université/ dans un autre centre d'études	3,
Au domicile d'une autre personne	4,
Ailleurs (cyber café, café Internet, etc.)	5,
NSP	6,

EB73.2 QA3

--

ASK QA4 IF "USED THE INTERNET IN THE LAST 12 MONTHS", CODE 1 TO 2 IN QA1 – OTHERS GO TO QA5

QA4 Over the last 12 months, have you used the Internet to compare price or quality of different services (such as financial products, travel, gas, electricity or telecom services)?

	(194)
Yes	1
No	2
DK	3

EB73.2 QA4

ASK ALL

And now let's talk about situations commonly faced by consumers.

(IF NECESSARY, GIVE EXAMPLES OF GOODS OR SERVICES: CLOTHES, BOOKS, CDS, COMPUTERS, MOBILE PHONES OR FINANCIAL PRODUCTS)

QA5 Have you bought any goods or services by post, phone or the Internet, over the last 12 months?

(READ OUT – CODES 1 AND 2 ARE MULTIPLE)

	(195-198)
Yes, goods	1,
Yes, services	2,
Neither	3,
DK	4,

EB73.2 QA5

POSER QA4 SI "A UTILISE INTERNET DANS LES 12 DERNIERS MOIS", CODE 1 A 2 EN QA1 – LES AUTRES ALLER EN QA5

QA4 Au cours des 12 derniers mois, avez-vous utilisé Internet pour comparer les prix et la qualité de différents services (tels que les produits financiers, les voyages, la distribution de gaz ou d'électricité et les télécommunications) ?

	(194)
Oui	1
Non	2
NSP	3

EB73.2 QA4

A TOUS

Parlons maintenant de situations fréquemment vécues par les consommateurs.

(SI NECESSAIRE, DONNEZ DES EXEMPLES DE BIENS OU SERVICES : VETEMENTS, LIVRES, CD, ORDINATEURS, TELEPHONES MOBILES OU PRODUITS FINANCIERS)

QA5 Au cours des 12 derniers mois, avez-vous acheté des biens ou des services par la poste, le téléphone ou Internet ?

(LIRE – LES CODES 1 ET 2 SONT MULTIPLES)

	(195-198)
Oui, des biens	1,
Oui, des services	2,
Ni l'un ni l'autre	3,
NSP	4,

EB73.2 QA5



QA6	Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?
-----	---

		(199)
Yes		1
No		2
DK		3

EB73.2 QA6

QA7	Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?
-----	---

		(200)
Yes		1
No		2
It depends (SPONTANEOUS)		3
DK		4

EB73.2 QA7

(PROMPT IF NECESSARY: THE INFORMATION ON THE PRICE OF THE CALL IS NOT SHOWED IN THE ADVERT)

QA8	An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?
-----	---

		(201)
Legal		1
Illegal		2
Allowed for certain goods (SPONTANEOUS)		3
DK		4

EB73.2 QA8

QA6	Supposons que vous ayez commandé un produit par la poste, le téléphone ou Internet, pensez-vous que vous avez le droit de retourner le produit commandé 4 jours après sa livraison et d'être remboursé(e), sans donner de raison ?
-----	--

		(199)
Oui		1
Non		2
NSP		3

EB73.2 QA6

QA7	Imaginez à présent que le nouveau réfrigérateur que vous avez acheté il y a 18 mois tombe en panne. Vous n'avez pas souscrit d'extension de garantie commerciale. Avez-vous le droit de le faire réparer ou remplacer gratuitement ?
-----	--

		(200)
Oui		1
Non		2
Cela dépend (SPONTANE)		3
NSP		4

EB73.2 QA7

(LIRE SI NECESSAIRE : L'INFORMATION SUR LE PRIX DE L'APPEL N'EST PAS INDIQUE DANS LA PUBLICITE)

QA8	Une publicité dans un journal affirme : "Lunettes de soleil gratuites, appelez simplement ce numéro pour les recevoir". Vous appelez ce numéro, puis vous découvrez qu'il s'agit d'un numéro de téléphone surtaxé très coûteux. Cette publicité est-elle légale ou illégale?
-----	--

		(201)
Légale		1
Illégale		2
Autorisé pour certains biens (SPONTANE)		3
NSP		4

EB73.2 QA8

QA9	Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?

(READ OUT – ONE ANSWER ONLY)

	(202)
Yes, but you won't get your money back	1
Yes, but you have to pay an administration fee	2
Yes, and without paying anything	3
No	4
DK	5

EB73.2 QA9

QA10	Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?

	(203)
Yes	1
No	2
(ONLY IN LU AND DK) This practice is illegal in (OUR COUNTRY) (SPONTANEOUS)	3
This practice does not happen in (OUR COUNTRY) (SPONTANEOUS)	4
DK	5

EB73.2 QA10

QA9	Imaginez que vous avez souscrit une assurance automobile par téléphone, sur Internet ou par la poste. Deux jours plus tard, vous découvrez une meilleure offre auprès d'une autre compagnie et vous décidez d'annuler le contrat original. Avez-vous le droit de le faire ?

(LIRE – UNE SEULE REPONSE)

	(202)
Oui, mais vous ne récupérerez pas l'argent versé	1
Oui, mais vous devez payer des frais administratifs	2
Oui, et vous ne devez rien payer	3
Non	4
NSP	5

EB73.2 QA9

QA10	Imaginez qu'un vendeur se présente chez vous sans que vous n'ayez rien demandé et explique qu'il fait la démonstration d'un aspirateur. Vous lui achetez l'aspirateur, mais deux jours plus tard, vous découvrez une meilleure offre. Avez-vous le droit de renvoyer l'aspirateur et d'être remboursé(e) sans indiquer de raison particulière ?

	(203)
Oui	1
Non	2
(UNIQUEMENT EN LU ET DK) Cette pratique est illégale en (NOTRE PAYS) (SPONTANE)	3
Cette pratique n'a pas cours en (NOTRE PAYS) (SPONTANE)	4
NSP	5

EB73.2 QA10

--

QA11	Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?
------	--

(READ OUT – ONE ANSWER ONLY)

	(204)
Yes, you are obliged to pay	1
No, provided that you send the DVDs back	2
No, and you are not obliged to send the DVDs back	3
DK	4

EB73.2 QA11

--

QA12	Have you personally bought an airline ticket over the last 12 months? Please note that holidays packages and tickets bought via travel agencies must be included
------	--

--

	(205)
Yes	1
No	2
DK	3

EB73.2 QA12

--

QA13	Which rule do you think applies about advertising the price of air tickets?
------	---

(READ OUT – ONE ANSWER ONLY)

	(206)
The advert must state the total amount to be paid, including taxes, fees and charges	1
The advert must state the airline's flight price, but this does not have to include taxes, fees and charges	2
There is no specific rule for what information has to be shown	3
DK	4

EB73.2 QA13

--

QA11	Imaginez que vous recevez par courrier deux DVD éducatifs que vous n'avez pas commandés, accompagnés d'une facture de 50 euros. Êtes-vous obligé(e) de payer cette facture ?
------	--

(LIRE – UNE SEULE REPONSE)

	(204)
Oui, vous êtes obligé(e) de payer	1
Non, à condition de renvoyer les DVD	2
Non, et vous n'êtes pas obligé(e) de renvoyer les DVD	3
NSP	4

EB73.2 QA11

--

QA12	Avez-vous personnellement acheté un billet d'avion au cours des 12 derniers mois ? Veuillez noter que les formules vacances et les billets achetés par des agences de voyage doivent être inclus
------	--

--

	(205)
Oui	1
Non	2
NSP	3

EB73.2 QA12

--

QA13	A votre avis, quelle règle s'applique à la publicité sur le prix des billets d'avion ?
------	--

(LIRE – UNE SEULE REPONSE)

	(206)
La publicité doit mentionner le montant total à payer, y compris les taxes et autres frais	1
La publicité doit mentionner le prix du vol, mais pas les taxes et autres frais	2
Il n'y a pas de règle spécifique relative aux informations qui doivent être mentionnées	3
NSP	4

EB73.2 QA13

QA14	Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance. Did you read its terms and conditions?
------	--

(READ OUT – ONE ANSWER ONLY)

	(207)
Yes, carefully and completely	1
Yes, but only partially	2
No	3
You have never signed this kind of contract (SPONTANEOUS)	4
DK	5

EB73.2 QA14

ASK QA15 IF "NO, HAS NOT READ" OR "YES, HAS READ BUT ONLY SOME PARTS",  
CODE 2 OR 3 IN QA14 – OTHERS GO TO QA16

QA15	Why did you not read it all?
------	------------------------------

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(208-217)
The contract was too long/ required too much time to read	1,
The contract was too difficult to understand	2,
The print size was too small	3,
The seller did not give you enough time to read it before signing it	4,
You trusted the service provider	5,
It was not worthwhile as these forms always contain the same information	6,
These forms contain little useful information	7,
You have to accept whatever it says in any case	8,
Other (SPONTANEOUS)	9,
DK	10,

EB73.2 QA15

QA14	Veuillez penser à la dernière fois où vous avez signé un contrat de service, par exemple pour la fourniture de gaz ou d'électricité, le téléphone mobile, un compte bancaire ou une assurance. Avez-vous lu les termes et les conditions de ce contrat ?
------	--

(LIRE – UNE SEULE REPONSE)

	(207)
Oui, attentivement et entièrement	1
Oui, mais seulement en partie	2
Non	3
Vous n'avez jamais signé un contrat de ce type (SPONTANE)	4
NSP	5

EB73.2 QA14

POSER QA15 SI "NON, N'A PAS LU" OU "OUI, A LU MAIS SEULEMENT EN PARTIE",  
CODE 2 OU 3 EN QA14 – LES AUTRES ALLER EN QA16

QA15	Pourquoi ne l'avez-vous pas lu entièrement ?
------	--

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(208-217)
Le contrat était trop long/ demandait trop de temps à lire	1,
Le contrat était trop difficile à comprendre	2,
Les caractères étaient trop petits	3,
Le vendeur ne vous a pas laissé suffisamment de temps pour le lire avant de le signer	4,
Vous faisiez confiance au fournisseur de service	5,
Cela n'en valait pas la peine puisque ces formulaires contiennent toujours les mêmes informations	6,
Ces formulaires contiennent peu d'informations utiles	7,
Vous devez de toute manière l'accepter quels qu'en soient les termes	8,
Autre (SPONTANE)	9,
NSP	10,

EB73.2 QA15

ASK ALL

Now a few general questions about consumer affairs and the comparison of goods and services.

QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of?

(DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)

(218-280)	
Organisation/ Agency 1	1,
Organisation/ Agency 2	2,
Organisation/ Agency 3	3,
Organisation/ Agency 4	4,
Organisation/ Agency 5	5,
Organisation/ Agency 6	6,
Organisation/ Agency 7	7,
Organisation/ Agency 8	8,
Organisation/ Agency 9	9,
Organisation/ Agency 10	10,
Organisation/ Agency 11	11,
Organisation/ Agency 12	12,
Organisation/ Agency 13	13,
Organisation/ Agency 14	14,
Organisation/ Agency 15	15,
Organisation/ Agency 16	16,
Organisation/ Agency 17	17,
Organisation/ Agency 18	18,
Organisation/ Agency 19	19,
Organisation/ Agency 20	20,
Organisation/ Agency 21	21,
Organisation/ Agency 22	22,
Organisation/ Agency 23	23,
Organisation/ Agency 24	24,
Organisation/ Agency 25	25,
Organisation/ Agency 26	26,
Organisation/ Agency 27	27,
Organisation/ Agency 28	28,
Organisation/ Agency 29	29,
Organisation/ Agency 30	30,
Organisation/ Agency 31	31,
Organisation/ Agency 32	32,

A TOUS

Passons à présent à quelques questions générales qui concernent les consommateurs et la comparaison de biens et de services.

QA16 Pourriez-vous citer les organisations (NATIONALITE) de consommateurs ou les agences/autorités publiques qui représentent et protègent les consommateurs dans (NOTRE PAYS) ?

(NE PAS LIRE – NE PAS MONTRER CARTE – PLUSIEURS REPONSES POSSIBLES)

(218-280)	
Organisation/ Agence 1	1,
Organisation/ Agence 2	2,
Organisation/ Agence 3	3,
Organisation/ Agence 4	4,
Organisation/ Agence 5	5,
Organisation/ Agence 6	6,
Organisation/ Agence 7	7,
Organisation/ Agence 8	8,
Organisation/ Agence 9	9,
Organisation/ Agence 10	10,
Organisation/ Agence 11	11,
Organisation/ Agence 12	12,
Organisation/ Agence 13	13,
Organisation/ Agence 14	14,
Organisation/ Agence 15	15,
Organisation/ Agence 16	16,
Organisation/ Agence 17	17,
Organisation/ Agence 18	18,
Organisation/ Agence 19	19,
Organisation/ Agence 20	20,
Organisation/ Agence 21	21,
Organisation/ Agence 22	22,
Organisation/ Agence 23	23,
Organisation/ Agence 24	24,
Organisation/ Agence 25	25,
Organisation/ Agence 26	26,
Organisation/ Agence 27	27,
Organisation/ Agence 28	28,
Organisation/ Agence 29	29,
Organisation/ Agence 30	30,
Organisation/ Agence 31	31,
Organisation/ Agence 32	32,

Organisation/ Agency 33	33,
Organisation/ Agency 34	34,
Organisation/ Agency 35	35,
Organisation/ Agency 36	36,
Organisation/ Agency 37	37,
Organisation/ Agency 38	38,
Organisation/ Agency 39	39,
Organisation/ Agency 40	40,
Organisation/ Agency 41	41,
Organisation/ Agency 42	42,
Organisation/ Agency 43	43,
Organisation/ Agency 44	44,
Organisation/ Agency 45	45,
Organisation/ Agency 46	46,
Organisation/ Agency 47	47,
Organisation/ Agency 48	48,
Organisation/ Agency 49	49,
Organisation/ Agency 50	50,
Organisation/ Agency 51	51,
Organisation/ Agency 52	52,
Organisation/ Agency 53	53,
Organisation/ Agency 54	54,
Organisation/ Agency 55	55,
Organisation/ Agency 56	56,
Organisation/ Agency 57	57,
Organisation/ Agency 58	58,
Organisation/ Agency 59	59,
Organisation/ Agency 60	60,
Organisation/ Agency 61	61,
Others	62,
DK	63,

EB73.2 QA16

Organisation/ Agence 33	33,
Organisation/ Agence 34	34,
Organisation/ Agence 35	35,
Organisation/ Agence 36	36,
Organisation/ Agence 37	37,
Organisation/ Agence 38	38,
Organisation/ Agence 39	39,
Organisation/ Agence 40	40,
Organisation/ Agence 41	41,
Organisation/ Agence 42	42,
Organisation/ Agence 43	43,
Organisation/ Agence 44	44,
Organisation/ Agence 45	45,
Organisation/ Agence 46	46,
Organisation/ Agence 47	47,
Organisation/ Agence 48	48,
Organisation/ Agence 49	49,
Organisation/ Agence 50	50,
Organisation/ Agence 51	51,
Organisation/ Agence 52	52,
Organisation/ Agence 53	53,
Organisation/ Agence 54	54,
Organisation/ Agence 55	55,
Organisation/ Agence 56	56,
Organisation/ Agence 57	57,
Organisation/ Agence 58	58,
Organisation/ Agence 59	59,
Organisation/ Agence 60	60,
Organisation/ Agence 61	61,
Autres	62,
NSP	63,

EB73.2 QA16

QA17	Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

(281-291)	
General media (radio, TV, newspapers)	1,
Specialised consumer magazines	2,
Internet – price comparison websites	3,
Internet – online shops (excluding price comparison websites)	4,
Internet – other websites	5,
Visit of different shops	6,
Family and friends	7,
Never bought this kind of good before (SPONTANEOUS)	8,
Other (SPONTANEOUS)	9,
None, do not compare (SPONTANEOUS)	10,
DK	11,

EB73.2 QA17

QA18	In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?
------	---

(READ OUT – ONE ANSWER ONLY)

(292)	
Always	1
Often	2
Sometimes	3
Rarely	4
Never	5
DK	6

EB73.2 QA18

QA17	La dernière fois que vous avez acheté un produit comme un appareil électroménager ou électronique, quelles sources d'information parmi les suivantes avez-vous consultées pour effectuer une comparaison ?

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

(281-291)	
Les médias généralistes (radio, TV, journaux)	1,
Les magazines spécialisés pour les consommateurs	2,
Internet – sites de comparaison de prix	3,
Internet – magasins en ligne (excepté les sites de comparaison de prix)	4,
Internet – autres sites	5,
Une visite dans différents magasins	6,
La famille et les amis	7,
Jamais acheté un produit de ce type (SPONTANE)	8,
Autre (SPONTANE)	9,
Aucune, ne fais pas de comparaisons (SPONTANE)	10,
NSP	11,

EB73.2 QA17

QA18	Au cours des 12 derniers mois, avez-vous utilisé l'indication des prix par unité de mesure par exemple, le prix au kilo, au mètre ou au litre pour comparer des produits ?
------	--

(LIRE – UNE SEULE REPONSE)

(292)	
Toujours	1
Souvent	2
Parfois	3
Rarement	4
Jamais	5
NSP	6

EB73.2 QA18

ASK QA19 TO QA24 IF "USE THE INTERNET", CODE 1 TO 3 IN QA1 – OTHERS GO TO QA25

And now let's talk about online shopping.

QA19	When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.
------	--

(READ OUT – ONE ANSWER ONLY)

	(293)
Within the last 3 months	1
Between 3 months and a year ago	2
More than one year ago	3
Never	4
DK	5

EB73.2 QA19

POSER QA19 A QA24 SI "UTILISE INTERNET", CODE 1 A 3 EN QA1 – LES AUTRES ALLER EN QA25

Parlons maintenant de la vente en ligne.

QA19	Quand avez-vous acheté ou commandé sur un site Internet des produits ou des services destinés à un usage privé pour la dernière fois ? Veuillez noter qu'acheter ou commander des biens ou services par email n'est pas considéré comme un achat ou une commande par Internet.
------	--

(LIRE – UNE SEULE REPONSE)

	(293)
Au cours des 3 derniers mois	1
Il y a 3 mois à un an	2
Il y a plus d'un an	3
Jamais	4
NSP	5

EB73.2 QA19



ASK QA20 IF "MORE THAN ONE YEAR AGO" OR "NEVER BOUGHT OR ORDERED",  
CODE 3 OR 4 IN QA19 – OTHERS GO TO QA21

--

QA20	Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months?
------	---

(DO NOT SHOW CARD – DO NOT READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(294-307)
You have not needed it	1,
You prefer to shop in person, you like to see the goods	2,
You are loyal to shops	3,
This is the force of habit	4,
Relevant information about goods or services are difficult to find on a website	5,
Lack of skills	6,
Delivery of goods ordered over the Internet is a problem (it takes too long or it is logistically difficult, etc.)	7,
Payment security concerns (giving credit card details over the Internet, etc.)	8,
Privacy concerns (giving personal details over the Internet, etc.)	9,
Trust concerns about receiving or returning goods and complaints/ redress concerns	10,
You don't have a payment card allowing you to pay over the Internet	11,
Speed of your Internet connection is too slow	12,
Other	13,
DK	14,

EB73.2 QA20

POSER QA20 SI "IL Y A PLUS D'UN AN" OU "JAMAIS", CODE 3 OU 4 EN QA19 – LES  
AUTRES ALLER EN QA21

--

QA20	Pourquoi n'avez-vous pas acheté/commandé de produits ou de services destinés à un usage privé sur Internet au cours des 12 derniers mois ?
------	--

(NE PAS MONTRER CARTE – NE PAS LIRE – PLUSIEURS REPONSES POSSIBLES)

	(294-307)
Vous n'en avez pas eu besoin	1,
Vous préférez les achats directs, vous aimez voir les produits	2,
Vous êtes fidèle aux magasins	3,
C'est la force de l'habitude	4,
Il est difficile de trouver une information pertinente sur les produits ou les services sur un site Internet	5,
Un manque de compétences	6,
La livraison de produits commandés sur Internet est problématique (délais trop longs ou difficultés logistiques, etc.)	7,
Des craintes au sujet de la sécurité du paiement (divulguer des données sur sa carte de crédit sur Internet, etc.)	8,
Des craintes au sujet du respect de la vie privée (divulguer des données personnelles sur Internet, etc.)	9,
Un manque de confiance quant à la livraison ou le renvoi des produits et aux possibilités de plainte/de recours	10,
Vous n'avez pas de carte bancaire vous permettant de payer sur Internet	11,
La vitesse de votre connexion Internet est insuffisante	12,
Autre	13,
NSP	14,

EB73.2 QA20

ASK QA21 TO QA22 IF "HAS BOUGHT/ ORDERED GOODS OR SERVICES VIA A WEBSITE", CODE 1 TO 3 IN QA19 – OTHERS GO TO QA23a

QA21 Thinking about the last time you purchased a good or a service over the Internet for private use. Did you read the conditions of sale?

(READ OUT – ONE ANSWER ONLY)

	(308)
Yes, carefully and completely	1
Yes, but only partially	2
No	3
DK	4

EB73.2 QA21

ASK QA22 IF "NO" OR "ONLY PARTIALLY", CODE 2 OR 3 IN QA21 – OTHERS GO TO QA23a

QA22 Why did you not read it all? Please still refer to the last time you purchased a good or a service on the Internet.

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(309-317)
The terms and conditions were too long/ required too much time to read	1,
The terms and conditions were too difficult to understand	2,
The print size was too small	3,
You trusted the website	4,
It was not worthwhile as these forms always contain the same information	5,
These forms contain little useful information	6,
You have to accept whatever it says in any case	7,
Other (SPONTANEOUS)	8,
DK	9,

EB73.2 QA22

POSER QA21 A QA22 SI « A ACHETE OU COMMANDE DES BIENS OU SERVICES VIA INTERNET », CODE 1 A 3 EN QA19 – LES AUTRES ALLER EN QA23a

QA21 Parlons de la dernière fois où vous avez acheté un produit ou un service destiné à un usage privé sur Internet. Avez-vous lu les conditions de vente ?

(LIRE – UNE SEULE REPONSE)

	(308)
Oui, attentivement et entièrement	1
Oui, mais seulement en partie	2
Non	3
NSP	4

EB73.2 QA21

POSER QA22 SI "NON" OU "SEULEMENT EN PARTIE", CODE 2 OU 3 EN QA21 – LES AUTRES ALLER EN QA23a

QA22 Pourquoi ne les avez-vous pas lues entièrement ? Veuillez toujours faire référence à la dernière fois où vous avez acheté un produit ou un service sur Internet.

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(309-317)
Les termes et conditions étaient trop longues/ Cela prenait trop de temps à lire	1,
Les termes et conditions étaient trop difficiles à comprendre	2,
Les caractères étaient trop petits	3,
Vous faisiez confiance au site Internet	4,
Cela n'en valait pas la peine puisque ces formulaires contiennent toujours les mêmes informations	5,
Ces formulaires contiennent peu d'informations utiles	6,
Vous devez de toute manière l'accepter quels qu'en soient les termes	7,
Autre (SPONTANE)	8,
NSP	9,

EB73.2 QA22

SPLIT: DO NOT ASK QA23a IN IS AND NO – IS AND NO GO TO QA23b - ASK QA23a IF "HAS BOUGHT OR ORDERED GOODS OR SERVICES VIA A WEBSITE IN THE LAST 12 MONTHS", CODE 1 OR 2 IN QA19 – OTHERS GO TO QA24

QA23a In the last 12 months did you buy or order any goods or services over the Internet for private purpose from...?

(READ OUT – MULTIPLE ANSWERS POSSIBLE)

(318-322)

Sellers based in (OUR COUNTRY)	1,
Sellers based in other EU countries	2,
Sellers based in the rest of the world	3,
Country of origin of sellers not known (SPONTANEOUS)	4,
DK	5,

EB73.2 QA23a

SPLIT: ASK QA23b ONLY IN IS AND NO – OTHERS GO TO QA24 – ASK QA23b IF "HAS BOUGHT OR ORDERED GOODS OR SERVICES VIA A WEBSITE IN THE LAST 12 MONTHS", CODE 1 OR 2 IN QA19 – OTHERS GO TO QA25

QA23b In the last 12 months did you buy or order any goods or services over the Internet for private purpose from...?

(READ OUT – MULTIPLE ANSWERS POSSIBLE)

(323-327)

Sellers based in (OUR COUNTRY)	1,
Sellers based in EU countries	2,
Sellers based in the rest of the world	3,
Country of origin of sellers not known (SPONTANEOUS)	4,
DK	5,

EB73.2 QA23b

SPLIT : NE PAS POSER QA23a EN IS ET NO – IS ET NO ALLER EN QA23b – POSER QA23a SI "A ACHETE OU COMMANDE DES BIENS OU SERVICES SUR UN SITE INTERNET AU COURS DES 12 DERNIERS MOIS", CODE 1 OU 2 EN QA19 – LES AUTRES ALLER EN QA24

QA23a Au cours des douze derniers mois avez-vous acheté ou commandé sur Internet des produits ou des services destinés à un usage privé auprès de ... ?

(LIRE – PLUSIEURS REPONSES POSSIBLES)

(318-322)

Vendeurs basés en (NOTRE PAYS)	1,
Vendeurs basés dans d'autres pays de l'UE	2,
Vendeurs basés dans d'autres pays dans le monde	3,
Pays d'origine des vendeurs inconnu (SPONTANE)	4,
NSP	5,

EB73.2 QA23a

SPLIT : POSER QA23b EN IS ET NO – LES AUTRES ALLER EN QA24 – POSER QA23b SI "A ACHETE OU COMMANDE DES BIENS OU SERVICES SUR UN SITE INTERNET AU COURS DES 12 DERNIERS MOIS", CODE 1 OU 2 EN QA19 – LES AUTRES ALLER EN QA25

QA23b Au cours des douze derniers mois avez-vous acheté ou commandé sur Internet des produits ou des services destinés à un usage privé auprès de ... ?

(LIRE – PLUSIEURS REPONSES POSSIBLES)

(323-327)

Vendeurs basés en (NOTRE PAYS)	1,
Vendeurs basés dans des pays de l'UE	2,
Vendeurs basés dans d'autres pays dans le monde	3,
Pays d'origine des vendeurs inconnu (SPONTANE)	4,
NSP	5,

EB73.2 QA23b

DO NOT ASK QA24 IN IS AND NO – IS AND NO GO TO QA25 - ASK QA24 IF “USE THE INTERNET”, CODE 1 TO 3 IN QA1 – OTHERS GO TO QA25

--

QA24	Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?
------	--

(READ OUT – ONE ANSWER ONLY)

	(328)
The laws of (OUR COUNTRY)	1
The laws of the country of the trader	2
Both (SPONTANEOUS)	3
It depends (SPONTANEOUS)	4
DK	5

EB73.2 QA24

ASK ALL

(PROMPT IF NECESSARY: You might have told people like family, friends or colleagues)

QA25	I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?
------	---

(WRITE DOWN – IF “TO NO ONE” CODE ‘00’ – IF “AT LEAST ONE PERSON, BUT I CANNOT REMEMBER EXACTLY TO HOW MANY PEOPLE” CODE ‘97’ - IF “NEVER HAD A PROBLEM” CODE ‘98’ - IF “DK” CODE ‘99’ – IF YOU ARE GIVEN A RANGE, TRY TO HAVE THE BEST ESTIMATE)

(329-330)

	people
--	--------

EB73.2 QA25

NE PAS POSER QA24 EN IS ET NO – IS ET NO ALLER EN QA25 – POSER QA24 SI “UTILISE INTERNET”, CODE 1 A 3 EN QA1 – LES AUTRES ALLER EN QA25

--

QA24	Imaginez que vous achetiez un produit ou un service sur un site Internet basé dans un autre pays de l'Union européenne et qui est destiné aux consommateurs (NATIONALITE) car il est disponible en (LANGUE), qu'il affiche les prix en (MONNAIE NATIONALE) et qu'il prévoit la livraison des produits en (NOTRE PAYS). Quelles lois sur la protection des consommateurs s'appliquent à l'opération ?
------	--

(LIRE – UNE SEULE REPONSE)

	(328)
Les lois de (NOTRE PAYS)	1
Les lois du pays du vendeur	2
Les deux (SPONTANE)	3
Cela dépend (SPONTANE)	4
NSP	5

EB73.2 QA24

A TOUS

(SI NECESSAIRE, SUGGEREZ : en avez-vous parlé à votre famille, à des amis ou à des collègues ?)

QA25	J'aimerais à présent que vous pensiez à la dernière fois que vous avez rencontré un problème en tant que consommateur. Il peut s'agir de n'importe quel problème, en relation avec un produit, un service ou encore un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé du dernier problème que vous avez rencontré en tant que consommateur ?
------	---

(ECRIRE EN CLAIR – SI “A PERSONNE” CODER ‘00’ – SI “A UNE PERSONNE AU MOINS, MAIS JE NE ME RAPPELLE PAS A COMBIEN EXACTEMENT” CODE ‘97’ – SI “JAMAIS RENCONTRE DE PROBLEME” CODE ‘98’ – SI “NSP” CODE ‘99’ – SI LE REPONDANT DONNE UNE FOURCHETTE, TENTER D'AVOIR LA MEILLEURE ESTIMATION)

(329-330)

	personne(s)
--	-------------

EB73.2 QA25

(PROMPT IF NECESSARY: You might have told people like family, friends or colleagues)

QA26 I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?

(WRITE DOWN – IF “NONE” code ‘00’ – IF “AT LEAST ONE PERSON, BUT I CANNOT REMEMBER EXACTLY TO HOW MANY PEOPLE” CODE ‘97’ - IF “NEVER HAD A GOOD EXPERIENCE” CODE ‘98’ - IF “DK” CODE ‘99’)

(331-332)

people

EB73.2 QA26

(PROMPT IF NECESSARY: Problems might include things like: goods that are damaged, faulty or not as advertised, late delivery, poor installation, unsatisfactory repair, maintenance, cleaning etc.)

QA27 In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?

(333)

Yes	1
No	2
DK	3

EB73.2 QA27

(SI NECESSAIRE, SUGGEREZ : en avez-vous parlé à votre famille, à des amis ou à des collègues ?)

QA26 J'aimerais à présent que vous pensiez à la dernière fois que vous avez connu une bonne expérience avec un produit, un service ou avec un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé de votre dernière bonne expérience en tant que consommateur ?

(ECRIRE – SI “AUCUNE” code ‘00’ – SI “A UNE PERSONNE AU MOINS, MAIS JE NE ME RAPPELLE PAS A COMBIEN EXACTEMENT” CODE ‘97’ - SI “JAMAIS EU DE BONNE EXPERIENCE” CODE ‘98’ - SI “NSP” CODE ‘99’)

(331-332)

personne(s)

EB73.2 QA26

(SI NECESSAIRE, SUGGEREZ : ce problème peut être un produit endommagé, défectueux ou non conforme à la publicité, un retard de livraison, une installation incorrecte, une réparation insatisfaisante ou un service de maintenance, de nettoyage, etc.)

QA27 Au cours des 12 derniers mois, avez-vous rencontré un problème pour lequel vous aviez des raisons légitimes de faire une réclamation sur un produit, un service, un détaillant ou un fournisseur ?

(333)

Oui	1
Non	2
NSP	3

EB73.2 QA27

SPLIT: ASK QA28 IF "NO PROBLEM" OR "DO NOT KNOW", CODE 2 OR 3 IN QA27 – OTHERS GO TO QA29

--

QA28 If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?

--

	(334)
Yes	1
No	2
DK	3

EB73.2 QA28

SPLIT: ASK QA29 TO QA37 IF "HAS ENCOUNTERED A PROBLEM", CODE 1 IN QA27 – OTHERS GO TO QA38

--

QA29 Could you please tell me how many such problems you encountered over the last 12 months?

(WRITE DOWN – IF "NONE" CODE '00' – IF "DON'T REMEMBER HOW MUCH" CODE '98' - IF "DK" CODE '99')

(335-336)

		problem(s)
--	--	------------

EB73.2 QA29

SPLIT : POSER QA28 SI « PAS DE PROBLEME » OU « NSP » , CODE 2 OU 3 EN QA27 – LES AUTRES ALLER EN QA29

--

QA28 Si vous aviez rencontré un tel problème au cours des 12 derniers mois, pensez-vous que vous auriez adressé une réclamation au vendeur, au fournisseur ou au fabricant ?

--

	(334)
Oui	1
Non	2
NSP	3

EB73.2 QA28

SPLIT : POSER QA29 A QA37 SI « A RENCONTRE UN PROBLEME », CODE 1 EN QA27 – LES AUTRES ALLER EN QA38

--

QA29 Pourriez-vous me dire combien de problèmes de ce type vous avez rencontré au cours des 12 derniers mois ?

(ECRIRE – SI "AUCUN" code '00' – SI « NE SE SOUVIENT PAS COMBIEN » CODER '98' – SI "NSP" CODE '99')

(335-336)

		problème(s)
--	--	-------------

EB73.2 QA29

Now we would like you to estimate the total value of financial losses to you as a result of this problem. As a reminder, please look at this list which outlines some of the costs we are talking about. Please do not include in your estimate anything that has now been fully recompensed by any insurance policy, but do include anything where an insurance has not left you fully compensated. (SHOW LIST – DO NOT READ OUT)

A Administrative or travel costs B Putting things right at your own expense, such as the cost of replacing or repairing the goods or paying for the services again C Cost of expert advice or assistance D Paying for any "knock on" damage or inconvenience caused to you or any of your possessions as a result of the problem E Reduction in value of the goods or any other possessions as a result of the problem

QA30 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.

(WRITE DOWN – IF "NONE" CODE '000000' – IF "REFUSAL" CODE '999998' – IF "DK" CODE '999999')

(337-342)

euros

EB73.2 QA30

(PROMPT IF NECESSARY: an out-of-Court dispute settlement body is an independent body which can be an arbitrator, a mediator or an ombudsman and it helps the consumer and the business to reach a solution to their dispute without the direct intervention of a Court.)

QA31 As a consequence of the problem(s) you encountered, did you take any of the following actions?

(READ OUT – MULTIPLE ANSWERS POSSIBLE)

(343-348)

Yes, you took the business(es) concerned to an out-of-Court dispute settlement body (ADR)	1,
Yes, you took the business(es) concerned to Court	2,
Yes, you made a complaint to the retailer/ provider	3,
Yes, you made a complaint to the manufacturer	4,
No	5,
DK	6,

EB73.2 QA31

Maintenant, nous aimerions estimer la valeur totale des pertes financières que vous avez subies comme conséquence de ce problème. Veuillez regarder cette liste qui reprend les grandes lignes des coûts dont nous parlons. Dans votre estimation, veuillez ne pas tenir compte des montants qui vous ont déjà été entièrement payés par une assurance, mais tenez compte des frais qui ne vous ont pas encore été totalement remboursés par une assurance. (MONTRER LISTE – NE PAS LIRE)

A Des frais administratifs ou de déplacements B Le remboursement de ce que vous avez personnellement payé, comme les coûts de remplacement ou de réparation de biens ou les services payés une deuxième fois C Le coût des expertises et conseils D Les dommages et inconvénients causés par le problème à vous ou à vos biens E La réduction de valeur de vos biens causée par le problème

QA30 A propos du dernier problème que vous avez rencontré, pourriez-vous évaluer la valeur totale des pertes financières engendrées par ce problème ? Si vous n'êtes pas certain(e) du montant ce n'est pas grave, ce sont vos estimations qui nous intéressent.

(ECRIRE EN CLAIR – SI « AUCUNE » CODER '000000' – SI « REFUS » CODER '999998' – SI « NSP » CODER '999999')

(337-342)

euros

EB73.2 QA30

(SI NECESSAIRE, SUGGEREZ : un organe responsable pour la résolution extrajudiciaire des litiges est une entité indépendante qui peut être un arbitre, un médiateur ou un ombudsman; elle aide le consommateur et l'entreprise à trouver une solution à leur litige sans intervention directe d'un tribunal)

QA31 A la suite du ou des problèmes que vous avez rencontré(s), avez-vous pris l'une des mesures suivantes ?

(LIRE – PLUSIEURS REPONSES POSSIBLES)

(343-348)

Oui, vous avez assigné une ou plusieurs compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges	1,
Oui, vous avez assigné une ou plusieurs compagnies au tribunal	2,
Oui, vous avez formulé une réclamation au vendeur/ fournisseur	3,
Oui, vous avez formulé une réclamation au producteur	4,
Non	5,
NSP	6,

EB73.2 QA31

--

QA32	For how many of the problems that you encountered in the last 12 months did you make a complaint to the retailer(s)/ provider(s)/ manufacturer(s)?
------	--

(WRITE DOWN – IF “NONE” CODE ‘00’ – IF “DON’T REMEMBER HOW MUCH” CODE ‘98’ - IF “DK” CODE ‘99’)

**(349-350)**

		problem(s)
--	--	------------

EB73.2 QA32

--

QA33	For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?
------	---

(WRITE DOWN – IF “NONE” CODE ‘00’ – IF “DON’T REMEMBER HOW MUCH” CODE ‘98’ - IF “DK” CODE ‘99’)

**(351-352)**

		problem(s)
--	--	------------

EB73.2 QA33

--

--

QA32	Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous adressé une réclamation au(x) vendeur(s)/ fournisseur(s)/ fabricant(s)?
------	---

(NOTER EN CLAIR – SI “AUCUN” CODER ‘00’ – SI « NE SE SOUVIENT PAS COMBIEN » CODER ‘98’ – SI “NSP” CODER ‘99’)

**(349-350)**

		problème(s)
--	--	-------------

EB73.2 QA32

--

QA33	Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous porté plainte auprès d’une autorité publique ou à une organisation de consommateurs en plus ou au lieu d’en adresser une au(x) vendeur(s)/ fournisseur(s)/ producteur(s) ?
------	--

(NOTER EN CLAIR – SI “AUCUN” code ‘00’ – SI « NE SE SOUVIENT PAS COMBIEN » CODER ‘98’ – SI “NSP” CODE ‘99’)

**(351-352)**

		problème(s)
--	--	-------------

EB73.2 QA33

--



ASK QA34 IF "NO COMPLAINT MADE TO A THIRD PART", CODE '00' OR '99' IN QA33 – OTHERS GO TO QA35

--

QA34	Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain?
------	--

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(353-361)
You were not sure about your rights as a consumer	1,
You did not know how/to whom to complain	2,
The sums involved were too small	3,
You believed you were unlikely to get a satisfactory result	4,
You thought it would take too long	5,
You already received a satisfactory result from the retailer/ provider of the good/ service	6,
It would take too much effort	7,
Other (SPONTANEOUS)	8,
DK	9,

EB73.2 QA34

ASK QA35 IF "HAS MADE A COMPLAINT TO A THIRD PART", CODE '01' TO '98' IN QA33 – OTHERS GO TO QA36

--

QA35	Thinking about the last time you made a complaint to a public authority or a consumer organisation about the problem you had, were you satisfied with the help you received?
------	--

(READ OUT – ONE ANSWER ONLY)

	(362)
Very satisfied	1
Fairly satisfied	2
Not very satisfied	3
Not at all satisfied	4
DK	5

EB73.2 QA35

POSER QA34 SI « N'A PAS PORTE PLAINTE A UNE TIERCE PARTIE », CODE '00' OU '99' EN QA33 – LES AUTRES ALLER EN QA35

--

QA34	En pensant à la dernière fois que vous avez rencontré ce type de problèmes, mais que vous n'avez pas porté plainte à une autorité publique ou à une organisation de consommateurs, quelles étaient les raisons pour lesquelles vous n'avez pas porté plainte ?
------	--

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(353-361)
Vous n'étiez pas certain(e) de vos droits en tant que consommateur	1,
Vous ne saviez pas comment/ à qui formuler une plainte	2,
Les sommes en jeu étaient trop faibles	3,
Vous pensiez avoir peu de chances d'obtenir un résultat satisfaisant	4,
Vous pensiez que cela prendrait trop longtemps	5,
Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ fournisseur du produit/ service	6,
Vous pensiez que cela vous demanderait trop d'efforts	7,
Autre (SPONTANE)	8,
NSP	9,

EB73.2 QA34

POSER QA35 SI « A PORTE PLAINTA AUPRES D'UNE TIERCE PARTIE », CODE '01' A '98' EN QA33 – LES AUTRES ALLER EN QA36

--

QA35	La dernière fois où vous avez porté plainte à une autorité publique ou à une organisation de consommateur pour le problème que vous avez rencontré, avez-vous été satisfait(e) de l'aide apportée ?
------	---

(LIRE – UNE SEULE REPONSE)

	(362)
Très satisfait(e)	1
Assez satisfait(e)	2
Pas très satisfait(e)	3
Pas du tout satisfait(e)	4
NSP	5

EB73.2 QA35

ASK QA36 IF "DID NOT TAKE THE BUSINESS CONCERNED TO COURT", CODE 1, 3-6 IN QA31– OTHERS GO TO QA37

--

QA36	Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that?
------	---

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(363-372)
You did not know how to proceed	1,
You did not want to do it on your own	2,
The sums involved were too small	3,
It would have taken too much effort	4,
You thought the procedure would be too expensive with respect to the sum involved	5,
You thought the procedure would be too complicated	6,
You thought it would take too long	7,
You already received a satisfactory result from the seller/ provider of the good/ service	8,
Other (SPONTANEOUS)	9,
DK	10,

EB73.2 QA36

POSER QA36 SI « N'A PAS ASSIGNE LA COMPAGNIE CONCERNEE AU TRIBUNAL », CODE 1, 3-6 EN QA31 – LES AUTRES ALLER EN QA37

--

QA36	La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies au tribunal, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ?
------	--

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(363-372)
Vous ne saviez pas comment faire	1,
Vous ne vouliez pas le faire seul(e)	2,
Les sommes en jeu étaient trop faibles	3,
Vous pensiez que la procédure demanderait trop d'efforts	4,
Vous pensiez que la procédure serait trop coûteuse par rapport à la somme en jeu	5,
Vous pensiez que la procédure serait trop compliquée	6,
Vous pensiez que cela prendrait trop longtemps	7,
Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ du fournisseur du produit/ service	8,
Autre (SPONTANE)	9,
NSP	10,

EB73.2 QA36

ASK QA37 IF "DID NOT TAKE THE BUSINESS CONCERNED TO AN OUT-OF-COURT DISPUTE SETTLEMENT BODY", CODE 2 TO 6 IN QA31– OTHERS GO TO QA38a

POSER QA37 SI « N'A PAS ASSIGNE LA COMPAGNIE CONCERNEE DEVANT UN ORGANE RESPONSABLE POUR LA RESOLUTION EXTRAJUDICIAIRE DES LITIGES », CODE 2 A 6 EN QA31 – LES AUTRES ALLER EN QA38a

QA37 Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that?

QA37 La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ?

(SHOW CARD – READ OUT – MULTIPLE ANSWERS POSSIBLE)

	(373-383)
You simply did not know that such things exist	1,
You did not know how to proceed	2,
The sums involved were too small	3,
It would have taken too much effort	4,
You thought the procedure would be too expensive with respect to the sum involved	5,
The other party was not willing to use these mechanisms	6,
You thought it would take too long	7,
These mechanisms were not available	8,
You already received a satisfactory result from the seller/ provider of the good/ service	9,
Other (SPONTANEOUS)	10,
DK	11,

EB73.2 QA37

(MONTRER CARTE – LIRE – PLUSIEURS REPONSES POSSIBLES)

	(373-383)
Vous ne saviez simplement pas que cela existait	1,
Vous ne saviez pas comment faire	2,
Les sommes en jeu étaient trop faibles	3,
Vous pensiez que la procédure demanderait trop d'efforts	4,
Vous pensiez que la procédure serait trop coûteuse par rapport à la somme en jeu	5,
L'autre partie ne voulait pas utiliser un tel mécanisme	6,
Vous pensiez que cela prendrait trop longtemps	7,
Un mécanisme de ce type n'était pas disponible	8,
Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ fournisseur du produit/ service	9,
Autre (SPONTANE)	10,
NSP	11,

EB73.2 QA37

ASK ALL

QA38a How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?

QA38b How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an individual?

(SHOW CARD WITH SCALE – ONE ANSWER PER COLUMN)

	(384-385)	(386-387)
(READ OUT)	QA38a	QA38b
	TO A COURT	TO AN OUT-OF-COURT DISPUTE SETTLEMENT BODY
20 euros or less	1	1
From 21 euros to 50 euros	2	2
From 51 euros to 100 euros	3	3
From 101 euros to 200 euros	4	4
From 201 euros to 500 euros	5	5
From 501 euros to 1.000 euros	6	6
From 1.001 euros to 2.500 euros	7	7
From 2.501 euros to 5.000 euros	8	8
More than 5.000 euros	9	9
I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONTANEOUS)	10	10
DK/ Refusal	11	11

EB73.2 QA38a QA38b

A TOUS

QA38a Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un tribunal en tant qu'individu ?

QA38b Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu ?

(MONTRER CARTE AVEC ECHELLE – UNE REPONSE PAR COLONNE)

	(384-385)	(386-387)
(LIRE)	QA38a	QA38b
	A UN TRIBUNAL	A UN ORGANE RESPONSABLE POUR LA RESOLUTION EXTRAJUDICIAIRE DES LITIGES
20 euros ou moins	1	1
De 21 euros à 50 euros	2	2
De 51 euros à 100 euros	3	3
De 101 euros à 200 euros	4	4
De 201 euros à 500 euros	5	5
De 501 euros à 1.000 euros	6	6
De 1.001 euros à 2.500 euros	7	7
De 2.501 euros à 5.000 euros	8	8
Plus de 5.000 euros	9	9
Je n'assignerais jamais la compagnie devant un tribunal ou un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu, quelle que soit la somme concernée (SPONTANE)	10	10
NSP/ Refus	11	11

EB73.2 QA38a QA38b

QA39	In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?
------	---

(WRITE DOWN – IF “NONE” CODE ‘00’ – IF “DK” CODE ‘99’)

(388-389)

hour(s) a week

EB73.2 QA39

QA40	There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?
------	--

(READ OUT – ONE ANSWER ONLY)

(390)

At least once a week	1
About once a month	2
Less than once a month	3
Never	4
Never heard of it (SPONTANEOUS)	5
DK	6

EB73.2 QA40

QA41	In the last 12 months, did you go looking for information on your rights as a consumer?
------	---

(391)

Yes	1
No	2
DK	3

EB73.2 QA41

QA39	Lors d'une semaine type, combien d'heures consacrez-vous à faire vos achats (y compris le temps passé à effectuer les achats alimentaires et les autres types d'achats, ainsi que le temps mis à comparer les offres entre les produits et services et les achats en ligne) ?
------	---

(NOTER EN CLAIR – SI “AUCUN” CODER ‘00’ – SI “NSP” CODER ‘99’)

(388-389)

heure(s) par semaine

EB73.2 QA39

QA40	Il existe des programmes à la télévision (et à la radio) qui présentent des problèmes couramment rencontrés par les consommateurs et qui donnent des conseils sur les droits et les mesures à prendre. À quelle fréquence avez-vous regardé ou écouté un programme de ce type au cours des 12 derniers mois ?
------	---

(LIRE – UNE SEULE REPONSE)

(390)

Au moins une fois par semaine	1
Environ une fois par mois	2
Moins d'une fois par mois	3
Jamais	4
N'en a jamais entendu parler (SPONTANE)	5
NSP	6

EB73.2 QA40

QA41	Au cours des 12 derniers mois, avez-vous cherché des informations sur vos droits en tant que consommateur ?
------	---

(391)

Oui	1
Non	2
NSP	3

EB73.2 QA41

The following questions address commonly occurring consumer issues.

QA42 The same flat-screen TV is on sale in both shop A and B. Which one is cheaper?

(SHOW PICTURE – LIRE – ONE ANSWER ONLY)

	(392)
The one sold in shop A	1
The one sold in shop B	2
They are the same price	3
Refusal (SPONTANEOUS)	4
DK	5

EB73.2 QA42

QA43 Thinking now about savings or deposit accounts, which of the following would be the best interest rate?

(READ OUT – ONE ANSWER ONLY)

	(393)
1%	1
2%	2
3%	3
4%	4
Refusal (SPONTANEOUS)	5
DK	6

EB73.2 QA43

Les questions suivantes traitent de questions qui se présentent fréquemment au consommateur.

QA42 La même télévision à écran plat est en vente dans le magasin A et dans le magasin B. Laquelle est la moins chère ?

(MONTRER IMAGE – LIRE – UNE SEULE REPONSE)

	(392)
Celle du magasin A	1
Celle du magasin B	2
Elles sont au même prix	3
Refus (SPONTANE)	4
NSP	5

EB73.2 QA42

QA43 En pensant aux comptes d'épargne et de dépôts, quel serait le meilleur taux d'intérêts parmi les suivants ?

(LIRE – UNE SEULE REPONSE)

	(393)
1%	1
2%	2
3%	3
4%	4
Refus (SPONTANE)	5
NSP	6

EB73.2 QA43

\_\_\_\_\_

QA44	Une famille a emprunté 50 000 Euros pour acheter une maison à un taux d'intérêt de 6 % par an. A combien les intérêts s'élèvent-ils la première année ?
------	---

(LIRE – UNE SEULE REPONSE)

	(394)
300 Euros	1
3.000 Euros	2
5.000 Euros	3
6.000 Euros	4
Refus (SPONTANE)	5
NSP	6

EB73.2 QA43

[illegible]

QA45	En regardant cette image, pouvez-vous me dire combien de grammes de graisse sont contenus dans 100 grammes de ce produit ?
------	--

(MONTRER IMAGE – NOTER EN CLAIR – SI “AUCUN” CODER ‘000.0.’ – SI “REFUS” CODE ‘999.8’ – SI “NSP” CODE ‘999.9’)

(395-399)					
					g graisse/ 100g

EB73.2 QA45

\_\_\_\_\_

QA46	En regardant toujours la même image, pouvez-vous me dire jusqu'à quelle date vous pouvez manger ce produit ?
------	--

(MONTRER IMAGE – NOTER EN CLAIR – SI “PAS DE DATE” CODER ‘00’ – SI “REFUS” CODE ‘98’ – SI “NSP” CODE ‘99’)

[illegible]

EB73.2 QA46

--

--

QA47a	Among the logos on this card, please select the ones you are familiar with?
-------	---

QA47a	Parmi les logos présentés sur cette carte, veuillez désigner ceux que vous connaissez.
-------	--

(SHOW LOGOS – MULTIPLE ANSWERS POSSIBLE)
--

(MONTRER LOGOS – PLUSIEURS REPONSES POSSIBLES)
--

	(406-412)
Logo A	1,
Logo B	2,
Logo C	3,
Logo D	4,
Logo E	5,
You have never seen them before (SPONTANEOUS)	6,
DK	7,

	(406-412)
Logo A	1,
Logo B	2,
Logo C	3,
Logo D	4,
Logo E	5,
Je ne les ai jamais vus (SPONTANE)	6,
NSP	7,

EB73.2 QA47a
--------------

EB73.2 QA47a
--------------



--	--

QA47b1	And could you select which of the statements you think is the right meaning for logo A?
--------	---

QA47b2	And for logo B?
--------	-----------------

QA47b3	And for logo C?
--------	-----------------

QA47b4	And for logo D?
--------	-----------------

QA47b5	And for logo E?
--------	-----------------

(SHOW LOGOS – SHOW STATEMENTS – ONE ANSWER PER COLUMN)

	(413-414)	(415-416)	(417-418)	(419-420)	(421-422)
(READ OUT)	QA47b1	QA47b2	QA47b3	QA47b4	QA47b5
	LOGO A	LOGO B	LOGO C	LOGO D	LOGO E
The product meets strict ecological standards: it is eco-friendly	1	1	1	1	1
The product will be detrimental to your health if not used properly	2	2	2	2	2
The product is organically farmed	3	3	3	3	3
The product is made of paper that can be recycled	4	4	4	4	4
The product has been made in the EU	5	5	5	5	5
The product conforms with the relevant European legislation	6	6	6	6	6
The food is in direct contact with material that is non edible (e.g. plastic)	7	7	7	7	7
The product is a traditional speciality guaranteed	8	8	8	8	8
The product has a protected geographical origin	9	9	9	9	9
The product is highly efficient in energy consumption	10	10	10	10	10
DK	11	11	11	11	11

EB73.2 QA47b1 QA47b2QA47b3QA47b4QA47b5

--	--

QA47b1	Et pourriez-vous sélectionner les définitions qui correspondent d'après vous à la bonne signification pour le logo A.
--------	---

QA47b2	Et pour le logo B ?
--------	---------------------

QA47b3	Et pour le logo C ?
--------	---------------------

QA47b4	Et pour le logo D ?
--------	---------------------

QA47b5	Et pour le logo E ?
--------	---------------------

(MONTRER LOGOS – MONTRER DEFINITIONS – UNE REPONSE PAR COLONNE)

	(413-414)	(415-416)	(417-418)	(419-420)	(421-422)
(LIRE)	QA47b1	QA47b2	QA47b3	QA47b4	QA47b5
	LOGO A	LOGO B	LOGO C	LOGO D	LOGO E
Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	1	1	1	1	1
Le produit est nocif pour la santé s'il n'est pas utilisé correctement	2	2	2	2	2
Le produit est issu de l'agriculture biologique	3	3	3	3	3
Le produit est fabriqué à partir de papier recyclable	4	4	4	4	4
Le produit a été fabriqué dans l'UE	5	5	5	5	5
Le produit est conforme à la législation européenne	6	6	6	6	6
La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	7	7	7	7	7
Le produit est une spécialité traditionnelle garantie	8	8	8	8	8
Le produit a une origine géographique protégée	9	9	9	9	9
Le produit est très efficace en termes de consommation énergétique	10	10	10	10	10
NSP	11	11	11	11	11

EB73.2 QA47b1 QA47b2QA47b3QA47b4QA47b5

--

QA48	In general, when choosing and buying goods and services, how...?
------	--

(SHOW CARD WITH SCALE – ONE ANSWER PER LINE)

	(READ OUT)	Very	Quite	Not very	Not at all	DK
--	------------	------	-------	----------	------------	----

(423)	1	Confident do you feel as a consumer	1	2	3	4	5
(424)	2	Knowledgeable do you feel as a consumer	1	2	3	4	5
(425)	3	Well protected by consumer law do you feel	1	2	3	4	5

EB73.2 QA48
-------------

--

QA49	Is your mother tongue different from the official language(s) spoken in (OUR COUNTRY)?
------	--

(READ OUT – ONE ANSWER ONLY)

	(426)
No	1
Yes, but it does not cause you difficulty as a consumer	
	2
Yes, and it causes you difficulty as a consumer	3
DK	4

EB73.2 QA49
-------------

--

QA48	En général, lorsque vous choisissez ou achetez des biens ou des services, dans quelle mesure vous sentez-vous ... ?
------	---

(MONTRER CARTE AVEC ECHELLE – UNE REPONSE PAR LIGNE)

	(LIRE)	Très	Assez	Pas très	Pas du tout	NSP
--	--------	------	-------	----------	-------------	-----

(423)	1	Confiant(e) en tant que consommateur(rice)	1	2	3	4	5
(424)	2	Informé(e) en tant que consommateur(rice)	1	2	3	4	5
(425)	3	Protégé(e) par la loi relative aux droits des consommateurs(rice)	1	2	3	4	5

EB73.2 QA48
-------------

--

QA49	Votre langue maternelle est-elle différente de la langue ou des langues officielles parlées en (NOTRE PAYS) ?
------	---

(LIRE – UNE SEULE REPONSE)

	(426)
Non	1
Oui, mais cela ne vous crée pas de difficultés en tant que consommateur(rice)	
	2
Oui, et cela vous crée des difficultés en tant que consommateur(rice)	3
NSP	4

EB73.2 QA49
-------------

--

QA50	Which of the following applies to the place where you live?
------	---

(SHOW CARD – READ OUT – ONE ANSWER ONLY)
--

	(427)
It is owned outright by you/ your household	1
It is owned by you/ your household with a mortgage	2
You/ your household are tenants or subtenants paying rent at the prevailing or market rate	3
Your accommodation is rented at a reduced rate (lower price than the market price)	4
Your accommodation is provided free	5
DK/ Refusal	6

EB73.2 QA50
-------------

--

QA51	A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total income, is your household able to make ends meet (namely, to pay for its usual necessary expenses)...?
------	---

(READ OUT – ONE ANSWER ONLY)
------------------------------

	(428)
With great difficulty	1
With difficulty	2
With some difficulty	3
Quite easily	4
Easily	5
Very easily	6
Refusal/ prefer not to answer (SPONTANEOUS)	7
DK	8

EB73.2 QA51
-------------

--

QA50	Quelle est votre situation en matière de logement ?
------	---

(MONTRER CARTE – LIRE – UNE SEULE REPONSE)
--

	(427)
Vous êtes/ Votre ménage est propriétaire à part entière	1
Vous êtes/ Votre ménage est propriétaire remboursant un crédit hypothécaire	2
Vous êtes/ Votre ménage est locataire ou sous-locataire payant un loyer au taux en vigueur ou au taux du marché	3
Vous occupez un logement à loyer réduit (prix inférieur au prix du marché)	4
Vous occupez un logement mis gratuitement à disposition	5
NSP/ refus	6

EB73.2 QA50
-------------

--

QA51	Un ménage peut avoir différentes sources de revenus et plusieurs de ses membres peuvent y contribuer. En considérant le revenu total de votre ménage, votre ménage peut-il joindre les deux bouts (ou en d'autres termes, assumer les dépenses courantes indispensables) ... ?
------	--

(LIRE – UNE SEULE REPONSE)
----------------------------

	(428)
Avec grande difficulté	1
Avec difficulté	2
Avec une certaine difficulté	3
Relativement facilement	4
Facilement	5
Très facilement	6
Refus/ préfère ne pas répondre (SPONTANE)	7
NSP	8

EB73.2 QA51
-------------

ASK QA52 IF "OWNED BY YOU/ YOUR HOUSEHOLD WITH A MORTGAGE", CODE 2 IN QA50 – OTHERS GO TO QA53

--

QA52	In the last twelve months, has your household been in arrears for the mortgage repayment of its main dwelling, i.e. has been unable to pay on time due to financial difficulties?
------	---

(READ OUT – ONE ANSWER ONLY)

	<b>(429)</b>
Yes, once	1
Yes, twice or more	2
No	3
Refusal/ prefer not to answer (SPONTANEOUS)	4
DK	5

EB73.2 QA52

ASK QA53 IF "TENANTS OR SUBTENANTS PAYING RENT", CODE 3 IN QA50 – OTHERS GO TO QA54

--

QA53	In the last 12 months, has your household been in arrears for the rent for its main dwelling, i.e. has been unable to pay on time due to financial difficulties?
------	--

(READ OUT – ONE ANSWER ONLY)

	<b>(430)</b>
Yes, once	1
Yes, twice or more	2
No	3
Refusal/ prefer not to answer (SPONTANEOUS)	4
DK	5

EB73.2 QA53

POSER QA52 SI « PROPRIETAIRE REMBOURSANT UN CREDIT HYPOTHECAIRE », CODE 2 EN QA50 – LES AUTRES ALLER EN QA53

--

QA52	Au cours des 12 derniers mois, votre ménage a-t-il eu un retard de paiement du crédit hypothécaire relatif à son logement principal, c'est-à-dire qu'il n'a pu payer la mensualité à temps en raison de difficultés financières ?
------	---

(LIRE – UNE SEULE REPONSE)

	<b>(429)</b>
Oui, une fois	1
Oui, deux fois ou plus	2
Non	3
Refus/ préfère ne pas répondre (SPONTANE)	4
NSP	5

EB73.2 QA52

POSER QA53 SI « LOCATAIRE OU SOUS-LOCATAIRE PAYANT UN LOYER », CODE 3 EN QA50 – LES AUTRES ALLER EN QA54

--

QA53	Au cours des 12 derniers mois, votre ménage a-t-il eu un retard de paiement du loyer de son logement principal, c'est-à-dire il n'a pas pu payer à temps en raison de difficultés financières ?
------	---

(LIRE – UNE SEULE REPONSE)

	<b>(430)</b>
Oui, une fois	1
Oui, deux fois ou plus	2
Non	3
Refus/ préfère ne pas répondre (SPONTANE)	4
NSP	5

EB73.2 QA53

ASK ALL

QA54 Can your household afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day?

	(431)
Yes	1
No	2
Refusal/ prefer not to answer (SPONTANEOUS)	3
DK	4

EB73.2 QA54

QA55 Which of the following best describe your current home?

(READ OUT – ONE ANSWER ONLY)

	(432)
It is a detached house	1
It is a semi-detached or terraced house	2
It is an apartment/ flat in a building with less than 10 dwellings	3
It is an apartment/ flat in a building with 10 or more dwellings	4
It is some other kind of accommodation	5
DK	6

EB73.2 QA55

A TOUS

QA54 Votre ménage peut-il se permettre financièrement de prendre un repas comprenant de la viande, du poulet, du poisson (ou un équivalent végétarien) un jour sur deux ?

	(431)
Oui	1
Non	2
Refus/ préfère ne pas répondre (SPONTANE)	3
NSP	4

EB73.2 QA54

QA55 Laquelle des propositions suivantes décrit le mieux votre logement actuel ?

(LIRE – UNE SEULE REPONSE)

	(432)
Une maison individuelle	1
Une maison mitoyenne	2
Un appartement dans un immeuble de moins de 10 logements	3
Un appartement dans un immeuble de 10 logements ou plus	4
Un autre type de logement	5
NSP	6

EB73.2 QA55

--

QA56 Do you have any of the following problems with your current home?

(ONE ANSWER PER LINE)

	(READ OUT)	Yes	No	DK
--	------------	-----	----	----

(433) 1 A leaking roof 1 2 3

(434) 2 Damp walls/ floors/ foundation 1 2 3

(435) 3 Rot in window frames or floor 1 2 3

EB73.2 QA56

ASK QA57 IF AGED 16+, CODE '16' AND MORE IN D11 AND IF "LIVING WITH A PARTNER", CODE 1 TO 8 IN D7 – OTHERS GO TO D8bis

--

QA57 Thinking of you and your spouse or partner, who is more likely to take decisions on...?

(SHOW CARD WITH SCALE – ONE ANSWER PER LINE)

	(READ OUT)	More you	Balanced	More your partner	Never arisen (SPONTANEOUS)	DK
--	------------	----------	----------	-------------------	----------------------------	----

(436) 1 Everyday shopping 1 2 3 4 5

(437) 2 Expensive purchases of consumer durables and furniture 1 2 3 4 5

EB73.2 QA57

--

QA56 Rencontrez-vous l'un des problèmes suivants dans votre logement actuel ?

(UNE REPONSE PAR LIGNE)

	(LIRE)	Oui	Non	NSP
--	--------	-----	-----	-----

(433) 1 Des fuites dans le toit 1 2 3

(434) 2 De l'humidité dans les murs/ les sols/ les fondations 1 2 3

(435) 3 De la pourriture dans les châssis ou les sols 1 2 3

EB73.2 QA56

POSER QA57 SI 16 ANS ET PLUS, CODE '16' ET PLUS EN D11 ET SI « VIVANT AVEC UN PARTENAIRE », CODE 1 A 8 EN D7 – LES AUTRES ALLER EN D8bis

--

QA57 Entre vous et votre conjoint(e) ou partenaire, qui est le plus susceptible de prendre les décisions sur ... ?

(MONTRER CARTE AVEC ECHELLE – UNE REPONSE PAR LIGNE)

	(LIRE)	Plutôt vous	Equilibré	Plutôt votre partenaire	La question ne s'est jamais posée (SPONTANEE)	NSP
--	--------	-------------	-----------	-------------------------	---	-----

(436) 1 Les achats quotidiens 1 2 3 4 5

(437) 2 Les achats coûteux de produits durables et de meubles 1 2 3 4 5

EB73.2 QA57

ASK ALL

D8bis	What is the highest level of education (general or vocational) you have successfully completed (usually by obtaining a certificate or diploma)?
-------	---

(USE ISCED CODES 97)

(438-439)

--	--

EB73.2 D8bis

SPLIT: ASK D15c1 TO D15e1 IF "CURRENTLY WORKING", CODE 5 TO 18 IN D15a – OTHERS GO TO D15c2

--

D15c1	Can you specify what your current job is?
-------	---

(USE ISCO 88 CODES)

(440-441)

--	--

EB73.2 D15c1

--

D15d1	Do you work...?
-------	-----------------

(READ OUT – ONE ANSWER ONLY)

(442)

Full time	1
Part time	2
Refusal (SPONTANEOUS)	3

EB73.2 D15d1

A TOUS

D8bis	Quel est le niveau d'éducation (générale ou professionnelle) le plus élevé que vous avez achevé avec succès (en règle générale, par obtention d'un diplôme ou certificat) ?
-------	---

(UTILISER LES CODES ISCED 97)

(438-439)

--	--

EB73.2 D8bis

SPLIT : POSER D15c1 A D15e1 SI "TRAVAILLE ACTUELLEMENT", CODE 5 A 18 EN D15a – LES AUTRES ALLER EN D15c2

--

D15c1	Pouvez-vous spécifier quel est votre emploi actuel ?
-------	--

(UTILISER LES CODES ISCO 88)

(440-441)

--	--

EB73.2 D15c1

--

D15d1	Travaillez -vous à ... ?
-------	--------------------------

(LIRE – UNE SEULE REPONSE)

(442)

Temps plein	1
Temps partiel	2
Refus (SPONTANE)	3

EB73.2 D15d1

ASK D15e1 IF "EMPLOYEE", CODE 10 TO 18 IN D15a – OTHERS GO TO D41

D15e1 Can you tell me if you are...?

(READ OUT – ONE ANSWER ONLY)

	<b>(443)</b>
An employee with a permanent job or work contract of unlimited duration	1
An employee with a temporary job or work contract of limited duration	2
Refusal (SPONTANEOUS)	3

EB73.2 D15e1

SPLIT: ASK D15c2 TO D15e2 IF "NOT CURRENTLY WORKING" BUT "WORKED IN THE PAST", CODE 1 TO 4 IN D15a and CODE 5 TO 18 in D15b – OTHERS GO TO D41

D15c2 Can you specify what your last job was?

(USE ISCO 88 CODES)

**(444-445)**

EB73.2 D15c2

D15d2 Did you work...?

(READ OUT – ONE ANSWER ONLY)

	<b>(446)</b>
Full time	1
Part time	2
Refusal (SPONTANEOUS)	3

EB73.2 D15d2

POSER D15e1 SI "SALARIE(E)", CODE 10 A 18 EN D15a – LES AUTRES ALLER EN D41

D15e1 Pouvez-vous me dire si vous êtes ... ?

(LIRE – UNE SEULE REPONSE)

	<b>(443)</b>
Un(e) employé(e) avec un emploi permanent ou un contrat de travail à durée indéterminée	1
Un(e) employé(e) avec un emploi temporaire ou un contrat de travail à durée déterminée	2
Refus (SPONTANE)	3

EB73.2 D15e1

SPLIT : POSER D15c2 A D15e2 SI "NE TRAVAILLE PAS ACTUELLEMENT" MAIS "A TRAVAILLE DANS LE PASSE", CODE 1 A 4 EN D15a et CODE 5 A 18 en D15b – LES AUTRES ALLER EN D41

D15c2 Pouvez-vous spécifier quel était votre dernier emploi ?

(UTILISER LES CODES ISCO 88)

**(444-445)**

EB73.2 D15c2

D15d2 Travaillez -vous à ... ?

(LIRE – UNE SEULE REPONSE)

	<b>(446)</b>
Temps plein	1
Temps partiel	2
Refus (SPONTANE)	3

EB73.2 D15d2



ASK D15e2 IF "WAS AN EMPLOYEE", CODE 10 TO 18 IN D15b – OTHERS GO TO D41

D15e2 Can you tell me if you were...?

(READ OUT – ONE ANSWER ONLY)

	<b>(447)</b>
An employee with a permanent job or work contract of unlimited duration	1
An employee with a temporary job or work contract of limited duration	2
Refusal (SPONTANEOUS)	3

EB73.2 D15e2

ASK ALL

D41 You personally, were you born...?

(SHOW CARD - READ OUT - ONE ANSWER ONLY)

	<b>(448)</b>
In (OUR COUNTRY)	1
In another Member Country of the European Union	2
In Europe, but not in a Member Country of the European Union	3
In Asia, in Africa or in Latin America	4
In Northern America, in Japan or in Oceania	5
Refusal (SPONTANEOUS)	6

EB73.2 D41

ASK QB ONLY IN EU27

POSER D15e2 SI "ETAIT UN(E) SALARIE(E)", CODE 10 A 18 EN D15b – LES AUTRES ALLER EN D41

D15e2 Pouvez-vous me dire si vous étiez ... ?

(LIRE – UNE SEULE REPONSE)

	<b>(447)</b>
Un(e) employé(e) avec un emploi permanent ou un contrat de travail à durée indéterminée	1
Un(e) employé(e) avec un emploi temporaire ou un contrat de travail à durée déterminée	2
Refus (SPONTANE)	3

EB73.2 D15e2

A TOUS

D41 Vous-même, êtes-vous né(e) ?

(MONTRER CARTE - LIRE - UNE SEULE REPONSE)

	<b>(448)</b>
En (NOTRE PAYS)	1
Dans un autre Etat membre de l'Union européenne	2
En Europe, mais pas dans un Etat membre de l'Union européenne	3
En Asie, en Afrique ou en Amérique latine	4
En Amérique du Nord, au Japon ou en Océanie	5
Refus (SPONTANE)	6

EB73.2 D41































POSER QB UNIQUEMENT EN UE27

# TABLES

QA1 Quand avez-vous utilisé Internet pour la dernière fois ? (NE PAS LIRE)

QA1 When did you last use the Internet? (DO NOT READ OUT)































QA1 Wann haben Sie zuletzt das Internet genutzt? War das - (VORGABEN BITTE NICHT VORLESEN)

		Au cours des 3 derniers mois		Il y a entre 3 mois et un an		Il y a plus d'un an		Jamais utilisé		NSP		Utilisateurs d'Internet	
		Within the last 3 months		Between 3 months and a year ago		More than one year ago		Never used it		DK		Internet users	
		Innerhalb der letzten drei Monate		Vor über drei Monaten, aber weniger als einem Jahr		Vor über einem Jahr		Ich habe das Internet noch nie genutzt		WN		Internet-benutzer	
%		EB73.2 + EB73.3	Diff. EB65.1	EB73.2 + EB73.3	Diff. EB65.1	EB73.2 + EB73.3	Diff. EB65.1	EB73.2 + EB73.3	Diff. EB65.1	EB73.2 + EB73.3	Diff. EB65.1	EB73.2 + EB73.3	Diff. EB65.1
	EU 27	64	13	2	-1	2	-1	31	-12	1	1	68	11
	BE	69	11	3	1	2	-1	26	-11	0	0	74	11
	BG	44		2		2		49		3		48	
	CZ	65	13	2	-2	2	-1	31	-10	0	0	69	10
	DK	87	8	1	0	1	0	11	-8	0	0	89	8
	DE	67	12	2	0	2	0	29	-12	0	0	71	12
	EE	69	7	1	-1	2	0	25	-8	3	2	72	6
	IE	68	18	2	-1	2	-2	28	-14	0	-1	72	15
	EL	43	21	2	-1	2	-1	52	-20	1	1	47	19
	ES	53	9	2	-2	2	0	42	-8	1	1	57	7
	FR	71	19	1	-1	1	-2	27	-16	0	0	73	16
	IT	61	19	2	-5	2	0	34	-14	1	0	65	14
	CY	47	16	1	-1	0	-3	52	-11	0	-1	48	12
	LV	68	20	2	0	2	0	28	-20	0	0	72	20
	LT	57	15	1	-2	2	0	39	-14	1	1	60	13
	LU	74	13	1	-1	1	-1	24	-11	0	0	76	11
	HU	51	18	3	0	3	0	43	-18	0	0	57	18
	MT	59	20	0	-2	1	-1	39	-17	1	0	60	17
	NL	92	6	1	0	1	0	6	-6	0	0	94	6
	AT	65	9	4	2	3	1	28	-11	0	-1	72	12
	PL	56	13	1	-2	2	0	40	-11	1	0	59	11
	PT	43	10	2	1	2	-1	53	-9	0	-1	47	10
	RO	43		2		2		49		4		47	
	SI	65	13	2	0	2	0	31	-13	0	0	69	13
	SK	64	24	3	-2	3	-2	29	-20	1	0	70	20
	FI	82	11	1	-1	2	1	15	-11	0	0	85	11
	SE	91	10	0	-1	1	-1	8	-8	0	0	92	8
	UK	74	15	1	-3	2	-2	23	-10	0	0	77	10
	IS	92		0		1		7		0		93	
	NO	95		0		1		4		0		96	

QA2 En moyenne, à quelle fréquence avez-vous utilisé Internet au cours des 3 derniers mois ?

QA2 On average, how often did you use the Internet in the last 3 months?































QA2 Wie oft haben Sie das Internet in den letzten drei Monaten im Durchschnitt genutzt?

		Tous les jours ou presque	Au moins une fois par semaine (mais pas tous les jours)	Au moins une fois par mois (mais pas chaque semaine)	Moins d'une fois par mois	NSP
		Every day or almost every day	At least once a week (but not every day)	At least once a month (but not every week)	Less than once a month	DK
		Täglich oder fast täglich	Mindestens einmal pro Woche (aber nicht täglich)	Mindestens einmal pro Monat (aber nicht jede Woche)	Weniger als einmal im Monat	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	<b>76</b>	<b>19</b>	<b>4</b>	<b>1</b>	<b>0</b>
	BE	<b>77</b>	<b>19</b>	<b>3</b>	<b>1</b>	<b>0</b>
	BG	<b>75</b>	<b>20</b>	<b>3</b>	<b>1</b>	<b>1</b>
	CZ	<b>68</b>	<b>27</b>	<b>4</b>	<b>1</b>	<b>0</b>
	DK	<b>90</b>	<b>8</b>	<b>1</b>	<b>1</b>	<b>0</b>
	DE	<b>71</b>	<b>24</b>	<b>4</b>	<b>1</b>	<b>0</b>
	EE	<b>86</b>	<b>10</b>	<b>3</b>	<b>1</b>	<b>0</b>
	IE	<b>70</b>	<b>24</b>	<b>4</b>	<b>2</b>	<b>0</b>
	EL	<b>72</b>	<b>23</b>	<b>4</b>	<b>1</b>	<b>0</b>
	ES	<b>73</b>	<b>21</b>	<b>5</b>	<b>1</b>	<b>0</b>
	FR	<b>82</b>	<b>14</b>	<b>3</b>	<b>1</b>	<b>0</b>
	IT	<b>68</b>	<b>26</b>	<b>4</b>	<b>2</b>	<b>0</b>
	CY	<b>76</b>	<b>20</b>	<b>3</b>	<b>1</b>	<b>0</b>
	LV	<b>80</b>	<b>15</b>	<b>4</b>	<b>1</b>	<b>0</b>
	LT	<b>81</b>	<b>14</b>	<b>3</b>	<b>2</b>	<b>0</b>
	LU	<b>81</b>	<b>15</b>	<b>3</b>	<b>1</b>	<b>0</b>
	HU	<b>69</b>	<b>26</b>	<b>5</b>	<b>0</b>	<b>0</b>
	MT	<b>82</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>1</b>
	NL	<b>89</b>	<b>9</b>	<b>2</b>	<b>0</b>	<b>0</b>
	AT	<b>68</b>	<b>28</b>	<b>3</b>	<b>1</b>	<b>0</b>
	PL	<b>77</b>	<b>18</b>	<b>4</b>	<b>1</b>	<b>0</b>
	PT	<b>75</b>	<b>19</b>	<b>4</b>	<b>2</b>	<b>0</b>
	RO	<b>73</b>	<b>23</b>	<b>3</b>	<b>1</b>	<b>0</b>
	SI	<b>78</b>	<b>17</b>	<b>4</b>	<b>1</b>	<b>0</b>
	SK	<b>67</b>	<b>26</b>	<b>6</b>	<b>1</b>	<b>0</b>
	FI	<b>85</b>	<b>12</b>	<b>2</b>	<b>1</b>	<b>0</b>
	SE	<b>90</b>	<b>8</b>	<b>1</b>	<b>1</b>	<b>0</b>
	UK	<b>80</b>	<b>16</b>	<b>3</b>	<b>1</b>	<b>0</b>
	IS	<b>93</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>0</b>
	NO	<b>95</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>

QA3 Où avez-vous utilisé Internet au cours des 3 derniers mois (sur un ordinateur ou par un autre moyen)? (PLUSIEURS REPONSES POSSIBLES)

QA3 Where have you used the Internet in the last 3 months (using a computer or any other means)? (MULTIPLE ANSWERS POSSIBLE)

QA3 Wo haben Sie in den vergangenen 3 Monaten das Internet genutzt (mittels eines Computers oder eines anderen Gerätes)? (MEHRFACHNENNUNGEN MÖGLICH)

		A la maison	Sur votre lieu de travail (autre qu'à la maison)	A l'école/ l'université/ dans un autre centre d'études	Au domicile d'une autre personne	Ailleurs (cyber café, café Internet, etc.)	NSP
		At home	At place of work (other than home)	At school/ university/ other study centre	At another person's home	Somewhere else (Internet café, public library, etc.)	DK
		Zu Hause	An meinem Arbeitsplatz (Arbeitsplatz nicht zu Hause)	In der Schule / Universität / andere Bildungseinrichtung	Bei einer anderen Person zu Hause	Woanders (Internetcafé, öffentliche Bücherei etc.)	WN
	%	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	91	35	12	13	7	0
	BE	93	33	12	14	5	0
	BG	88	33	11	5	4	1
	CZ	87	34	15	12	4	0
	DK	98	49	18	23	11	0
	DE	95	32	11	9	6	0
	EE	93	39	17	19	12	0
	IE	93	28	12	6	6	0
	EL	85	30	12	9	9	1
	ES	87	28	10	7	12	0
	FR	93	30	11	22	6	0
	IT	83	45	6	7	3	0
	CY	88	31	23	10	5	0
	LV	85	29	17	21	12	0
	LT	90	28	18	12	6	0
	LU	96	37	10	9	8	0
	HU	87	25	12	9	4	0
	MT	96	35	18	15	5	0
	NL	98	45	16	24	9	0
	AT	85	44	9	12	6	1
	PL	91	23	12	12	3	0
	PT	89	35	20	11	7	0
	RO	88	31	15	11	5	0
	SI	96	40	16	14	9	0
	SK	85	40	17	15	7	0
	FI	95	41	13	7	8	0
	SE	98	51	17	17	9	0
	UK	94	37	12	15	10	0
	IS	99	56	26	36	19	0
	NO	98	59	17	30	18	0

QA3.1 Utilisation d'internet































A la maison

QA3.1 Use of the Internet

At home

QA3.1 Internet-Nutzung

Zu Hause

		A utilisé Has used Hat genutzt	N'a pas utilisé Has not used Hat nicht genutzt
%		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	91	9
	BE	93	7
	BG	88	12
	CZ	87	13
	DK	98	2
	DE	95	5
	EE	93	7
	IE	93	7
	EL	85	15
	ES	87	13
	FR	93	7
	IT	83	17
	CY	88	12
	LV	85	15
	LT	90	10
	LU	96	4
	HU	87	13
	MT	96	4
	NL	98	2
	AT	85	15
	PL	91	9
	PT	89	11
	RO	88	12
	SI	96	4
	SK	85	15
	FI	95	5
	SE	98	2
	UK	94	6
	IS	99	1
	NO	98	2

QA3.2 Utilisation d'internet































Sur votre lieu de travail

QA3.2 Use of the Internet

At place of work

QA3.2 Internet-Nutzung

An meinem Arbeitsplatz (Arbeitsplatz nicht zu Hause)

		A utilisé Has used Hat genutzt	N'a pas utilisé Has not used Hat nicht genutzt
%		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	35	65
	BE	33	67
	BG	33	67
	CZ	34	66
	DK	49	51
	DE	32	68
	EE	39	61
	IE	28	72
	EL	30	70
	ES	28	72
	FR	30	70
	IT	45	55
	CY	31	69
	LV	29	71
	LT	28	72
	LU	37	63
	HU	25	75
	MT	35	65
	NL	45	55
	AT	44	56
	PL	23	77
	PT	35	65
	RO	31	69
	SI	40	60
	SK	40	60
	FI	41	59
	SE	51	49
	UK	37	63
	IS	56	44
	NO	59	41

## QA3.3 Utilisation d'internet






























A l'école/ l'université/ dans un autre centre d'études

## QA3.3 Use of the Internet

At school/ university/ other study centre































## QA3.3 Internet-Nutzung

In der Schule / Universität / andere Bildungseinrichtung

		A utilisé	N'a pas utilisé
		Has used	Has not used
		Hat genutzt	Hat nicht genutzt
%		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	12	88
	BE	12	88
	BG	11	89
	CZ	15	85
	DK	18	82
	DE	11	89
	EE	17	83
	IE	12	88
	EL	12	88
	ES	10	90
	FR	11	89
	IT	6	94
	CY	23	77
	LV	17	83
	LT	18	82
	LU	10	90
	HU	12	88
	MT	18	82
	NL	16	84
	AT	9	91
	PL	12	88
	PT	20	80
	RO	15	85
	SI	16	84
	SK	17	83
	FI	13	87
	SE	17	83
	UK	12	88
	IS	26	74
	NO	17	83



QA3.4 Utilisation d'internet  
 Au domicile d'une autre personne  
 QA3.4 Use of the Internet  
 At another person's home  
 QA3.4 Internet-Nutzung  
 Bei einer anderen Person zu Hause

		A utilisé Has used Hat genutzt	N'a pas utilisé Has not used Hat nicht genutzt
%		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	13	87
	BE	14	86
	BG	5	95
	CZ	12	88
	DK	23	77
	DE	9	91
	EE	19	81
	IE	6	94
	EL	9	91
	ES	7	93
	FR	22	78
	IT	7	93
	CY	10	90
	LV	21	79
	LT	12	88
	LU	9	91
	HU	9	91
	MT	15	85
	NL	24	76
	AT	12	88
	PL	12	88
	PT	11	89
	RO	11	89
	SI	14	86
	SK	15	85
	FI	7	93
	SE	17	83
	UK	15	85
	IS	36	64
	NO	30	70

QA3.5 Utilisation d'internet































Ailleurs (cyber café, café Internet, etc.)

QA3.5 Use of the Internet

Somewhere else (Internet café, public library, etc.)

QA3.5 Internet-Nutzung































Woanders (Internetcafe, öffentliche Bücherei etc.)

		A utilisé Has used Hat genutzt	N'a pas utilisé Has not used Hat nicht genutzt
%		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	7	93
	BE	5	95
	BG	4	96
	CZ	4	96
	DK	11	89
	DE	6	94
	EE	12	88
	IE	6	94
	EL	9	91
	ES	12	88
	FR	6	94
	IT	3	97
	CY	5	95
	LV	12	88
	LT	6	94
	LU	8	92
	HU	4	96
	MT	5	95
	NL	9	91
	AT	6	94
	PL	3	97
	PT	7	93
	RO	5	95
	SI	9	91
	SK	7	93
	FI	8	92
	SE	9	91
	UK	10	90
	IS	19	81
	NO	18	82

QA4 Au cours des 12 derniers mois, avez-vous utilisé Internet pour comparer les prix et la qualité de différents services (tels que les produits financiers, les voyages, la distribution de gaz ou d'électricité et les télécommunications) ?

QA4 Over the last 12 months, have you used the Internet to compare price or quality of different services (such as financial products, travel, gas, electricity or telecom services)?































QA4 Haben Sie in den vergangenen 12 Monaten das Internet genutzt, um die Preise oder Qualität verschiedener Dienstleistungen zu vergleichen (z. B. von Finanzprodukten, Reise-, Gas-, Strom- oder Telekommunikationsdienstleistungen)?

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	57	43	0
	BE	46	54	0
	BG	36	59	5
	CZ	53	47	0
	DK	71	29	0
	DE	66	34	0
	EE	59	41	0
	IE	64	35	1
	EL	46	53	1
	ES	51	49	0
	FR	59	41	0
	IT	39	61	0
	CY	48	51	1
	LV	57	43	0
	LT	53	47	0
	LU	61	39	0
	HU	34	66	0
	MT	55	43	2
	NL	67	33	0
	AT	47	53	0
	PL	56	44	0
	PT	36	63	1
	RO	43	54	3
	SI	57	43	0
	SK	49	51	0
	FI	68	32	0
	SE	76	24	0
	UK	67	33	0
	IS	67	33	0
	NO	78	22	0

QA5 Au cours des 12 derniers mois, avez-vous acheté des biens ou des services par la poste, le téléphone ou Internet ? (LES CODES 1 ET 2 SONT MULTIPLES)

QA5 Have you bought any goods or services by post, phone or the Internet, over the last 12 months? (MULTIPLE ANSWERS POSSIBLE)































QA5 Haben Sie in den vergangenen 12 Monaten Waren oder Dienstleistungen per Post, Telefon oder das Internet gekauft? (MEHRFACHNENNUNGEN MÖGLICH)

		Oui, des biens	Oui, des services	Ni l'un ni l'autre	NSP	Total 'Oui'
		Yes, goods	Yes, services	Neither	DK	Total 'Yes'
		Ja, Waren	Ja, Dienstleistungen	Weder noch	WN	Gesamt 'Ja'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%						
	EU 27	40	13	56	1	43
	BE	31	11	64	0	36
	BG	11	3	86	1	13
	CZ	39	4	59	0	41
	DK	67	31	28	0	71
	DE	55	11	42	0	57
	EE	36	11	59	1	40
	IE	42	17	54	1	46
	EL	13	5	84	1	16
	ES	22	12	72	1	27
	FR	47	16	47	0	53
	IT	17	10	77	1	22
	CY	18	10	78	0	22
	LV	30	13	63	1	36
	LT	18	5	79	1	20
	LU	46	19	48	0	52
	HU	17	4	80	0	20
	MT	45	9	53	1	46
	NL	71	21	25	0	75
	AT	43	8	55	1	44
	PL	32	4	67	0	33
	PT	9	5	87	0	12
	RO	14	4	81	2	17
	SI	39	6	59	0	41
	SK	34	7	62	1	37
	FI	58	26	35	0	64
	SE	72	34	21	1	78
	UK	65	27	32	0	67
	IS	50	23	43	0	57
	NO	78	42	15	0	85

QA6 Supposons que vous ayez commandé un produit par la poste, le téléphone ou Internet, pensez-vous que vous avez le droit de retourner le produit commandé 4 jours après sa livraison et d'être remboursé(e), sans donner de raison ?

QA6 Suppose you ordered a good by post, phone or the Internet, do you think you have the right to return the good you ordered 4 days after its delivery and get your money back, without giving any reason?































QA6 Angenommen, Sie hätten eine Ware per Post, Telefon oder über das Internet bestellt, hätten Sie Ihrer Meinung nach das Recht, die bestellte Ware 4 Tage nach Zustellung ohne Angabe von Gründen zurückzugeben und das Geld

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	62	26	12
	BE	59	36	5
	BG	27	44	29
	CZ	72	21	7
	DK	74	21	5
	DE	78	11	11
	EE	53	37	10
	IE	63	19	18
	EL	32	58	10
	ES	60	24	16
	FR	65	25	10
	IT	50	38	12
	CY	38	41	21
	LV	65	24	11
	LT	59	28	13
	LU	55	28	17
	HU	49	40	11
	MT	49	43	8
	NL	72	20	8
	AT	66	22	12
	PL	59	26	15
	PT	44	43	13
	RO	29	42	29
	SI	62	30	8
	SK	63	28	9
	FI	75	16	9
	SE	69	20	11
	UK	70	23	7
	IS	34	55	11
	NO	79	14	7

QA7 Imaginez à présent que le nouveau réfrigérateur que vous avez acheté il y a 18 mois tombe en panne. Vous n'avez pas souscrit d'extension de garantie commerciale. Avez-vous le droit de le faire réparer ou remplacer gratuitement ?

QA7 Imagine that a new fridge you bought 18 months ago breaks down. You didn't buy any extended commercial guarantee. Do you have the right to have it repaired or replaced for free?































QA7 Stellen Sie sich vor, dass ein neuer Kühlschrank, den Sie vor 18 Monaten gekauft haben, kaputt geht. Stellen Sie sich ferner vor, Sie hätten keine verlängerte Garantie erworben. Hätten Sie Anspruch darauf, dass der Kühlschrank kostenlos repariert oder ersetzt wird?

		Oui	Non	Cela dépend (SPONTANE)	NSP
		Yes	No	It depends (SPONTANEOUS)	DK
		Ja	Nein	Es kommt darauf an (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	39	44	10	7
	BE	41	47	10	2
	BG	17	49	15	19
	CZ	83	11	3	3
	DK	65	28	3	4
	DE	54	30	9	7
	EE	43	37	12	8
	IE	30	41	17	12
	EL	20	62	15	3
	ES	53	33	8	6
	FR	20	64	9	7
	IT	45	34	14	7
	CY	36	44	13	7
	LV	40	41	10	9
	LT	27	58	5	10
	LU	45	37	8	10
	HU	30	50	15	5
	MT	59	29	7	5
	NL	41	48	5	6
	AT	32	40	22	6
	PL	30	50	8	12
	PT	53	26	16	5
	RO	24	45	10	21
	SI	25	58	12	5
	SK	70	24	2	4
	FI	42	38	14	6
	SE	44	40	8	8
	UK	27	61	6	6
	IS	62	25	10	3
	NO	78	13	4	5

QA8 Une publicité dans un journal affirme : "Lunettes de soleil gratuites, appelez simplement ce numéro pour les recevoir". Vous appelez ce numéro, puis vous découvrez qu'il s'agit d'un numéro de téléphone surtaxé très coûteux. Cette publicité est-elle légale ou illégale?

QA8 An advertisement in your newspaper says: "Free sunglasses, just call this number to collect them". You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal or illegal?































QA8 In einer Werbeanzeige einer Zeitung steht: "Gratis Sonnenbrillen, rufen Sie einfach diese Nummer an, um sie zu bekommen". Sie rufen die Nummer an und finden später heraus, dass es sich dabei um eine sehr teure Telefonnummer gehandelt hat. War diese Werbeanzeige legal oder illegal?

		Légale	Illégale	Autorisé pour certains biens (SPONTANE)	NSP
		Legal	Illegal	Allowed for certain goods (SPONTANEOUS)	DK
		Legal	Illegal	Bei bestimmten Waren ist dies gestattet (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	18	72	2	8
	BE	29	62	4	5
	BG	4	77	3	16
	CZ	19	71	2	8
	DK	12	81	2	5
	DE	16	75	2	7
	EE	8	84	2	6
	IE	25	53	4	18
	EL	9	81	4	6
	ES	13	77	2	8
	FR	24	70	0	6
	IT	9	75	5	11
	CY	9	81	3	7
	LV	12	81	1	6
	LT	8	86	1	5
	LU	17	74	1	8
	HU	13	76	5	6
	MT	4	89	1	6
	NL	28	67	0	5
	AT	18	68	7	7
	PL	11	78	2	9
	PT	7	81	2	10
	RO	7	72	3	18
	SI	15	78	3	4
	SK	21	73	1	5
	FI	8	84	4	4
	SE	25	68	1	6
	UK	33	57	1	9
	IS	26	69	0	5
	NO	14	83	0	3

QA9 Imaginez que vous avez souscrit une assurance automobile par téléphone, sur Internet ou par la poste. Deux jours plus tard, vous découvrez une meilleure offre auprès d'une autre compagnie et vous décidez d'annuler le contrat original. Avez-vous le droit de le faire ?

QA9 Imagine you purchase car insurance over the telephone, the internet or by post. Two days later you discover a better deal with another provider and you decide to cancel the original contract. Do you have the right to do that?

QA9 Stellen Sie sich vor, Sie haben eine Autoversicherung über das Telefon, Internet oder auf dem Postweg abgeschlossen. Zwei Tage später entdecken Sie ein besseres Angebot von einem anderen Versicherungsanbieter und entschließen sich, den ursprünglichen Versicherungsvertrag zu kündigen. Haben Sie das Recht dazu?































		Oui, mais vous ne récupérerez pas l'argent versé	Oui, mais vous devez payer des frais administratifs	Oui, et vous ne devez rien payer	Non	NSP
		Yes, but you won't get your money back	Yes, but you have to pay an administration fee	Yes, and without paying anything	No	DK
		Ja, aber Sie erhalten Ihr Geld nicht zurück	Ja, aber Sie müssen eine Verwaltungsgebühr bezahlen	Ja, und zwar ohne etwas bezahlen zu müssen	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	11	27	28	18	16
	BE	7	36	28	24	5
	BG	18	16	4	33	29
	CZ	17	38	22	10	13
	DK	6	39	36	12	7
	DE	8	15	47	14	16
	EE	13	28	12	24	23
	IE	12	36	25	9	18
	EL	20	38	11	20	11
	ES	13	26	22	24	15
	FR	9	23	38	17	13
	IT	15	32	18	19	16
	CY	16	43	7	13	21
	LV	17	26	8	31	18
	LT	19	27	8	27	19
	LU	10	34	18	22	16
	HU	18	24	17	26	15
	MT	14	26	14	30	16
	NL	6	34	30	22	8
	AT	10	36	30	11	13
	PL	8	24	19	22	27
	PT	10	28	23	16	23
	RO	16	19	6	22	37
	SI	12	38	12	26	12
	SK	11	37	20	21	11
	FI	7	36	37	10	10
	SE	12	30	30	17	11
	UK	10	32	36	12	10
	IS	12	44	16	21	7
	NO	6	37	43	5	9



QA10 Imaginez qu'un vendeur se présente chez vous sans que vous n'ayez rien demandé et explique qu'il fait la démonstration d'un aspirateur. Vous lui achetez l'aspirateur, mais deux jours plus tard, vous découvrez une meilleure offre. Avez-vous le droit de renvoyer l'aspirateur et d'être remboursé(e) sans indiquer de raison particulière ?

QA10 Imagine a salesman calls uninvited at your door demonstrating a vacuum cleaner. You buy the vacuum cleaner from him, but two days later you discover a better deal. Do you have the right to return the vacuum cleaner and get your money back without giving any reason?































QA10 Angenommen, ein Handelsvertreter würde unangemeldet vor Ihrer Tür stehen, um Ihnen einen Staubsauger zu verkaufen. Sie kaufen ihm den Staubsauger ab, entdecken aber zwei Tage später ein besseres Angebot. Haben Sie das Recht, den Staubsauger ohne Angabe von Gründen zurückzugeben und Ihr Geld zurückzubekommen?

		Oui	Non	(UNIQUEMENT EN LU ET DK) Cette pratique est illégale en (NOTRE PAYS) (SPONTANE)	Cette pratique n'a pas cours en (NOTRE PAYS) (SPONTANE)	NSP
		Yes	No	(ONLY IN LU AND DK) This practice is illegal in (OUR COUNTRY) (SPONTANEOUS)	This practice does not happen in (OUR COUNTRY) (SPONTANEOUS)	DK
		Ja	Nein	(NUR IN LU UND DK) Diese Geschäftspraktik ist illegal in (UNSEREM LAND) (SPONTAN)	Solche Geschäftspraktiken kommen in (UNSEREM LAND) nicht vor (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	44	40	0	4	12
	BE	38	55	0	3	4
	BG	6	53	0	18	23
	CZ	45	43	0	1	11
	DK	49	26	19	1	5
	DE	69	20	0	2	9
	EE	33	52	0	3	12
	IE	28	47	0	7	18
	EL	10	76	0	9	5
	ES	36	49	0	3	12
	FR	59	29	0	1	11
	IT	27	53	0	4	16
	CY	16	68	0	7	9
	LV	25	55	0	9	11
	LT	25	63	0	3	9
	LU	25	43	19	2	11
	HU	26	51	0	15	8
	MT	32	57	0	2	9
	NL	53	40	0	1	6
	AT	45	33	0	11	11
	PL	37	41	0	6	16
	PT	34	47	0	4	15
	RO	8	56	0	14	22
	SI	35	56	0	2	7
	SK	35	50	0	7	8
	FI	50	36	0	8	6
	SE	72	21	0	1	6
	UK	50	37	0	2	11
	IS	24	68	0	1	7
	NO	72	21	0	7	0

QA11 Imaginez que vous recevez par courrier deux DVD éducatifs que vous n'avez pas commandés, accompagnés d'une facture de 50 euros. Êtes-vous obligé(e) de payer cette facture ?

QA11 Imagine you receive by post two educational DVDs that you have not ordered, together with a 50 Euros bill for the products. Are you obliged to pay the bill?































QA11 Angenommen, Sie erhalten per Post zwei Schulungs-DVDs, die Sie gar nicht bestellt haben, zusammen mit einer Rechnung in Höhe von 50 Euro für die gelieferte Ware. Sind Sie verpflichtet, die Rechnung zu bezahlen?

		Oui, vous êtes obligé(e) de payer	Non, à condition de renvoyer les DVD	Non, et vous n'êtes pas obligé(e) de renvoyer les DVD	NSP
		Yes, you are obliged to pay	No, provided that you send the DVDs back	No, and you are not obliged to send the DVDs back	DK
		Ja, Sie sind zur Zahlung verpflichtet	Nein, sofern Sie die DVDs zurückschicken	Nein, und Sie sind nicht verpflichtet, die DVDs zurückzuschicken	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	2	53	39	6
	BE	2	45	51	2
	BG	1	39	40	20
	CZ	3	61	32	4
	DK	1	40	57	2
	DE	2	43	51	4
	EE	1	49	44	6
	IE	3	49	40	8
	EL	1	61	33	5
	ES	3	74	18	5
	FR	1	50	46	3
	IT	4	60	26	10
	CY	1	37	59	3
	LV	1	49	44	6
	LT	1	42	48	9
	LU	1	60	36	3
	HU	3	63	29	5
	MT	1	57	39	3
	NL	1	53	45	1
	AT	3	48	44	5
	PL	2	48	39	11
	PT	2	69	22	7
	RO	3	44	30	23
	SI	1	49	48	2
	SK	4	53	39	4
	FI	0	42	55	3
	SE	2	47	48	3
	UK	2	52	43	3
	IS	1	42	56	1
	NO	1	44	53	2

QA12 Avez-vous personnellement acheté un billet d'avion au cours des 12 derniers mois ? Veuillez noter que les formules vacances et les billets achetés par des agences de voyage doivent être inclus

QA12 Have you personally bought an airline ticket over the last 12 months? Please note that holidays packages and tickets bought via travel agencies must be included































QA12 Haben Sie persönlich in den vergangenen 12 Monaten ein Flugticket gekauft? Dazu zählen auch Pauschalangebote für Urlaubsreisen und Flugtickets, die über ein Reisebüro gekauft wurden.

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	21	77	2
	BE	25	74	1
	BG	4	94	2
	CZ	11	89	0
	DK	39	61	0
	DE	22	77	1
	EE	14	86	0
	IE	46	52	2
	EL	15	85	0
	ES	25	72	3
	FR	19	81	0
	IT	19	77	4
	CY	39	60	1
	LV	13	87	0
	LT	10	89	1
	LU	43	57	0
	HU	4	95	1
	MT	39	60	1
	NL	37	63	0
	AT	25	74	1
	PL	7	91	2
	PT	11	88	1
	RO	6	89	5
	SI	14	86	0
	SK	12	88	0
	FI	32	67	1
	SE	46	54	0
	UK	34	66	0
	IS	53	47	0
	NO	70	30	0

QA13 A votre avis, quelle règle s'applique à la publicité sur le prix des billets d'avion ?

QA13 Which rule do you think applies about advertising the price of air tickets?

QA13 Welche Regel gilt Ihrer Meinung nach für die Bewerbung von Preisen für Flugtickets?

		La publicité doit mentionner le montant total à payer, y compris les taxes et autres frais	La publicité doit mentionner le prix du vol, mais pas les taxes et autres frais	Il n'y a pas de règle spécifique relative aux informations qui doivent être mentionnées	NSP
		The advert must state the total amount to be paid, including taxes, fees and charges	The advert must state the airline's flight price, but this does not have to include taxes, fees and charges	There is no specific rule for what information has to be shown	DK
		In der Anzeige muss der zu zahlende Gesamtbetrag aufgeführt sein, einschließlich Steuern, Gebühren und Abgaben	In der Anzeige muss der Flugpreis der Fluggesellschaft aufgeführt sein, dieser muss aber nicht Steuern, Gebühren und Abgaben beinhalten	Es gibt keine bestimmte Regel, die festlegt, was aufgeführt sein muss	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	56	15	11	18
	BE	58	22	11	9
	BG	49	8	10	33
	CZ	60	16	10	14
	DK	38	32	17	13
	DE	52	14	11	23
	EE	71	7	6	16
	IE	64	15	6	15
	EL	82	7	5	6
	ES	68	13	5	14
	FR	50	20	13	17
	IT	57	14	11	18
	CY	88	4	4	4
	LV	70	8	5	17
	LT	79	5	5	11
	LU	60	17	11	12
	HU	54	15	10	21
	MT	89	4	3	4
	NL	67	20	9	4
	AT	47	24	11	18
	PL	56	8	14	22
	PT	60	10	9	21
	RO	38	6	4	52
	SI	68	10	10	12
	SK	50	23	15	12
	FI	70	14	8	8
	SE	38	34	19	9
	UK	54	20	14	12
	IS	76	11	9	4
	NO	54	32	9	5

QA6\_13 Connaissance des droits de consommateurs































Moyenne

QA6\_13 Knowledge of consumers' rights

Average

QA6\_13 Kenntnis der Verbraucherrechte































Durchschnitt

		Moyenne des bonnes réponses	Moyenne des mauvaises réponses	NSP
		Average of correct answers	Average of wrong answers	DK
		Durchschnitt der richtigen Antworten	Durchschnittl der falschen Antworten	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%				
	EU 27	<b>48</b>	<b>40</b>	<b>12</b>
	BE	<b>48</b>	<b>47</b>	<b>5</b>
	BG	<b>32</b>	<b>44</b>	<b>24</b>
	CZ	<b>55</b>	<b>36</b>	<b>9</b>
	DK	<b>57</b>	<b>37</b>	<b>6</b>
	DE	<b>61</b>	<b>28</b>	<b>11</b>
	EE	<b>49</b>	<b>40</b>	<b>11</b>
	IE	<b>43</b>	<b>42</b>	<b>15</b>
	EL	<b>39</b>	<b>55</b>	<b>6</b>
	ES	<b>48</b>	<b>41</b>	<b>11</b>
	FR	<b>50</b>	<b>41</b>	<b>9</b>
	IT	<b>42</b>	<b>45</b>	<b>13</b>
	CY	<b>47</b>	<b>43</b>	<b>10</b>
	LV	<b>48</b>	<b>41</b>	<b>11</b>
	LT	<b>48</b>	<b>41</b>	<b>11</b>
	LU	<b>45</b>	<b>44</b>	<b>11</b>
	HU	<b>40</b>	<b>50</b>	<b>10</b>
	MT	<b>53</b>	<b>40</b>	<b>7</b>
	NL	<b>54</b>	<b>41</b>	<b>5</b>
	AT	<b>48</b>	<b>42</b>	<b>10</b>
	PL	<b>45</b>	<b>39</b>	<b>16</b>
	PT	<b>45</b>	<b>41</b>	<b>14</b>
	RO	<b>30</b>	<b>41</b>	<b>29</b>
	SI	<b>47</b>	<b>46</b>	<b>7</b>
	SK	<b>50</b>	<b>42</b>	<b>8</b>
	FI	<b>59</b>	<b>34</b>	<b>7</b>
	SE	<b>53</b>	<b>39</b>	<b>8</b>
	UK	<b>48</b>	<b>44</b>	<b>8</b>
	IS	<b>48</b>	<b>46</b>	<b>6</b>
	NO	<b>66</b>	<b>30</b>	<b>4</b>

QA13 - Connaissance des droits de consommateurs

QA13 - Knowledge of consumers' rights

QA13 - Kenntnis der Verbraucherrechte

1/2		%	Au moins une bonne réponse	1 bonne réponse	2 bonnes réponses	3 bonnes réponses	4 bonnes réponses	5 bonnes réponses	6 bonnes réponses
			At least one correct answer	1 correct answer	2 correct answers	3 correct answers	4 correct answers	5 correct answers	6 correct answers
			Mindestens eine richtige Antwort	1 richtige Antwort	2 richtigen Antworten	3 richtigen Antworten	4 richtigen Antworten	5 richtigen Antworten	6 richtigen Antworten
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
		EU 27	97	9	17	23	22	15	8
		BE	97	9	18	24	20	15	8
		BG	92	22	32	22	11	4	1
		CZ	98	6	12	20	25	22	11
		DK	99	4	11	19	27	23	12
		DE	99	4	9	17	21	23	18
		EE	98	7	18	25	25	16	6
		IE	94	10	20	25	21	12	4
		EL	97	12	34	26	15	7	2
		ES	98	8	17	25	27	15	5
		FR	98	7	16	25	25	17	7
		IT	96	14	21	25	20	10	5
		CY	99	7	21	31	22	12	4
		LV	98	8	17	27	25	15	5
		LT	98	6	17	29	27	13	4
		LU	98	12	21	25	22	11	6
		HU	96	15	27	26	16	8	4
		MT	100	3	16	26	24	20	8
		NL	99	6	14	23	22	20	10
		AT	97	11	18	21	20	16	8
		PL	96	11	19	23	23	13	6
		PT	96	13	19	24	18	14	7
		RO	87	24	28	20	10	4	1
		SI	99	9	18	30	22	15	4
		SK	97	9	16	22	23	16	9
		FI	100	4	9	18	27	25	13
		SE	98	6	15	20	27	19	10
		UK	98	8	18	26	24	15	6
		IS	99	7	18	28	25	14	6
		NO	100	3	6	14	22	26	21

QA13 - Connaissance des droits de consommateurs

QA13 - Knowledge of consumers' rights

QA13 - Kenntnis der Verbraucherrechte

2/2

7 bonnes réponses

7 correct answers

7 richtigen Antworten

%

Au moins une mauvaise  
réponse

At least one wrong  
answer

Mindestens eine falsche  
Antwort































EB73.2  
+ EB73.3

Au moins une réponse  
NSP

At least one answer DK

Mindestens eine  
Antwort WN































EB73.2  
+ EB73.3

	EU 27	2	94	41
	BE	2	96	19
	BG	0	95	70
	CZ	3	94	34
	DK	3	95	29
	DE	7	85	44
	EE	1	94	39
	IE	1	93	47
	EL	1	98	26
	ES	1	97	41
	FR	1	96	39
	IT	1	95	42
	CY	1	97	43
	LV	0	97	40
	LT	0	97	40
	LU	1	97	42
	HU	1	97	40
	MT	1	96	34
	NL	4	95	25
	AT	2	95	38
	PL	1	94	52
	PT	2	95	48
	RO	0	90	75
	SI	1	98	32
	SK	3	95	30
	FI	4	93	28
	SE	2	96	32
	UK	1	97	34
	IS	1	98	26
	NO	8	88	23

QA14 Veuillez penser à la dernière fois où vous avez signé un contrat de service, par exemple pour la fourniture de gaz ou d'électricité, le téléphone mobile, un compte bancaire ou une assurance. Avez-vous lu les termes et les conditions de ce contrat ?

QA14 Please think about the last time you signed a contract for a service, for example, gas, electricity, mobile phone, bank account or insurance. Did you read its terms and conditions?

QA14 Haben Sie, als Sie zum letzten Mal einen Dienstleistungsvertrag unterschrieben haben, z. B. für Gas, Strom, ein Mobiltelefon, ein Bankkonto oder eine Versicherung, die jeweiligen Geschäftsbedingungen gelesen?

		Oui, attentivement et entièrement	Oui, mais seulement en partie	Non	Vous n'avez jamais signé un contrat de ce type (SPONTANE)	NSP	Total 'Oui'
		Yes, carefully and completely	Yes, but only partially	No	You have never signed this kind of contract (SPONTANEOUS)	DK	Total 'Yes'
		Ja, aufmerksam und vollständig	Ja, aber nur teilweise	Nein	Sie haben noch nie einen derartigen Vertrag unterschrieben (SPONTAN)	WN	Gesamt 'Ja'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	31	36	24	8	1	67
	BE	28	34	31	7	0	62
	BG	35	22	17	24	2	57
	CZ	46	36	11	6	1	82
	DK	28	42	27	3	0	70
	DE	34	36	24	5	1	70
	EE	40	38	14	6	2	78
	IE	30	29	28	11	2	59
	EL	35	26	23	16	0	61
	ES	27	34	32	6	1	61
	FR	22	49	24	4	1	71
	IT	34	34	17	12	3	68
	CY	39	19	28	14	0	58
	LV	38	40	13	8	1	78
	LT	31	35	25	7	2	66
	LU	30	34	29	6	1	64
	HU	41	36	14	9	0	77
	MT	35	21	29	14	1	56
	NL	28	41	28	3	0	69
	AT	41	36	18	4	1	77
	PL	28	38	20	12	2	66
	PT	31	27	22	19	1	58
	RO	33	27	19	15	6	60
	SI	41	39	16	4	0	80
	SK	43	35	16	5	1	78
	FI	29	48	17	6	0	77
	SE	23	48	22	6	1	71
	UK	29	33	33	4	1	62
	IS	33	42	19	5	1	75
	NO	18	48	32	2	0	66



QA15 Pourquoi ne l'avez-vous pas lu entièrement ? (PLUSIEURS REPONSES POSSIBLES)

QA15 Why did you not read it all? (MULTIPLE ANSWERS POSSIBLE)































QA15 Warum haben Sie den Vertrag nicht ganz gelesen? (MEHRFACHNENNUNGEN MÖGLICH)

1/2		%	Le contrat était trop long/ demandait trop de temps à lire	Le contrat était trop difficile à comprendre	Les caractères étaient trop petits	Le vendeur ne vous a pas laissé suffisamment de temps pour le lire avant de le signer	Vous faisiez confiance au fournisseur de service
			The contract was too long/ required too much time to read	The contract was too difficult to understand	The print size was too small	The seller did not give you enough time to read it before signing it	You trusted the service provider
			Der Vertrag war zu lang/ das Lesen hätte zu viel Zeit gekostet	Der Vertrag war zu schwer zu verstehen	Der Text war zu klein gedruckt	Der Verkäufer hat mir nicht genügend Zeit gegeben, den Vertrag zu lesen, bevor ich ihn unterschrieben habe	Sie haben dem Dienstleistungsanbieter vertraut
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		57	26	35	9	35
	BE		52	22	33	11	46
	BG		43	20	24	12	33
	CZ		62	32	38	16	34
	DK		58	21	24	18	70
	DE		60	29	39	6	38
	EE		57	25	26	13	51
	IE		56	20	25	3	25
	EL		56	34	37	15	18
	ES		47	26	34	8	39
	FR		69	27	46	15	39
	IT		47	28	41	11	30
	CY		44	25	20	14	57
	LV		53	22	33	10	44
	LT		56	22	31	13	36
	LU		58	21	27	12	52
	HU		53	32	27	12	33
	MT		58	24	29	13	30
	NL		55	13	17	3	48
	AT		46	32	35	13	40
	PL		59	24	35	9	23
	PT		40	23	24	6	45
	RO		48	29	18	11	26
	SI		58	19	29	8	58
	SK		55	24	42	12	38
	FI		62	28	35	7	57
	SE		61	18	25	8	55
	UK		64	22	33	6	26
	IS		55	17	19	11	59
	NO		61	10	19	8	59

QA15 Pourquoi ne l'avez-vous pas lu entièrement ? (PLUSIEURS REPONSES POSSIBLES)

QA15 Why did you not read it all? (MULTIPLE ANSWERS POSSIBLE)































QA15 Warum haben Sie den Vertrag nicht ganz gelesen? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		Cela n'en valait pas la peine puisque ces formulaires contiennent toujours les mêmes informations	Ces formulaires contiennent peu d'informations utiles	Vous devez de toute manière l'accepter quels qu'en soient les termes	Autre (SPONTANE)	NSP
		It was not worthwhile as these forms always contain the same information	These forms contain little useful information	You have to accept whatever it says in any case	Other (SPONTANEOUS)	DK
		Es hat sich nicht gelohnt, da diese Formulare immer dieselben Informationen enthalten	Diese Formulare enthalten nur wenige nützliche Informationen	Man muss ohnehin akzeptieren, was auch immer darin steht	Sonstiges (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	10	5	15	4	2
	BE	12	5	15	5	1
	BG	15	4	32	1	3
	CZ	15	7	14	1	1
	DK	30	10	40	2	0
	DE	11	5	15	3	1
	EE	13	3	13	5	1
	IE	8	4	10	3	7
	EL	14	8	16	4	0
	ES	8	4	14	4	1
	FR	9	4	16	4	0
	IT	9	3	9	2	3
	CY	11	4	5	3	0
	LV	15	6	24	3	1
	LT	12	5	23	2	2
	LU	13	4	23	3	2
	HU	14	5	30	3	0
	MT	9	3	14	6	3
	NL	14	5	17	6	1
	AT	18	16	32	2	2
	PL	7	5	14	1	3
	PT	10	3	6	8	1
	RO	7	5	28	4	5
	SI	8	5	19	4	0
	SK	16	7	33	1	1
	FI	13	3	10	3	1
	SE	26	6	18	4	0
	UK	7	4	10	6	3
	IS	23	10	33	4	0
	NO	26	6	33	2	0

QA16 Pourriez-vous citer les organisations (NATIONALITE) de consommateurs ou les agences/autorités publiques qui représentent et protègent les consommateurs dans (NOTRE PAYS) ? (NE PAS LIRE – NE PAS MONTRER CARTE – PLUSIEURS REPONSES POSSIBLES)

QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of? (DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)































QA16 Welche (NATIONALEN) Verbraucherorganisationen oder öffentlichen Behörden/ Verwaltungen fallen Ihnen ein, die die Interessen der Verbraucher in (UNSEREM LAND) vertreten und schützen. Nennen Sie bitte alle, von denen Sie schon einmal gehört haben. (LISTE WEDER ZEIGEN NOCH VORLESEN - MEHRFACHNENNUNGEN MÖGLICH)

1/2		Au moins une autorité publique	Au moins une organisation de consommateurs	Au moins une autorité publique et une organisation de consommateurs
		At least one public authority	At least one consumer organisation	At least one public authority and a consumer organisation
	%	Wenigstens eine öffentliche Behörde/ Verwaltung	Wenigstens eine Verbraucherorganisation	Wenigstens eine öffentliche Behörde/ Verwaltung und eine Verbraucherorganisation
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	25	49	13
	BE	3	81	3
	BG	47	49	33
	CZ	69	45	32
	DK	57	43	23
	DE	22	76	20
	EE	74	9	6
	IE	44	50	28
	EL	22	55	12
	ES	7	35	3
	FR	10	45	7
	IT	12	70	11
	CY	25	71	23
	LV	35	19	4
	LT	10	34	5
	LU	6	69	3
	HU	24	71	19
	MT	15	55	8
	NL	15	90	15
	AT	45	73	35
	PL	30	20	7
	PT	9	77	8
	RO	64	50	35
	SI	17	79	16
	SK	47	48	23
	FI	68	8	6
	SE	74	3	3
	UK	33	14	9
	IS	9	72	5
	NO	89	64	56

QA16 Pourriez-vous citer les organisations (NATIONALITE) de consommateurs ou les agences/autorités publiques qui représentent et protègent les consommateurs dans (NOTRE PAYS) ? (NE PAS LIRE – NE PAS MONTRER CARTE – PLUSIEURS REPONSES POSSIBLES)

QA16 Thinking about (NATIONALITY) consumer organisations or public agencies/ authorities, can you please name any organisations representing and protecting consumers in (OUR COUNTRY) that you have heard of? (DO NOT READ OUT – DO NOT SHOW CARD – MULTIPLE ANSWERS POSSIBLE)































QA16 Welche (NATIONALEN) Verbraucherorganisationen oder öffentlichen Behörden/ Verwaltungen fallen Ihnen ein, die die Interessen der Verbraucher in (UNSEREM LAND) vertreten und schützen. Nennen Sie bitte alle, von denen Sie schon einmal gehört haben. (LISTE WEDER ZEIGEN NOCH VORLESEN - MEHRFACHNENNUNGEN MÖGLICH)

2/2		Deux autorités publiques ou plus	Deux organisations de consommateurs ou plus	Autres	NSP
		Two public authorities or more	Two consumer organisations or more	Others	DK
		Zwei öffentliche Behörden oder mehr	Zwei Verbraucherorganisationen	Andere	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	10	16	14	32
	BE	0	20	14	15
	BG	15	14	0	37
	CZ	27	15	3	17
	DK	22	0	20	20
	DE	8	29	10	21
	EE	3	1	3	23
	IE	22	0	10	29
	EL	8	13	2	33
	ES	0	4	11	52
	FR	2	6	36	33
	IT	4	38	2	28
	CY	12	4	3	25
	LV	2	2	3	48
	LT	2	7	4	57
	LU	2	0	7	27
	HU	11	24	4	20
	MT	3	0	3	36
	NL	2	54	32	8
	AT	23	21	0	17
	PL	7	1	5	52
	PT	4	6	1	21
	RO	36	11	1	21
	SI	5	17	4	19
	SK	21	20	10	21
	FI	22	1	18	21
	SE	26	0	33	15
	UK	18	2	26	46
	IS	0	0	27	19
	NO	62	16	8	2

QA17 La dernière fois que vous avez acheté un produit comme un appareil électroménager ou électronique, quelles sources d'information parmi les suivantes avez-vous consultées pour effectuer une comparaison ? (PLUSIEURS REPONSES POSSIBLES)

QA17 Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)































QA17 Denken Sie jetzt bitte an die Situation, als Sie zum letzten Mal eine Ware, wie z. B. ein Haushalts- oder Elektrogerät gekauft haben. Welche der folgenden Quellen haben Sie genutzt, um verschiedene Produkte miteinander zu vergleichen? (MEHRFACHNENNUNGEN MÖGLICH)

1/2		Les médias généralistes (radio, TV, journaux)	Les magazines spécialisés pour les consommateurs	Internet – sites de comparaison de prix	Internet – magasins en ligne (excepté les sites de comparaison de prix)	Internet – autres sites	Une visite dans différents magasins
		General media (radio, TV, newspapers)	Specialised consumer magazines	Internet – price comparison websites	Internet – online shops (excluding price comparison websites)	Internet – other websites	Visit of different shops
		Allgemeine Medien (Radio, Fernsehen, Zeitungen)	Spezialisierte Verbraucher-magazine	Internet - Webseiten, die Preisvergleiche anbieten	Internet - Onlineshops (außer Webseiten, die Preisvergleiche anbieten)	Internet - andere Webseiten	Besuch mehrerer Geschäfte
	%	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	19	11	27	18	14	58
	BE	22	15	25	17	14	51
	BG	7	4	9	4	6	67
	CZ	14	13	32	22	15	65
	DK	38	10	44	34	27	48
	DE	36	14	38	23	17	63
	EE	11	4	25	22	19	56
	IE	14	3	16	13	9	64
	EL	17	11	12	9	6	72
	ES	7	5	10	8	12	66
	FR	7	11	33	25	10	60
	IT	23	13	16	9	6	63
	CY	17	16	11	7	6	69
	LV	6	6	30	14	13	58
	LT	12	9	22	9	18	57
	LU	21	16	28	18	18	56
	HU	30	9	16	8	11	60
	MT	14	14	16	14	10	57
	NL	22	14	56	37	29	47
	AT	44	24	28	19	15	68
	PL	10	5	25	17	14	51
	PT	23	8	8	9	8	65
	RO	22	11	13	9	7	51
	SI	26	17	30	22	23	70
	SK	15	18	26	19	18	66
	FI	39	13	37	25	21	57
	SE	26	15	56	32	24	56
	UK	8	6	33	25	20	43
	IS	28	7	31	34	26	61
	NO	28	11	37	47	34	51

QA17 La dernière fois que vous avez acheté un produit comme un appareil électroménager ou électronique, quelles sources d'information parmi les suivantes avez-vous consultées pour effectuer une comparaison ? (PLUSIEURS REPONSES POSSIBLES)

QA17 Thinking about the last time you purchased a good, such as a household appliance or electronic good, which of the following did you consult in order to make a comparison? (MULTIPLE ANSWERS POSSIBLE)































QA17 Denken Sie jetzt bitte an die Situation, als Sie zum letzten Mal eine Ware, wie z. B. ein Haushalts- oder Elektrogerät gekauft haben. Welche der folgenden Quellen haben Sie genutzt, um verschiedene Produkte miteinander zu vergleichen? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		La famille et les amis	Jamais acheté un produit de ce type (SPONTANE)	Autre (SPONTANE)	Aucune, ne fais pas de comparaisons (SPONTANE)	NSP	Seulement Internet
		Family and friends	Never bought this kind of good before (SPONTANEOUS)	Other (SPONTANEOUS)	None, do not compare (SPONTANEOUS)	DK	Only Internet
		Familien-angehörige und Freunde	Nie ein derartiges Produkt gekauft (SPONTAN)	Sonstiges (SPONTAN)	Nichts, stelle keine Produkt-vergleiche an (SPONTAN)	WN	Nur Internet
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	31	2	1	7	2	11
	BE	30	2	2	11	2	7
	BG	39	6	0	11	2	4
	CZ	40	1	1	3	1	12
	DK	27	0	2	8	0	19
	DE	35	1	1	3	1	9
	EE	32	4	2	5	2	14
	IE	30	6	1	8	2	9
	EL	40	3	0	4	0	3
	ES	34	1	2	7	3	5
	FR	23	2	2	9	1	14
	IT	30	2	1	8	2	4
	CY	51	2	0	4	0	3
	LV	40	3	0	6	2	14
	LT	33	5	1	3	3	10
	LU	28	3	2	7	0	10
	HU	37	6	3	5	0	5
	MT	38	4	1	5	1	7
	NL	31	1	1	7	0	20
	AT	43	1	3	4	1	6
	PL	29	3	0	7	8	13
	PT	27	3	1	7	2	2
	RO	37	5	1	10	5	3
	SI	60	1	3	3	0	5
	SK	44	2	1	3	0	9
	FI	29	1	2	4	0	13
	SE	41	1	2	3	1	16
	UK	21	1	2	12	2	24
	IS	36	1	2	3	1	13
	NO	37	0	1	5	0	16

QA18 Au cours des 12 derniers mois, avez-vous utilisé l'indication des prix par unité de mesure par exemple, le prix au kilo, au mètre ou au litre pour comparer des produits ?

QA18 In the last 12 months, how often have you compared the price of goods by looking at the price per unit measure for example, price per kilo, per metre or per litre?































QA18 Wie oft haben Sie in den vergangenen 12 Monaten den Preis pro Maßeinheit genutzt, z.B. Kilopreis, Preis pro Meter, Preis pro Liter, um den Preis von Produkten zu vergleichen?

		Toujours	Souvent	Parfois	Rarement	Jamais	NSP
		Always	Often	Sometimes	Rarely	Never	DK
		Immer	Häufig	Manchmal	Selten	Niemals	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%							
	EU 27	21	27	21	13	17	1
	BE	12	25	21	14	28	0
	BG	18	26	25	18	11	2
	CZ	15	30	28	16	10	1
	DK	19	34	21	17	9	0
	DE	26	30	18	13	12	1
	EE	35	31	16	9	8	1
	IE	16	19	19	13	32	1
	EL	22	33	21	14	10	0
	ES	26	25	20	13	16	0
	FR	26	26	15	8	25	0
	IT	17	28	28	12	14	1
	CY	31	27	17	10	15	0
	LV	29	28	21	12	10	0
	LT	24	29	22	12	13	0
	LU	17	19	18	13	32	1
	HU	22	32	19	15	12	0
	MT	20	20	19	17	23	1
	NL	15	31	23	14	17	0
	AT	11	26	33	19	11	0
	PL	12	27	25	19	15	2
	PT	15	29	30	14	11	1
	RO	22	26	22	15	12	3
	SI	23	29	22	14	12	0
	SK	14	26	27	19	14	0
	FI	23	36	20	15	6	0
	SE	24	39	17	12	8	0
	UK	19	21	18	12	29	1
	IS	18	40	18	15	9	0
	NO	16	36	23	15	10	0

QA19 Quand avez-vous acheté ou commandé sur un site Internet des produits ou des services destinés à un usage privé pour la dernière fois ? Veuillez noter qu'acheter ou commander des biens ou services par email n'est pas considéré comme un achat ou une commande par Internet.

QA19 When did you last buy or order goods or services for private use via a website? Note that order or purchase goods or services by email is not considered as a purchase or order over the Internet.

QA19 Wann haben Sie zuletzt eine Ware oder Dienstleistung für den privaten Gebrauch über eine Webseite gekauft oder bestellt? Bitte beachten Sie dabei, dass es hierbei nicht um Bestellungen per Email geht, sondern nur um Bestellungen direkt im Internet.































		Au cours des 3 derniers mois	Il y a 3 mois à un an	Il y a plus d'un an	Jamais	NSP	Achète/ commande via Internet
		Within the last 3 months	Between 3 months and a year ago	More than one year ago	Never	DK	Buy/ order via Internet
		Innerhalb der letzten drei Monate	Vor über drei Monaten, aber weniger als einem Jahr	Vor über einem Jahr	Nie	WN	Kauft/ bestellt über Internet
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	37	15	8	39	1	60
	BE	26	14	8	51	1	48
	BG	7	7	4	78	4	18
	CZ	25	24	14	36	1	63
	DK	57	18	7	18	0	82
	DE	46	16	10	27	1	72
	EE	25	15	12	48	0	52
	IE	41	17	9	31	2	67
	EL	11	14	7	68	0	32
	ES	22	16	9	52	1	47
	FR	46	17	6	31	0	69
	IT	14	12	10	63	1	36
	CY	30	11	5	53	1	46
	LV	20	13	14	52	1	47
	LT	15	10	5	69	1	30
	LU	52	11	5	32	0	68
	HU	13	12	9	65	1	34
	MT	50	14	4	31	1	68
	NL	57	17	6	20	0	80
	AT	31	21	12	35	1	64
	PL	33	17	8	41	1	58
	PT	10	10	6	73	1	26
	RO	14	9	6	66	5	29
	SI	22	15	10	53	0	47
	SK	20	20	11	48	1	51
	FI	49	20	8	23	0	77
	SE	58	18	6	18	0	82
	UK	61	11	7	20	1	79
	IS	38	20	14	27	1	72
	NO	66	18	5	11	0	89



QA20 Pourquoi n'avez-vous pas acheté/commandé de produits ou de services destinés à un usage privé sur Internet au cours des 12 derniers mois ? (NE PAS MONTRER CARTE – NE PAS LIRE – PLUSIEURS REPONSES POSSIBLES)

QA20 Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months? (DO NOT SHOW CARD – DO NOT READ OUT – MULTIPLE ANSWERS POSSIBLE)































QA20 Warum haben Sie in den vergangenen 12 Monaten keine Produkte oder Dienstleistungen für Ihren privaten Gebrauch über das Internet gekauft oder bestellt? (LISTE WEDER ZEIGEN NOCH VORLESEN - MEHRFACHNENNUNGEN MÖGLICH)

1/3		Vous n'en avez pas eu besoin	Vous préférez les achats directs, vous aimez voir les produits	Vous êtes fidèle aux magasins	C'est la force de l'habitude	Il est difficile de trouver une information pertinente sur les produits ou les services sur un site Internet
		You have not needed it	You prefer to shop in person, you like to see the goods	You are loyal to shops	This is the force of habit	Relevant information about goods or services are difficult to find on a website
		Es war nicht notwendig	Sie gehen lieber persönlich einkaufen, Sie möchten die Produkte sehen	Sie sind gegenüber loyal	Das ist die Macht der Gewohnheit	Relevante Informationen über Waren oder Dienstleistungen sind im Internet nur schwer zu finden
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	34	50	11	12	3
	BE	30	48	23	11	3
	BG	30	59	7	14	2
	CZ	45	60	4	17	2
	DK	37	54	15	14	5
	DE	40	61	10	14	3
	EE	46	44	12	6	3
	IE	30	41	7	5	1
	EL	30	61	13	16	2
	ES	35	46	15	16	1
	FR	24	33	13	8	2
	IT	30	59	9	11	4
	CY	36	47	10	8	0
	LV	55	31	8	8	1
	LT	53	43	10	12	1
	LU	19	39	23	11	2
	HU	34	61	10	12	3
	MT	28	47	4	13	1
	NL	25	59	16	9	2
	AT	39	59	13	14	5
	PL	42	45	8	6	2
	PT	31	64	14	12	3
	RO	43	43	15	16	5
	SI	24	66	32	19	2
	SK	44	60	5	17	3
	FI	41	39	7	5	5
	SE	39	35	4	7	1
	UK	28	27	3	19	1
	IS	45	27	7	12	6
	NO	42	46	14	12	4

QA20 Pourquoi n'avez-vous pas acheté/commandé de produits ou de services destinés à un usage privé sur Internet au cours des 12 derniers mois ? (NE PAS MONTRER CARTE – NE PAS LIRE – PLUSIEURS REPONSES POSSIBLES)

QA20 Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months? (DO NOT SHOW CARD – DO NOT READ OUT – MULTIPLE ANSWERS POSSIBLE)





























QA20 Warum haben Sie in den vergangenen 12 Monaten keine Produkte oder Dienstleistungen für Ihren privaten Gebrauch über das Internet gekauft oder bestellt? (LISTE WEDER ZEIGEN NOCH VORLESEN - MEHRFACHNENNUNGEN MÖGLICH)

2/3		Un manque de compétences	La livraison de produits commandés sur Internet est problématique (délais trop longs ou difficultés logistiques, etc.)	Des craintes au sujet de la sécurité du paiement (divulguer des données sur sa carte de crédit sur Internet, etc.)	Des craintes au sujet du respect de la vie privée (divulguer des données personnelles sur Internet, etc.)
		Lack of skills	Delivery of goods ordered over the Internet is a problem (it takes too long or it is logistically difficult, etc.)	Payment security concerns (giving credit card details over the Internet, etc.)	Privacy concerns (giving personal details over the Internet, etc.)
		Sie haben nicht die notwendigen Fähigkeiten	Die Lieferung von Waren, die über das Internet bestellt wurden, ist problematisch (es dauert zu lange oder ist logistisch schwierig etc.)	Bedenken bezüglich der Zahlungssicherheit (Angabe von Kreditkarteninformationen über das Internet etc.)	Bedenken bezüglich des Datenschutzes (Angabe persönlicher Informationen über das Internet etc.)
		%	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	6	4	20	10
	BE	5	5	23	8
	BG	8	4	12	10
	CZ	7	2	15	9
	DK	14	6	27	21
	DE	5	6	19	15
	EE	3	4	3	1
	IE	5	3	14	8
	EL	3	3	25	9
	ES	10	4	22	18
	FR	5	3	32	7
	IT	5	5	26	11
	CY	5	3	22	14
	LV	6	3	5	3
	LT	6	3	12	8
	LU	5	4	27	12
	HU	13	5	16	7
	MT	11	2	9	6
	NL	8	6	15	7
	AT	9	10	24	18
	PL	5	1	4	2
	PT	6	2	10	5
	RO	4	6	14	7
	SI	6	4	18	15
	SK	10	4	15	11
	FI	8	5	20	8
	SE	6	3	20	5
	UK	3	1	13	8
	IS	11	4	16	8
	NO	9	3	17	9

QA20 Pourquoi n'avez-vous pas acheté/commandé de produits ou de services destinés à un usage privé sur Internet au cours des 12 derniers mois ? (NE PAS MONTRER CARTE – NE PAS LIRE – PLUSIEURS REPONSES POSSIBLES)

QA20 Why have you not bought/ordered any goods or services over the Internet for your own private use in the last 12 months? (DO NOT SHOW CARD – DO NOT READ OUT – MULTIPLE ANSWERS POSSIBLE)

QA20 Warum haben Sie in den vergangenen 12 Monaten keine Produkte oder Dienstleistungen für Ihren privaten Gebrauch über das Internet gekauft oder bestellt? (LISTE WEDER ZEIGEN NOCH VORLESEN - MEHRFACHNENNUNGEN MÖGLICH)

	3/3	%	Un manque de confiance quant à la livraison ou le renvoi des produits et aux possibilités de plainte/de recours	Vous n'avez pas de carte bancaire vous permettant de payer sur Internet	La vitesse de votre connexion Internet est insuffisante	Autre	NSP
			Trust concerns about receiving or returning goods and complaints/redress concerns	You don't have a payment card allowing you to pay over the Internet	Speed of your Internet connection is too slow	Other	DK
			Mangelndes Vertrauen, was den Erhalt oder die Rückgabe von Waren und Reklamationen/ Entschädigungen betrifft	Sie besitzen keine Zahlungskarte, mit der Sie über das Internet zahlen könnten	Ihre Internet-Verbindung ist zu langsam	Sonstige	WN
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		15	6	0	7	2
	BE		25	8	0	6	0
	BG		13	11	0	0	7
	CZ		24	9	1	2	0
	DK		13	8	1	12	1
	DE		20	8	1	8	1
	EE		15	1	0	8	1
	IE		7	10	0	5	13
	EL		17	12	0	2	0
	ES		12	2	0	5	1
	FR		18	4	0	18	1
	IT		17	6	0	2	1
	CY		16	15	0	6	5
	LV		10	4	0	8	2
	LT		10	3	0	6	1
	LU		15	6	1	8	8
	HU		13	8	0	2	0
	MT		6	8	0	5	4
	NL		21	8	0	14	1
	AT		28	15	1	5	1
	PL		9	2	0	6	2
	PT		5	2	0	2	1
	RO		9	9	0	3	6
	SI		16	5	0	5	0
	SK		18	7	0	5	0
	FI		13	4	1	14	1
	SE		10	3	1	19	2
	UK		9	3	1	16	6
	IS		17	10	0	14	2
	NO		13	2	1	9	8

QA20.1 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































Répondant n'en a pas eu besoin

QA20.1 Did not buy goods/services over the Internet in the last 12 months because...

Respondent has not needed it

QA20.1 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...

Befragte hat das nicht gebraucht

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	34	66
	BE	30	70
	BG	30	70
	CZ	45	55
	DK	37	63
	DE	40	60
	EE	46	54
	IE	30	70
	EL	30	70
	ES	35	65
	FR	24	76
	IT	30	70
	CY	36	64
	LV	55	45
	LT	53	47
	LU	19	81
	HU	34	66
	MT	28	72
	NL	25	75
	AT	39	61
	PL	42	58
	PT	31	69
	RO	43	57
	SI	24	76
	SK	44	56
	FI	41	59
	SE	39	61
	UK	28	72
	IS	45	55
	NO	42	58

QA20.234 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































Répondant préfère les achats directs, aime voir les produits/est fidèle aux magasins/la force de l'habitude

QA20.234 Did not buy goods/services over the Internet in the last 12 months because...

Respondent prefers to shop in person, likes to see the goods/is loyal to shops/habit

QA20.234 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...

Befragte geht lieber persönlich einkaufen, möchte die Produkte sehen / ist Geschäften gegenüber loyal / die Macht der

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
	%	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	<b>59</b>	<b>41</b>
	BE	<b>61</b>	<b>39</b>
	BG	<b>63</b>	<b>37</b>
	CZ	<b>64</b>	<b>36</b>
	DK	<b>61</b>	<b>39</b>
	DE	<b>65</b>	<b>35</b>
	EE	<b>51</b>	<b>49</b>
	IE	<b>46</b>	<b>54</b>
	EL	<b>68</b>	<b>32</b>
	ES	<b>61</b>	<b>39</b>
	FR	<b>43</b>	<b>57</b>
	IT	<b>66</b>	<b>34</b>
	CY	<b>51</b>	<b>49</b>
	LV	<b>40</b>	<b>60</b>
	LT	<b>52</b>	<b>48</b>
	LU	<b>51</b>	<b>49</b>
	HU	<b>67</b>	<b>33</b>
	MT	<b>55</b>	<b>45</b>
	NL	<b>65</b>	<b>35</b>
	AT	<b>65</b>	<b>35</b>
	PL	<b>52</b>	<b>48</b>
	PT	<b>72</b>	<b>28</b>
	RO	<b>57</b>	<b>43</b>
	SI	<b>75</b>	<b>25</b>
	SK	<b>65</b>	<b>35</b>
	FI	<b>45</b>	<b>55</b>
	SE	<b>39</b>	<b>61</b>
	UK	<b>41</b>	<b>59</b>
	IS	<b>34</b>	<b>66</b>
	NO	<b>53</b>	<b>47</b>































QA20.5 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...  
Il est difficile de trouver une information pertinente sur les produits ou les services sur un site Internet

QA20.5 Did not buy goods/services over the Internet in the last 12 months because...

Relevant information about goods/services are difficult to find on a website

QA20.5 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...































Relevante Informationen über Waren oder Dienstleistungen sind im Internet nur schwer zu finden

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	<b>3</b>	<b>97</b>
	BE	<b>3</b>	<b>97</b>
	BG	<b>2</b>	<b>98</b>
	CZ	<b>2</b>	<b>98</b>
	DK	<b>5</b>	<b>95</b>
	DE	<b>3</b>	<b>97</b>
	EE	<b>3</b>	<b>97</b>
	IE	<b>1</b>	<b>99</b>
	EL	<b>2</b>	<b>98</b>
	ES	<b>1</b>	<b>99</b>
	FR	<b>2</b>	<b>98</b>
	IT	<b>4</b>	<b>96</b>
	CY	<b>0</b>	<b>100</b>
	LV	<b>1</b>	<b>99</b>
	LT	<b>1</b>	<b>99</b>
	LU	<b>2</b>	<b>98</b>
	HU	<b>3</b>	<b>97</b>
	MT	<b>1</b>	<b>99</b>
	NL	<b>2</b>	<b>98</b>
	AT	<b>5</b>	<b>95</b>
	PL	<b>2</b>	<b>98</b>
	PT	<b>3</b>	<b>97</b>
	RO	<b>5</b>	<b>95</b>
	SI	<b>2</b>	<b>98</b>
	SK	<b>3</b>	<b>97</b>
	FI	<b>5</b>	<b>95</b>
	SE	<b>1</b>	<b>99</b>
	UK	<b>1</b>	<b>99</b>
	IS	<b>6</b>	<b>94</b>
	NO	<b>4</b>	<b>96</b>

QA20.6 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...  
Un manque de compétences

QA20.6 Did not buy goods/services over the Internet in the last 12 months because...  
Lack of skills

QA20.6 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...  
Sie haben nicht die notwendigen Fähigkeiten

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
%			
 EU 27		6	94
 BE		5	95
 BG		8	92
 CZ		7	93
 DK		14	86
 DE		5	95
 EE		3	97
 IE		5	95
 EL		3	97
 ES		10	90
 FR		5	95
 IT		5	95
 CY		5	95
 LV		6	94
 LT		6	94
 LU		5	95
 HU		13	87
 MT		11	89
 NL		8	92
 AT		9	91
 PL		5	95
 PT		6	94
 RO		4	96
 SI		6	94
 SK		10	90
 FI		8	92
 SE		6	94
 UK		3	97
 IS		11	89
 NO		9	91

QA20.7 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































La livraison de produits commandés sur Internet est problématique

QA20.7 Did not buy goods/services over the Internet in the last 12 months because...

Delivery of goods ordered over the Internet is a problem

QA20.7 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...

Die Lieferung von Waren, die über das Internet bestellt wurden, ist problematisch (es dauert zu lange oder ist logistisch)































		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	4	96
	BE	5	95
	BG	4	96
	CZ	2	98
	DK	6	94
	DE	6	94
	EE	4	96
	IE	3	97
	EL	3	97
	ES	4	96
	FR	3	97
	IT	5	95
	CY	3	97
	LV	3	97
	LT	3	97
	LU	4	96
	HU	5	95
	MT	2	98
	NL	6	94
	AT	10	90
	PL	1	99
	PT	2	98
	RO	6	94
	SI	4	96
	SK	4	96
	FI	5	95
	SE	3	97
	UK	1	99
	IS	4	96
	NO	3	97



QA20.8 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...  
Des craintes au sujet de la sécurité du paiement

QA20.8 Did not buy goods/services over the Internet in the last 12 months because...  
Payment security concerns

QA20.8 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...  
Bedenken bezüglich der Zahlungssicherheit (Angabe von Kreditkarteninformationen über das Internet etc.)

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	20	80
	BE	23	77
	BG	12	88
	CZ	15	85
	DK	27	73
	DE	19	81
	EE	3	97
	IE	14	86
	EL	25	75
	ES	22	78
	FR	32	68
	IT	26	74
	CY	22	78
	LV	5	95
	LT	12	88
	LU	27	73
	HU	16	84
	MT	9	91
	NL	15	85
	AT	24	76
	PL	4	96
	PT	10	90
	RO	14	86
	SI	18	82
	SK	15	85
	FI	20	80
	SE	20	80
	UK	13	87
	IS	16	84
	NO	17	83

QA20.9 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































Des craintes au sujet du respect de la vie privée

QA20.9 Did not buy goods/services over the Internet in the last 12 months because...

Privacy concerns

QA20.9 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...































Bedenken bezüglich des Datenschutzes (Angabe persönlicher Informationen über das Internet etc.)

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	10	90
	BE	8	92
	BG	10	90
	CZ	9	91
	DK	21	79
	DE	15	85
	EE	1	99
	IE	8	92
	EL	9	91
	ES	18	82
	FR	7	93
	IT	11	89
	CY	14	86
	LV	3	97
	LT	8	92
	LU	12	88
	HU	7	93
	MT	6	94
	NL	7	93
	AT	18	82
	PL	2	98
	PT	5	95
	RO	7	93
	SI	15	85
	SK	11	89
	FI	8	92
	SE	5	95
	UK	8	92
	IS	8	92
	NO	9	91

QA20.10 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...  
Un manque de confiance quant à la livraison ou le renvoi des produits et aux possibilités de plainte/de recours

QA20.10 Did not buy goods/services over the Internet in the last 12 months because...  
Trust concerns about receiving or returning goods and complaints/redress concerns































QA20.10 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...  
Mangelndes Vertrauen, was den Erhalt oder die Rückgabe von Waren und Reklamationen/ Entschädigungen betrifft

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	15	85
	BE	25	75
	BG	13	87
	CZ	24	76
	DK	13	87
	DE	20	80
	EE	15	85
	IE	7	93
	EL	17	83
	ES	12	88
	FR	18	82
	IT	17	83
	CY	16	84
	LV	10	90
	LT	10	90
	LU	15	85
	HU	13	87
	MT	6	94
	NL	21	79
	AT	28	72
	PL	9	91
	PT	5	95
	RO	9	91
	SI	16	84
	SK	18	82
	FI	13	87
	SE	10	90
	UK	9	91
	IS	17	83
	NO	13	87

QA20.11 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...  
 Vous n'avez pas de carte bancaire vous permettant de payer sur Internet

QA20.11 Did not buy goods/services over the Internet in the last 12 months because...  
 You don't have a payment card allowing you to pay over the Internet

QA20.11 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...  
 Sie besitzen keine Zahlungskarte, mit der Sie über das Internet zahlen könnten

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
%			
 EU 27		6	94
 BE		8	92
 BG		11	89
 CZ		9	91
 DK		8	92
 DE		8	92
 EE		1	99
 IE		10	90
 EL		12	88
 ES		2	98
 FR		4	96
 IT		6	94
 CY		15	85
 LV		4	96
 LT		3	97
 LU		6	94
 HU		8	92
 MT		8	92
 NL		8	92
 AT		15	85
 PL		2	98
 PT		2	98
 RO		9	91
 SI		5	95
 SK		7	93
 FI		4	96
 SE		3	97
 UK		3	97
 IS		10	90
 NO		2	98

QA20.12 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































La vitesse de votre connexion Internet est insuffisante

QA20.12 Did not buy goods/services over the Internet in the last 12 months because...

Speed of your Internet connection is too slow

QA20.12 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...

Ihre Internetverbindung ist zu langsam

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	0	100
	BE	0	100
	BG	0	100
	CZ	1	99
	DK	1	99
	DE	1	99
	EE	0	100
	IE	0	100
	EL	0	100
	ES	0	100
	FR	0	100
	IT	0	100
	CY	0	100
	LV	0	100
	LT	0	100
	LU	1	99
	HU	0	100
	MT	0	100
	NL	0	100
	AT	1	99
	PL	0	100
	PT	0	100
	RO	0	100
	SI	0	100
	SK	0	100
	FI	1	99
	SE	1	99
	UK	1	99
	IS	0	100
	NO	1	99

QA20.13 N'a pas acheté de produits/de services sur Internet au cours des 12 derniers mois parce que ...































D'autres raisons

QA20.13 Did not buy goods/services over the Internet in the last 12 months because...

Of other reasons

QA20.13 Hat in den vergangenen 12 Monaten keine Produkte/Dienstleistungen über das Internet gekauft, weil...































Sonstige

		D'accord	Pas d'accord
		Agree	Disagree
		Stimme zu	Stimme nicht zu
		EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	<b>7</b>	<b>93</b>
	BE	<b>6</b>	<b>94</b>
	BG	<b>0</b>	<b>100</b>
	CZ	<b>2</b>	<b>98</b>
	DK	<b>12</b>	<b>88</b>
	DE	<b>8</b>	<b>92</b>
	EE	<b>8</b>	<b>92</b>
	IE	<b>5</b>	<b>95</b>
	EL	<b>2</b>	<b>98</b>
	ES	<b>5</b>	<b>95</b>
	FR	<b>18</b>	<b>82</b>
	IT	<b>2</b>	<b>98</b>
	CY	<b>6</b>	<b>94</b>
	LV	<b>8</b>	<b>92</b>
	LT	<b>6</b>	<b>94</b>
	LU	<b>8</b>	<b>92</b>
	HU	<b>2</b>	<b>98</b>
	MT	<b>5</b>	<b>95</b>
	NL	<b>14</b>	<b>86</b>
	AT	<b>5</b>	<b>95</b>
	PL	<b>6</b>	<b>94</b>
	PT	<b>2</b>	<b>98</b>
	RO	<b>3</b>	<b>97</b>
	SI	<b>5</b>	<b>95</b>
	SK	<b>5</b>	<b>95</b>
	FI	<b>14</b>	<b>86</b>
	SE	<b>19</b>	<b>81</b>
	UK	<b>16</b>	<b>84</b>
	IS	<b>14</b>	<b>86</b>
	NO	<b>9</b>	<b>91</b>

QA21 Parlons de la dernière fois où vous avez acheté un produit ou un service destiné à un usage privé sur Internet. Avez-vous lu les conditions de vente ?

QA21 Thinking about the last time you purchased a good or a service over the Internet for private use. Did you read the conditions of sale?































QA21 Denken Sie bitte an die Situation, als Sie das letzte Mal eine Ware oder Dienstleistung für den privaten Gebrauch über das Internet gekauft haben. Haben Sie sich die Verkaufsbedingungen durchgelesen?

		Oui, attentivement et entièrement Yes, carefully and completely Ja, aufmerksam und vollständig	Oui, mais seulement en partie Yes, but only partially Ja, aber nur teilweise	Non No Nein	NSP DK WN	Total 'Oui' Total 'Yes' Gesamt 'Ja'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%						
	EU 27	42	30	27	1	72
	BE	33	33	33	1	66
	BG	80	11	4	5	91
	CZ	54	31	14	1	85
	DK	25	37	37	1	62
	DE	45	32	22	1	77
	EE	55	26	17	2	81
	IE	39	31	25	5	70
	EL	62	26	12	0	88
	ES	53	29	17	1	82
	FR	30	33	37	0	63
	IT	69	23	7	1	92
	CY	67	19	11	3	86
	LV	55	31	12	2	86
	LT	64	23	13	0	87
	LU	40	23	37	0	63
	HU	64	23	13	0	87
	MT	66	15	17	2	81
	NL	25	25	50	0	50
	AT	51	33	15	1	84
	PL	57	28	14	1	85
	PT	59	30	10	1	89
	RO	70	18	4	8	88
	SI	56	28	15	1	84
	SK	63	28	7	2	91
	FI	38	36	25	1	74
	SE	24	35	41	0	59
	UK	31	30	38	1	61
	IS	32	29	36	3	61
	NO	23	32	43	2	55

QA22 Pourquoi ne les avez-vous pas lues entièrement ? Veuillez toujours faire référence à la dernière fois où vous avez acheté un produit ou un service sur Internet. (PLUSIEURS REPONSES POSSIBLES)

QA22 Why did you not read it all? Please still refer to the last time you purchased a good or a service on the Internet. (MULTIPLE ANSWERS POSSIBLE)

QA22 Warum haben Sie, als Sie das letzte Mal eine Ware oder Dienstleistung über das Internet gekauft haben, die Verkaufsbedingungen nicht ganz gelesen? (MEHRFACHNENNUNGEN MÖGLICH)































1/2		Les termes et conditions étaient trop longues/ Cela prenait trop de temps à lire	Les termes et conditions étaient trop difficiles à comprendre	Les caractères étaient trop petits	Vous faisiez confiance au site Internet
		The terms and conditions were too long/ required too much time to read	The terms and conditions were too difficult to understand	The print size was too small	You trusted the website
	%	Die Verkaufsbedingungen waren zu lang/ das Lesen hätte zu viel Zeit gekostet	Die Verkaufsbedingungen waren schwer zu verstehen	Der Text war zu klein gedruckt	Sie haben der Webseite vertraut
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	47	14	15	44
	BE	38	12	15	47
	BG	27	11	3	20
	CZ	47	20	15	41
	DK	46	15	15	69
	DE	51	17	15	42
	EE	36	9	7	53
	IE	49	16	15	35
	EL	58	28	24	18
	ES	49	18	15	35
	FR	51	12	19	48
	IT	32	29	23	23
	CY	41	17	6	39
	LV	31	10	8	35
	LT	30	7	4	36
	LU	45	10	13	53
	HU	40	16	8	37
	MT	56	8	7	38
	NL	32	5	5	58
	AT	43	26	17	31
	PL	47	11	11	25
	PT	43	13	6	32
	RO	44	14	5	12
	SI	35	10	10	59
	SK	39	13	13	33
	FI	28	14	10	61
	SE	32	9	10	63
	UK	53	13	16	42
	IS	29	9	7	61
	NO	42	6	7	64



QA22 Pourquoi ne les avez-vous pas lues entièrement ? Veuillez toujours faire référence à la dernière fois où vous avez acheté un produit ou un service sur Internet. (PLUSIEURS REPONSES POSSIBLES)

QA22 Why did you not read it all? Please still refer to the last time you purchased a good or a service on the Internet. (MULTIPLE ANSWERS POSSIBLE)





























QA22 Warum haben Sie, als Sie das letzte Mal eine Ware oder Dienstleistung über das Internet gekauft haben, die Verkaufsbedingungen nicht ganz gelesen? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		Cela n'en valait pas la peine puisque ces formulaires contiennent toujours les mêmes informations	Ces formulaires contiennent peu d'informations utiles	Vous devez de toute manière l'accepter quels qu'en soient les termes	Autre (SPONTANE)	NSP
		It was not worthwhile as these forms always contain the same information	These forms contain little useful information	You have to accept whatever it says in any case	Other (SPONTANEOUS)	DK
		Es hat sich nicht gelohnt, da diese Formulare immer dieselben Informationen enthalten	Diese Formulare enthalten nur wenige nützliche Informationen	Man muss ohnehin akzeptieren, was auch immer darin steht	Sonstiges (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	15	5	16	7	2
	BE	14	5	16	7	1
	BG	27	14	14	9	0
	CZ	20	7	13	3	1
	DK	35	14	49	4	1
	DE	19	6	15	6	2
	EE	16	3	10	9	2
	IE	10	4	13	4	4
	EL	28	12	21	2	2
	ES	14	5	17	7	1
	FR	11	4	20	6	1
	IT	19	6	6	3	1
	CY	22	4	9	12	7
	LV	27	11	22	4	4
	LT	19	5	18	12	2
	LU	15	6	31	7	1
	HU	19	11	20	5	1
	MT	21	3	8	6	7
	NL	15	4	15	9	1
	AT	27	17	33	5	1
	PL	11	4	12	1	7
	PT	25	4	5	14	0
	RO	18	18	29	2	11
	SI	11	8	20	9	1
	SK	21	7	27	2	2
	FI	20	4	11	6	0
	SE	25	6	22	9	1
	UK	9	3	11	9	1
	IS	23	8	38	12	1
	NO	26	7	33	4	1

QA23a Au cours des douze derniers mois avez-vous acheté ou commandé sur Internet des produits ou des services destinés à un usage privé auprès de ... ? (PLUSIEURS REPONSES POSSIBLES)

QA23a In the last 12 months did you buy or order any goods or services over the Internet for private purpose from...? (MULTIPLE ANSWERS POSSIBLE)



QA23a Haben Sie in den letzten 12 Monaten über das Internet Waren oder Dienstleistungen für den privaten Gebrauch gekauft oder bestellt von einem...? (MEHRFACHNENNUNGEN MÖGLICH)

		Vendeurs basés en (NOTRE PAYS)	Vendeurs basés dans d'autres pays de l'UE	Vendeurs basés dans d'autres pays dans le monde	Pays d'origine des vendeurs inconnu (SPONTANE)	NSP
		Sellers based in (OUR COUNTRY)	Sellers based in other EU countries	Sellers based in the rest of the world	Country of origin of sellers not known (SPONTANEOUS)	DK
		Verkäufer mit Sitz in (UNSEREM LAND)	Verkäufer mit Sitz in einem anderen EU-Land	Verkäufer mit Sitz in einem anderen Land der Welt (außerhalb der EU)	Herkunftsland des Verkäufers unbekannt (SPONTAN)	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	%					
	EU 27	86	20	11	1	2
	BE	71	42	12	1	1
	BG	67	30	8	1	7
	CZ	96	8	3	0	1
	DK	88	39	17	1	2
	DE	91	14	7	2	2
	EE	79	24	13	2	2
	IE	56	62	25	2	4
	EL	66	30	9	3	3
	ES	79	19	11	2	4
	FR	85	22	11	3	3
	IT	73	28	9	3	2
	CY	21	70	27	0	2
	LV	73	28	15	1	1
	LT	76	24	10	1	3
	LU	19	84	16	0	3
	HU	86	12	4	1	3
	MT	13	80	43	1	0
	NL	88	22	10	0	1
	AT	65	47	6	1	3
	PL	95	6	2	0	2
	PT	69	28	10	1	11
	RO	86	10	5	0	7
	SI	81	35	12	0	2
	SK	86	18	3	0	2
	FI	83	31	10	1	2
	SE	88	26	17	3	3
	UK	92	16	19	1	2

QA23b Au cours des douze derniers mois avez-vous acheté ou commandé sur Internet des produits ou des services destinés à un usage privé auprès de ... ? (PLUSIEURS REPONSES POSSIBLES)

QA23b In the last 12 months did you buy or order any goods or services over the Internet for private purpose from...? (MULTIPLE ANSWERS POSSIBLE)



























QA23b Haben Sie in den letzten 12 Monaten über das Internet Waren oder Dienstleistungen für den privaten Gebrauch gekauft oder bestellt von einem...? (MEHRFACHNENNUNGEN MÖGLICH)

		Vendeurs basés en (NOTRE PAYS)	Vendeurs basés dans des pays de l'UE	Vendeurs basés dans d'autres pays dans le monde	Pays d'origine des vendeurs inconnu (SPONTANE)	NSP
		Sellers based in (OUR COUNTRY)	Sellers based in EU countries	Sellers based in the rest of the world	Country of origin of sellers not known (SPONTANEOUS)	DK
		Verkäufer mit Sitz in (UNSEREM LAND)	Verkäufer mit Sitz in einem EU-Land	Verkäufer mit Sitz in einem anderen Land der Welt (außerhalb der EU)	Herkunftsland des Verkäufers unbekannt (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	IS	<b>67</b>	<b>28</b>	<b>40</b>	<b>0</b>	<b>1</b>
	NO	<b>85</b>	<b>40</b>	<b>25</b>	<b>2</b>	<b>3</b>

QA24 Imaginez que vous achetiez un produit ou un service sur un site Internet basé dans un autre pays de l'Union européenne et qui est destiné aux consommateurs (NATIONALITE) car il est disponible en (LANGUE), qu'il affiche les prix en (MONNAIE NATIONALE) et qu'il prévoit la livraison des produits en (NOTRE PAYS). Quelles lois sur la protection des consommateurs s'appliquent à l'opération ?

QA24 Imagine you buying goods or services over the Internet from a website based in another EU country which aims at (NATIONALITY) consumers because the site is available in (LANGUAGE), showing prices in (LOCAL CURRENCY) and offers delivery to (OUR COUNTRY). Which consumer protection laws apply to the transaction?































QA24 Angenommen, Sie kaufen Waren oder Dienstleistungen im Internet über eine Webseite mit Sitz in einem anderen EU-Land. Diese Webseite richtet sich an (NATIONALE) Verbraucher, da die Seite in (UNSER SPRACHE) verfügbar ist, alle Preise in (UNSERER WÄHRUNG) angegeben sind und auch die Lieferung nach (LAND) angeboten wird. Welche Verbraucherschutzgesetze gelten für einen solchen Kauf?

		Les lois de (NOTRE PAYS)	Les lois du pays du vendeur	Les deux (SPONTANE)	Cela dépend (SPONTANE)	NSP
		The laws of (OUR COUNTRY)	The laws of the country of the trader	Both (SPONTANEOUS)	It depends (SPONTANEOUS)	DK
		Die Gesetze (UNSERES LANDES)	Die Gesetze des Landes, in dem der Händler ansässig ist	Beides (SPONTAN)	Es kommt darauf an (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	35	36	9	4	16
	BE	34	43	10	6	7
	BG	23	24	22	5	26
	CZ	56	29	4	3	8
	DK	40	46	2	1	11
	DE	29	40	9	6	16
	EE	39	31	10	7	13
	IE	14	39	19	8	20
	EL	21	34	25	6	14
	ES	33	27	18	5	17
	FR	36	43	3	2	16
	IT	37	20	19	6	18
	CY	13	40	24	2	21
	LV	34	38	13	4	11
	LT	31	39	18	2	10
	LU	21	53	5	4	17
	HU	35	25	26	4	10
	MT	16	37	26	3	18
	NL	34	49	2	1	14
	AT	38	36	11	6	9
	PL	49	26	5	5	15
	PT	34	21	17	7	21
	RO	25	25	10	4	36
	SI	33	36	14	4	13
	SK	49	37	6	2	6
	FI	34	48	3	2	13
	SE	31	47	4	1	17
	UK	33	50	2	1	14

QA25 J'aimerais à présent que vous pensiez à la dernière fois que vous avez rencontré un problème en tant que consommateur. Il peut s'agir de n'importe quel problème, en relation avec un produit, un service ou encore un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé du dernier problème que vous avez rencontré en tant que consommateur ?

QA25 I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?































QA25 Bitte denken Sie jetzt an das letzte Problem, das Sie als Verbraucher hatten. Dabei kann es sich um irgendein Problem handeln, das Sie mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter hatten. Wie vielen Menschen haben Sie, abgesehen von den Mitarbeitern des betreffenden Unternehmens, insgesamt von ihrem letzten Problem erzählt, das Sie als Verbraucher hatten?

1/2		Personne	1 personne	2 personnes	3 personnes	4 personnes ou plus
		No one	1 people	2 people	3 people	4 people or more
		Niemand	1 Person	2 Personen	3 Personen	4 Personen oder mehr
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	23	6	7	6	20
	BE	24	6	8	8	27
	BG	9	5	7	6	10
	CZ	17	6	7	6	20
	DK	25	6	7	5	35
	DE	29	7	8	7	20
	EE	16	7	9	8	18
	IE	22	4	7	5	28
	EL	33	6	9	9	18
	ES	18	6	8	6	22
	FR	9	6	5	7	24
	IT	42	5	8	5	9
	CY	25	4	4	4	13
	LV	17	4	9	8	26
	LT	26	3	7	6	19
	LU	19	4	5	8	30
	HU	24	6	11	8	17
	MT	21	3	4	4	16
	NL	13	5	5	4	23
	AT	7	6	10	9	25
	PL	31	4	3	4	10
	PT	16	4	3	3	8
	RO	19	6	7	4	7
	SI	9	3	6	7	25
	SK	17	3	6	5	15
	FI	16	6	9	9	32
	SE	17	6	4	5	38
	UK	17	6	6	6	33
	IS	15	4	5	6	42
	NO	21	6	6	6	45

QA25 J'aimerais à présent que vous pensiez à la dernière fois que vous avez rencontré un problème en tant que consommateur. Il peut s'agir de n'importe quel problème, en relation avec un produit, un service ou encore un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé du dernier problème que vous avez rencontré en tant que consommateur ?

QA25 I would now like you to think about the last problem you had as a consumer. This could be any problem, related to a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last problem you had as a consumer?































QA25 Bitte denken Sie jetzt an das letzte Problem, das Sie als Verbraucher hatten. Dabei kann es sich um irgendein Problem handeln, das Sie mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter hatten. Wie vielen Menschen haben Sie, abgesehen von den Mitarbeitern des betreffenden Unternehmens, insgesamt von ihrem letzten Problem erzählt, das Sie als

2/2		Au moins une personne mais ne se rappelle pas à combien	Jamais rencontré de problèmes	NSP	Au moins une personne
		At least one person, but I cannot remember exactly to how many people	Never had a problem	DK	At least one person
		Mindestens einer Person, aber weiss nicht mehr genau, wie vielen insgesamt	Hat nie ein Problem gehabt	WN	Mindestens einen Mensch
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	11	23	5	39
	BE	7	16	5	48
	BG	13	45	5	28
	CZ	16	20	9	39
	DK	5	17	1	53
	DE	9	16	5	41
	EE	7	32	3	43
	IE	5	20	9	44
	EL	4	19	1	42
	ES	9	23	7	42
	FR	11	38	0	42
	IT	12	12	7	27
	CY	9	40	1	25
	LV	8	21	6	48
	LT	12	23	3	36
	LU	12	20	2	48
	HU	7	22	5	42
	MT	17	28	7	27
	NL	25	19	6	38
	AT	18	23	3	50
	PL	8	31	7	21
	PT	14	40	11	19
	RO	15	29	13	24
	SI	12	33	5	41
	SK	21	24	10	29
	FI	3	22	2	57
	SE	8	17	4	53
	UK	7	22	1	52
	IS	7	19	0	58
	NO	6	7	2	64

QA26 J'aimerais à présent que vous pensiez à la dernière fois que vous avez connu une bonne expérience avec un produit, un service ou avec un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé de votre dernière bonne expérience en tant que consommateur ?

QA26 I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?






























QA26 Denken Sie jetzt bitte an die letzte gute Erfahrung, die Sie mit einer Ware, einer Dienstleistung, einem Händler oder einem Anbieter hatten. Wie vielen Menschen haben Sie, abgesehen von den Mitarbeitern des betreffenden Unternehmens, insgesamt von ihrer letzten guten Erfahrung, die Sie als Verbraucher hatten, erzählt?

1/2		Personne	1 personne	2 personnes	3 personnes	4 personnes ou plus
		No one	1 people	2 people	3 people	4 people or more
		Niemand	1 Person	2 Personen	3 Personen	4 Personen oder mehr
	%	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	24	6	8	6	25
	BE	22	5	7	7	37
	BG	10	6	8	7	15
	CZ	17	6	7	7	27
	DK	21	5	8	7	45
	DE	27	7	10	7	24
	EE	15	6	8	9	29
	IE	19	4	7	6	40
	EL	31	6	12	10	25
	ES	19	6	8	7	28
	FR	18	4	5	7	35
	IT	37	5	9	6	11
	CY	18	1	5	5	24
	LV	16	5	8	9	38
	LT	24	3	7	7	25
	LU	18	3	4	7	46
	HU	24	8	11	9	18
	MT	21	2	4	3	23
	NL	16	4	5	4	27
	AT	11	7	9	10	32
	PL	35	5	5	4	12
	PT	16	4	4	4	11
	RO	20	8	8	4	8
	SI	9	3	5	7	38
	SK	19	4	5	5	19
	FI	13	5	11	12	42
	SE	15	4	5	7	52
	UK	22	6	8	6	38
	IS	13	3	5	5	54
	NO	12	5	7	7	53

QA26 J'aimerais à présent que vous pensiez à la dernière fois que vous avez connu une bonne expérience avec un produit, un service ou avec un vendeur ou un fournisseur. Au total, à combien de personnes, à part les employés de l'entreprise concernée, avez-vous parlé de votre dernière bonne expérience en tant que consommateur ?

QA26 I would now like you to think about the last good experience you had with a good, a service, a retailer or a provider. How many people, apart from the employees of the business concerned, did you tell, in total, about the last good experience you had as a consumer?

QA26 Denken Sie jetzt bitte an die letzte gute Erfahrung, die Sie mit einer Ware, einer Dienstleistung, einem Händler oder einem Anbieter hatten. Wie vielen Menschen haben Sie, abgesehen von den Mitarbeitern des betreffenden Unternehmens, insgesamt von ihrer letzten guten Erfahrung, die Sie als Verbraucher hatten, erzählt?































2/2		Au moins une personne mais ne se rappelle pas à combien	Jamais eu de bonne expérience	NSP	Au moins une personne
		At least one person, but cannot remember exactly to how many people	Never had a good experience	DK	At least one person
		Mindestens einer Person, aber weiss nicht mehr genau, wie vielen insgesamt	Hat nie eine gute Erfahrung gehabt	WN	Mindestens einen Mensch
	%	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	16	8	7	61
	BE	11	5	6	67
	BG	21	27	6	56
	CZ	23	3	10	70
	DK	9	4	2	74
	DE	15	4	6	63
	EE	10	17	5	63
	IE	8	4	13	64
	EL	8	5	2	62
	ES	14	9	10	63
	FR	18	13	1	69
	IT	20	3	10	51
	CY	24	19	4	60
	LV	11	7	7	70
	LT	16	14	5	57
	LU	15	3	3	76
	HU	8	15	7	54
	MT	29	6	12	61
	NL	34	2	6	76
	AT	23	5	4	80
	PL	12	16	10	39
	PT	26	16	19	49
	RO	21	9	21	50
	SI	21	12	5	74
	SK	33	5	11	65
	FI	5	9	4	74
	SE	10	3	5	77
	UK	11	8	2	68
	IS	13	4	3	80
	NO	10	1	4	82



QA27 Au cours des 12 derniers mois, avez-vous rencontré un problème pour lequel vous aviez des raisons légitimes de faire une réclamation sur un produit, un service, un détaillant ou un fournisseur ?

QA27 In the past 12 months have you encountered any problems for which you had legitimate cause for complaint with a good, a service, a retailer or a provider?































QA27 Haben Sie in den letzten 12 Monaten Probleme mit einer Ware, Dienstleistung, einem Händler oder Anbieter gehabt, bei denen ein berechtigter Grund für eine Reklamation bestand?

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	21	78	1
	BE	20	79	1
	BG	16	80	4
	CZ	16	84	0
	DK	31	69	0
	DE	21	78	1
	EE	15	84	1
	IE	18	80	2
	EL	15	85	0
	ES	22	77	1
	FR	28	72	0
	IT	13	85	2
	CY	19	81	0
	LV	16	83	1
	LT	1	99	0
	LU	25	74	1
	HU	13	86	1
	MT	26	73	1
	NL	39	60	1
	AT	17	81	2
	PL	14	84	2
	PT	9	90	1
	RO	9	88	3
	SI	22	77	1
	SK	21	78	1
	FI	22	77	1
	SE	30	68	2
	UK	28	71	1
	IS	39	57	4
	NO	45	53	2

QA28 Si vous aviez rencontré un tel problème au cours des 12 derniers mois, pensez-vous que vous auriez adressé une réclamation au vendeur, au fournisseur ou au fabricant ?

QA28 If you had experienced such a problem in the last 12 months, do you think that you would have made a complaint to the retailer, the provider or the manufacturer?































QA28 Angenommen, Sie hätten in den letzten 12 Monaten ein solches Problem gehabt, hätten Sie sich dann beim Händler, beim Anbieter oder beim Hersteller beschwert?

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	71	22	7
	BE	59	39	2
	BG	58	23	19
	CZ	82	15	3
	DK	74	12	14
	DE	85	11	4
	EE	50	47	3
	IE	69	8	23
	EL	75	22	3
	ES	77	17	6
	FR	76	21	3
	IT	62	27	11
	CY	85	6	9
	LV	41	53	6
	LT	23	69	8
	LU	87	9	4
	HU	61	28	11
	MT	78	8	14
	NL	84	13	3
	AT	73	20	7
	PL	57	35	8
	PT	75	20	5
	RO	41	30	29
	SI	73	21	6
	SK	56	37	7
	FI	81	16	3
	SE	91	5	4
	UK	78	20	2
	IS	80	16	4
	NO	86	9	5

QA29 Pourriez-vous me dire combien de problèmes de ce type vous avez rencontré au cours des 12 derniers mois ?

QA29 Could you please tell me how many such problems you encountered over the last 12 months?































QA29 Können Sie mir bitte sagen, wie viele derartiger Probleme Sie in den letzten 12 Monaten hatten?

		1 problème	2 problèmes	3 problèmes	4 problèmes ou plus	Au moins un problème mais ne se rappelle pas combien	NSP	Au moins un problème	2 problèmes ou plus
		1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	DK	At least one problem	2 problems or more
		1 Problem	2 Problemen	3 Problemen	4 Problemen oder mehr	Wenigstens ein Problem, aber kann sich nicht erinnern wieviel	WN	Wenigstens ein Problem	2 Problemen oder mehr
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	63	19	7	6	4	2	98	31
	BE	67	14	6	8	2	2	98	28
	BG	41	21	8	13	16	1	99	42
	CZ	69	18	5	4	2	2	98	27
	DK	61	21	9	6	3	0	100	35
	DE	66	17	5	5	3	3	97	27
	EE	62	17	6	9	6	1	99	32
	IE	66	19	6	5	3	1	99	30
	EL	70	19	6	5	1	0	100	29
	ES	69	16	7	6	2	0	100	28
	FR	65	20	7	5	2	1	99	32
	IT	56	17	7	6	11	4	96	30
	CY	67	17	5	9	2	1	99	31
	LV	56	19	8	10	5	2	98	37
	LT	79	7	0	0	0	14	86	7
	LU	60	19	9	5	5	1	99	34
	HU	58	25	6	7	2	2	98	39
	MT	63	22	4	5	6	0	100	31
	NL	56	21	8	7	5	2	98	37
	AT	56	26	6	5	6	2	98	36
	PL	70	14	7	6	2	1	99	28
	PT	83	6	1	1	5	3	97	9
	RO	54	8	4	4	19	11	89	16
	SI	57	17	9	12	4	2	98	38
	SK	43	28	9	5	13	2	98	42
	FI	66	17	7	6	3	1	99	30
	SE	59	21	9	7	3	1	99	37
	UK	62	21	8	6	2	0	100	35
	IS	44	24	9	14	7	3	97	47
	NO	53	26	11	7	2	1	99	44

QA30.1 A propos du dernier problème que vous avez rencontré, pourriez-vous évaluer la valeur totale des pertes financières engendrées par ce problème ? Si vous n'êtes pas certain(e) du montant ce n'est pas grave, ce sont vos estimations qui nous intéressent.

QA30.1 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.































QA30.1 Wenn Sie an das letzte Mal denken, als Sie ein derartiges Problem hatten, können Sie bitte eine Schätzung abgeben, wie hoch Ihr finanzieller Gesamtschaden in Folge dieses Problems war? Es spielt keine Rolle, wenn Sie die genaue Summe nicht wissen, wir sind an einer Schätzung interessiert.

1/2		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	33	14	9	9	8	8	4
	BE	31	13	10	5	7	12	5
	BG	14	25	13	11	7	5	2
	CZ	20	39	10	10	6	4	2
	DK	51	13	7	7	6	7	3
	DE	42	14	6	8	8	8	3
	EE	28	29	9	8	8	4	3
	IE	27	12	8	11	9	9	5
	EL	28	14	12	9	8	6	4
	ES	24	7	11	11	11	9	7
	FR	34	13	10	9	7	8	5
	IT	21	5	9	13	15	11	1
	CY	26	8	7	12	11	12	7
	LV	14	41	19	7	3	4	1
	LT	10	5	6	9	16	12	11
	LU	39	12	6	10	6	8	5
	HU	23	36	14	9	4	4	1
	MT	25	8	11	23	8	11	5
	NL	38	14	8	8	5	8	4
	AT	34	8	10	11	11	10	4
	PL	36	24	16	6	5	4	1
	PT	31	7	11	7	6	6	1
	RO	11	4	4	14	4	11	2
	SI	21	24	16	9	9	5	3
	SK	13	28	17	9	4	3	2
	FI	36	26	11	8	7	4	2
	SE	44	17	10	5	5	6	4
	UK	37	14	9	9	9	7	5
	IS	33	14	8	9	9	10	3
	NO	49	9	8	9	9	6	3

QA30.1 A propos du dernier problème que vous avez rencontré, pourriez-vous évaluer la valeur totale des pertes financières engendrées par ce problème ? Si vous n'êtes pas certain(e) du montant ce n'est pas grave, ce sont vos estimations qui nous intéressent.

QA30.1 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.































QA30.1 Wenn Sie an das letzte Mal denken, als Sie ein derartiges Problem hatten, können Sie bitte eine Schätzung abgeben, wie hoch Ihr finanzieller Gesamtschaden in Folge dieses Problems war? Es spielt keine Rolle, wenn Sie die genaue Summe nicht wissen, wir sind an einer Schätzung interessiert.

2/2		1001-2500 Euros	2501-5000 Euros	Plus de 5000 Euros	Refus	NSP
		1001-2500 Euros	2501-5000 Euros	More than 5000 Euros	Refusal	DK
		1001-2500 Euros	2501-5000 Euros	Mehr als 5000 Euros	Verweigert	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	2	1	1	1	10
	BE	4	1	1	2	9
	BG	1	0	0	2	20
	CZ	0	1	0	0	8
	DK	3	0	2	0	1
	DE	1	1	0	1	8
	EE	1	0	1	1	8
	IE	3	3	1	1	11
	EL	1	1	0	3	14
	ES	3	1	2	1	13
	FR	3	1	0	0	10
	IT	2	1	3	2	17
	CY	4	1	3	2	7
	LV	0	0	0	3	8
	LT	9	0	6	5	11
	LU	2	1	4	0	7
	HU	1	0	0	1	7
	MT	4	1	0	1	3
	NL	4	1	2	1	7
	AT	2	1	0	1	8
	PL	0	0	0	1	7
	PT	1	1	1	1	27
	RO	2	2	0	3	43
	SI	3	1	1	1	7
	SK	0	0	0	5	19
	FI	2	1	1	0	2
	SE	1	0	1	0	7
	UK	2	1	1	1	5
	IS	3	1	1	0	9
	NO	2	0	1	0	4

QA30.2 A propos du dernier problème que vous avez rencontré, pourriez-vous évaluer la valeur totale des pertes financières engendrées par ce problème ? Si vous n'êtes pas certain(e) du montant ce n'est pas grave, ce sont vos estimations qui nous intéressent.

QA30.2 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.































QA30.2 Wenn Sie an das letzte Mal denken, als Sie ein derartiges Problem hatten, können Sie bitte eine Schätzung abgeben, wie hoch Ihr finanzieller Gesamtschaden in Folge dieses Problems war? Es spielt keine Rolle, wenn Sie die genaue Summe nicht wissen, wir sind an einer Schätzung interessiert.

1/2		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
		0 Euro	01-20 Euros	21-50 Euros	51-100 Euros	101-200 Euros	201-500 Euros	501-1000 Euros
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	86	3	2	2	2	2	1
	BE	86	3	2	1	2	2	1
	BG	86	4	2	2	1	1	0
	CZ	87	6	2	2	1	1	0
	DK	85	4	2	2	2	2	1
	DE	88	3	1	2	2	1	1
	EE	89	4	2	1	1	1	1
	IE	87	2	1	2	2	2	1
	EL	90	2	2	1	1	1	1
	ES	83	2	2	2	2	2	2
	FR	82	3	3	3	2	2	1
	IT	90	1	1	2	2	1	0
	CY	86	2	1	2	2	2	1
	LV	86	7	3	1	1	1	0
	LT	100	0	0	0	0	0	0
	LU	85	3	2	2	2	2	1
	HU	90	5	2	1	0	1	0
	MT	81	2	3	6	2	3	1
	NL	76	6	3	3	2	3	1
	AT	89	1	2	2	2	2	1
	PL	91	3	2	1	1	1	0
	PT	94	1	1	1	0	1	0
	RO	93	1	0	1	0	1	0
	SI	82	5	4	2	2	1	1
	SK	82	6	3	2	1	1	0
	FI	86	6	2	2	1	1	1
	SE	83	5	3	2	2	2	1
	UK	82	4	3	3	2	2	1
	IS	74	5	3	3	4	4	1
	NO	77	4	4	4	4	3	1

QA30.2 A propos du dernier problème que vous avez rencontré, pourriez-vous évaluer la valeur totale des pertes financières engendrées par ce problème ? Si vous n'êtes pas certain(e) du montant ce n'est pas grave, ce sont vos estimations qui nous intéressent.

QA30.2 Thinking about the last problem you encountered, could you please estimate the total value of any financial losses involved as a result of this problem? It doesn't matter if you are not entirely sure, we are interested in your estimations.































QA30.2 Wenn Sie an das letzte Mal denken, als Sie ein derartiges Problem hatten, können Sie bitte eine Schätzung abgeben, wie hoch Ihr finanzieller Gesamtschaden in Folge dieses Problems war? Es spielt keine Rolle, wenn Sie die genaue Summe nicht wissen, wir sind an einer Schätzung interessiert.

2/2		1001-2500 Euros	2501-5000 Euros	Plus de 5000 Euros	Refus	NSP
		1001-2500 Euros	2501-5000 Euros	More than 5000 Euros	Refusal	DK
		1001-2500 Euros	2501-5000 Euros	Mehr als 5000 Euros	Verweigert	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	0	0	0	0	2
	BE	1	0	0	0	2
	BG	0	0	0	1	3
	CZ	0	0	0	0	1
	DK	1	0	1	0	0
	DE	0	0	0	0	2
	EE	0	0	0	0	1
	IE	1	0	0	0	2
	EL	0	0	0	0	2
	ES	1	0	1	0	3
	FR	1	0	0	0	3
	IT	0	0	1	0	2
	CY	1	0	1	1	1
	LV	0	0	0	0	1
	LT	0	0	0	0	0
	LU	0	0	1	0	2
	HU	0	0	0	0	1
	MT	1	0	0	0	1
	NL	1	1	1	0	3
	AT	0	0	0	0	1
	PL	0	0	0	0	1
	PT	0	0	0	0	2
	RO	0	0	0	0	4
	SI	1	0	0	0	2
	SK	0	0	0	1	4
	FI	0	0	0	0	1
	SE	0	0	0	0	2
	UK	1	0	0	0	2
	IS	1	0	1	0	4
	NO	1	0	0	0	2

QA31.1 A la suite du ou des problèmes que vous avez rencontré(s), avez-vous pris l'une des mesures suivantes ? (PLUSIEURS REPONSES POSSIBLES)

QA31.1 As a consequence of the problem(s) you encountered, did you take any of the following actions? (MULTIPLE ANSWERS POSSIBLE)

QA31.1 Haben Sie aufgrund des/der von Ihnen erlebten Problems/Probleme eine oder mehrere der folgenden Maßnahmen ergriffen? (MEHRFACHNENNUNGEN MÖGLICH)































		Oui, vous avez assigné une ou plusieurs compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges	Oui, vous avez assigné une ou plusieurs compagnies au tribunal	Oui, vous avez formulé une réclamation au vendeur/ fournisseur	Oui, vous avez formulé une réclamation au producteur	Non	NSP	Total 'Oui'
		Yes, you took the business(es) concerned to an out-of-Court dispute settlement body (ADR)	Yes, you took the business(es) concerned to Court	Yes, you made a complaint to the retailer/ provider	Yes, you made a complaint to the manufacturer	No	DK	Total 'Yes'
		Ja, Sie haben das oder die beteiligte(n) Unternehmen vor eine außergerichtliche Schlichtungsstelle gebracht	Ja, Sie haben das oder die beteiligte(n) Unternehmen vor Gericht gebracht	Ja, Sie haben sich beim Händler oder Anbieter beschwert	Ja, Sie haben sich beim Hersteller beschwert	Nein	WN	Gesamt 'Ja'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	2	65	13	23	1	77
	BE	3	1	58	13	31	1	68
	BG	5	0	57	7	33	4	63
	CZ	2	1	63	22	15	0	85
	DK	4	1	78	13	14	0	86
	DE	4	2	65	18	17	0	82
	EE	7	0	45	10	44	0	56
	IE	2	2	73	12	18	3	79
	EL	4	1	60	10	28	0	72
	ES	14	2	69	14	17	0	83
	FR	4	3	68	6	26	0	74
	IT	4	2	63	16	23	0	77
	CY	4	3	74	12	15	0	85
	LV	8	2	46	3	44	1	55
	LT	22	29	21	10	21	11	68
	LU	9	1	76	12	15	1	83
	HU	3	2	78	5	19	0	81
	MT	14	1	62	14	19	1	80
	NL	5	1	65	11	29	0	71
	AT	4	3	75	22	11	0	89
	PL	4	1	53	15	32	2	65
	PT	6	0	78	9	13	0	87
	RO	22	3	24	3	46	6	47
	SI	2	2	63	13	28	0	72
	SK	1	3	69	13	19	0	81
	FI	3	1	70	14	20	1	80
	SE	2	1	78	14	15	1	84
	UK	2	2	66	14	23	1	76
	IS	2	1	60	11	30	1	68
	NO	4	1	81	12	12	0	87



QA31.2 A la suite du ou des problèmes que vous avez rencontré(s), avez-vous pris l'une des mesures suivantes ? (PLUSIEURS REPONSES POSSIBLES)

QA31.2 As a consequence of the problem(s) you encountered, did you take any of the following actions? (MULTIPLE ANSWERS POSSIBLE)































QA31.2 Haben Sie aufgrund des/der von Ihnen erlebten Problems/Probleme eine oder mehrere der folgenden Maßnahmen ergriffen? (MEHRFACHNENNUNGEN MÖGLICH)

	1/2		Oui, vous avez assigné une ou plusieurs compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges	Oui, vous avez assigné une ou plusieurs compagnies au tribunal	Oui, vous avez formulé une réclamation au vendeur/ fournisseur	Oui, vous avez formulé une réclamation au producteur
			Yes, you took the business(es) concerned to an out-of-Court dispute settlement body (ADR)	Yes, you took the business(es) concerned to Court	Yes, you made a complaint to the retailer/ provider	Yes, you made a complaint to the manufacturer
			Ja, Sie haben das oder die beteiligte(n) Unternehmen vor eine außergerichtliche Schlichtungsstelle gebracht	Ja, Sie haben das oder die beteiligte(n) Unternehmen vor Gericht gebracht	Ja, Sie haben sich beim Händler oder Anbieter beschwert	Ja, Sie haben sich beim Hersteller beschwert
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		1	0	13	3
	BE		1	0	12	3
	BG		1	0	9	1
	CZ		0	0	10	3
	DK		1	0	24	4
	DE		1	0	14	4
	EE		1	0	7	1
	IE		0	0	13	2
	EL		1	0	9	2
	ES		3	1	15	3
	FR		1	1	19	2
	IT		0	0	8	2
	CY		1	1	14	2
	LV		1	0	8	1
	LT		0	0	0	0
	LU		2	0	19	3
	HU		0	0	10	1
	MT		4	0	16	4
	NL		2	0	25	4
	AT		1	0	13	4
	PL		1	0	8	2
	PT		1	0	7	1
	RO		2	0	2	0
	SI		1	0	14	3
	SK		0	1	14	3
	FI		1	0	15	3
	SE		1	0	23	4
	UK		1	1	18	4
	IS		1	0	23	4
	NO		2	0	37	6

QA31.2 A la suite du ou des problèmes que vous avez rencontré(s), avez-vous pris l'une des mesures suivantes ?  
(PLUSIEURS REPONSES POSSIBLES)

QA31.2 As a consequence of the problem(s) you encountered, did you take any of the following actions? (MULTIPLE ANSWERS POSSIBLE)































QA31.2 Haben Sie aufgrund des/der von Ihnen erlebten Problems/Probleme eine oder mehrere der folgenden Maßnahmen ergriffen? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		Non	NSP	Total 'Oui'	(HORS FILTRE)
		No	DK	Total 'Yes'	(OUT OF FILTER)
		Nein	WN	Gesamt 'Ja'	(AUSSEHALB DES FILTERS)
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	0	16	80
	BE	6	0	14	80
	BG	5	1	10	84
	CZ	2	0	13	84
	DK	4	0	27	69
	DE	4	0	17	79
	EE	7	0	8	85
	IE	3	1	14	82
	EL	4	0	11	85
	ES	4	0	18	78
	FR	7	0	21	72
	IT	3	0	10	88
	CY	3	0	16	81
	LV	7	0	9	83
	LT	0	0	1	99
	LU	4	0	21	75
	HU	2	0	11	87
	MT	5	0	21	74
	NL	11	0	27	61
	AT	2	0	15	83
	PL	5	0	9	86
	PT	1	0	8	91
	RO	4	1	4	91
	SI	6	0	16	78
	SK	4	0	17	79
	FI	4	0	17	78
	SE	4	0	25	70
	UK	6	0	21	72
	IS	12	1	26	61
	NO	5	0	40	55

QA32.1 Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous adressé une réclamation au(x) vendeur(s)/ fournisseur(s)/ fabricant(s)?

QA32.1 For how many of the problems that you encountered in the last 12 months did you make a complaint to the retailer(s)/ provider(s)/ manufacturer(s)?































QA32.1 Bei wie vielen der Probleme, die Sie in den vergangenen 12 Monaten hatten, haben Sie beim Händler, Anbieter oder Hersteller eine Reklamation eingereicht?

		0 problème	1 problème	2 problèmes	3 problèmes	4 problèmes ou plus	Au moins un problème mais ne se rappelle pas combien	NSP	Au moins un problème
		0 problem	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how	DK	At least one problem
%		0 Problem	1 Problem	2 Problemen	3 Problemen	4 Problemen oder mehr	Wenigstens ein Problem, aber kann sich nicht erinnern wieviel	WN	Mindestens ein Problem
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	16	59	14	4	3	2	1	82
	BE	23	58	11	3	4	2	1	76
	BG	32	35	15	6	4	6	2	67
	CZ	10	68	16	3	2	1	0	90
	DK	14	57	16	7	5	1	0	86
	DE	10	65	14	3	3	2	3	88
	EE	38	50	5	1	2	2	1	61
	IE	11	57	15	4	8	2	2	86
	EL	21	58	13	4	3	1	0	79
	ES	17	64	12	3	3	0	0	82
	FR	17	61	14	3	2	2	1	82
	IT	17	56	12	4	3	5	3	80
	CY	15	59	15	4	6	1	0	85
	LV	46	37	6	2	3	2	3	51
	LT	32	60	5	0	0	0	4	64
	LU	13	59	13	7	4	2	1	86
	HU	15	58	19	4	4	1	0	85
	MT	14	63	15	3	3	1	1	85
	NL	20	52	14	5	4	4	0	80
	AT	7	59	21	4	3	4	1	92
	PL	18	58	12	5	4	2	1	82
	PT	12	76	6	1	2	1	2	86
	RO	59	28	3	1	1	2	6	36
	SI	19	50	15	4	6	4	2	80
	SK	12	48	21	7	4	5	3	85
	FI	18	59	14	4	5	0	0	81
	SE	8	55	20	7	8	1	1	91
	UK	15	61	14	6	3	1	0	85
	IS	16	48	14	7	9	3	1	82
	NO	10	51	22	8	6	2	0	89

QA32.2 Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous adressé une réclamation au(x) vendeur(s)/ fournisseur(s)/ fabricant(s)?

QA32.2 For how many of the problems that you encountered in the last 12 months did you make a complaint to the retailer(s)/ provider(s)/ manufacturer(s)?































QA32.2 Bei wie vielen der Probleme, die Sie in den vergangenen 12 Monaten hatten, haben Sie beim Händler, Anbieter oder Hersteller eine Reklamation eingereicht?

		0 problème	1 problème	2 problèmes	3 problèmes	4 problèmes ou plus	Au moins un problème mais ne se rappelle pas combien	NSP	Au moins un problème	(HORS FILTRE)
		0 problem	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	DK	At least one problem	(OUT OF FILTER)
%		0 Problem	1 Problem	2 Problemen	3 Problemen	4 Problemen oder mehr	Wenigstens ein Problem, aber kann sich nicht erinnern wieviel	WN	Mindestens ein Problem	(AUSSERH ALB DES FILTERS)
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	3	12	3	1	1	0	0	17	80
	BE	5	12	2	1	1	0	0	15	80
	BG	5	6	3	1	1	1	0	11	84
	CZ	2	11	2	1	0	0	0	14	84
	DK	4	18	5	2	2	0	0	27	69
	DE	2	14	3	1	1	0	1	18	79
	EE	6	7	1	0	0	0	0	9	85
	IE	2	10	3	1	1	0	0	16	82
	EL	3	9	2	1	0	0	0	12	85
	ES	4	14	3	1	1	0	0	18	78
	FR	5	17	4	1	0	1	0	23	72
	IT	2	7	1	0	0	1	0	10	88
	CY	3	11	3	1	1	0	0	16	81
	LV	8	6	1	0	1	0	1	8	83
	LT	0	1	0	0	0	0	0	1	99
	LU	3	15	3	2	1	1	0	22	75
	HU	2	8	2	1	1	0	0	11	87
	MT	4	17	4	1	1	0	0	22	74
	NL	8	20	6	2	2	2	0	31	61
	AT	1	10	4	1	1	1	0	15	83
	PL	3	8	2	1	1	0	0	12	86
	PT	1	7	1	0	0	0	0	8	91
	RO	5	2	0	0	0	0	0	3	91
	SI	4	11	3	1	1	1	0	18	78
	SK	3	10	4	1	1	1	1	17	79
	FI	4	13	3	1	1	0	0	18	78
	SE	2	17	6	2	2	0	0	27	70
	UK	4	17	4	2	1	0	0	24	72
	IS	6	19	5	3	3	1	1	32	61
	NO	5	23	10	4	3	1	0	40	55

QA33.1 Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous porté plainte auprès d'une autorité publique ou à une organisation de consommateurs en plus ou au lieu d'en adresser une au(x) vendeur(s)/ fournisseur(s)/ producteur(s) ?

QA33.1 For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?






























QA33.1 Bei wie vielen der Probleme, die Sie in den letzten 12 Monaten hatten, haben Sie sich zusätzlich oder anstatt beim Händler, Anbieter oder Hersteller bei einer öffentlichen Behörde oder einer Verbraucherorganisation beschwert?

1/2		0 problème	1 problème	2 problèmes	3 problèmes	4 problèmes ou plus	Au moins un problème mais ne se rappelle pas combien	NSP	Au moins un problème
		0 problem	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	DK	At least one problem
%		0 Problem	1 Problem	2 Problemen	3 Problemen	4 Problemen oder mehr	Wenigstens ein Problem, aber kann sich nicht erinnern wieviel	WN	Mindestens ein Problem
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	83	13	2	0	0	1	1	16
	BE	87	10	1	1	0	1	1	12
	BG	83	8	3	1	0	3	2	14
	CZ	92	6	1	0	0	1	0	8
	DK	94	5	1	0	0	0	0	6
	DE	83	11	1	0	0	1	4	13
	EE	77	19	1	0	0	1	1	22
	IE	78	13	2	1	0	2	4	18
	EL	95	4	0	1	0	0	0	5
	ES	70	26	2	0	0	0	0	30
	FR	91	7	0	0	0	1	0	9
	IT	82	12	2	1	0	1	2	16
	CY	90	10	0	0	0	0	0	10
	LV	79	12	1	1	0	2	4	17
	LT	47	49	0	0	0	0	4	49
	LU	90	7	1	0	0	1	0	10
	HU	75	17	5	1	0	0	1	24
	MT	79	16	2	1	0	0	1	20
	NL	90	8	1	0	0	1	0	10
	AT	79	15	4	0	0	1	1	20
	PL	81	15	1	0	0	2	1	18
	PT	80	15	0	0	0	2	2	17
	RO	79	9	2	0	0	4	5	15
	SI	73	14	4	1	1	5	2	25
	SK	73	15	5	1	1	3	2	25
	FI	83	14	2	0	0	1	0	17
	SE	90	8	2	0	0	0	0	10
	UK	78	16	3	1	1	1	0	21
	IS	96	3	0	0	0	0	1	4
	NO	89	9	1	0	0	0	0	11

QA33.2 Parmi les problèmes que vous avez rencontrés au cours des 12 derniers mois, dans combien de cas avez-vous porté plainte auprès d'une autorité publique ou à une organisation de consommateurs en plus ou au lieu d'en adresser une au(x) vendeur(s)/ fournisseur(s)/ producteur(s) ?

QA33.2 For how many of the problems that you encountered in the last 12 months did you make a complaint to a public authority or a consumer organisation as well as or instead of the retailer(s)/ provider(s)/ manufacturer(s)?

QA33.2 Bei wie vielen der Probleme, die Sie in den letzten 12 Monaten hatten, haben Sie sich zusätzlich oder anstatt beim Händler, Anbieter oder Hersteller bei einer öffentlichen Behörde oder einer Verbraucherorganisation beschwert?

1/2		0 problème	1 problème	2 problèmes	3 problèmes	4 problèmes ou plus	Au moins un problème mais ne se rappelle pas combien	NSP	Au moins un problème	(HORS FILTRE)
		0 problem	1 problem	2 problems	3 problems	4 problems or more	At least one problem, but cannot remember exactly how many	DK	At least one problem	(OUT OF FILTER)
%		0 Problem	1 Problem	2 Problemen	3 Problemen	4 Problemen oder mehr	Wenigstens ein Problem, aber kann sich nicht erinnern wieviel	WN	Mindestens ein Problem	(AUSSERHALB DES FILTERS)
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	17	3	0	0	0	0	0	3	80
	BE	17	2	0	0	0	0	0	2	80
	BG	14	1	0	0	0	0	0	2	84
	CZ	14	1	0	0	0	0	0	1	84
	DK	29	1	0	0	0	0	0	2	69
	DE	17	2	0	0	0	0	1	3	79
	EE	11	3	0	0	0	0	0	3	85
	IE	14	2	0	0	0	0	1	3	82
	EL	14	1	0	0	0	0	0	1	85
	ES	16	6	1	0	0	0	0	7	78
	FR	25	2	0	0	0	0	0	3	72
	IT	10	2	0	0	0	0	0	2	88
	CY	17	2	0	0	0	0	0	2	81
	LV	13	2	0	0	0	0	1	3	83
	LT	0	0	0	0	0	0	0	0	99
	LU	23	2	0	0	0	0	0	2	75
	HU	10	2	1	0	0	0	0	3	87
	MT	21	4	1	0	0	0	0	5	74
	NL	35	3	1	0	0	0	0	4	61
	AT	13	2	1	0	0	0	0	3	83
	PL	12	2	0	0	0	0	0	3	86
	PT	7	1	0	0	0	0	0	2	91
	RO	7	1	0	0	0	0	0	1	91
	SI	16	3	1	0	0	1	0	6	78
	SK	15	3	1	0	0	1	0	5	79
	FI	18	3	0	0	0	0	0	4	78
	SE	27	2	0	0	0	0	0	3	70
	UK	22	5	1	0	0	0	0	6	72
	IS	37	1	0	0	0	0	0	1	61
	NO	41	4	0	0	0	0	0	5	55

QA34 En pensant à la dernière fois que vous avez rencontré ce type de problèmes, mais que vous n'avez pas porté plainte à une autorité publique ou à une organisation de consommateurs, quelles étaient les raisons pour lesquelles vous n'avez pas porté plainte ? (PLUSIEURS REPONSES POSSIBLES)

QA34 Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain? (MULTIPLE ANSWERS POSSIBLE)





























QA34 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, sich aber nicht bei einer öffentlichen Behörde oder einer Verbraucherorganisation beschwert haben. Warum haben Sie sich nicht beschwert? (MEHRFACHNENNUNGEN MÖGLICH)

1/2		%	Vous n'étiez pas certain(e) de vos droits en tant que consommateur	Vous ne saviez pas comment/ à qui formuler une plainte	Les sommes en jeu étaient trop faibles	Vous pensiez avoir peu de chances d'obtenir un résultat satisfaisant	Vous pensiez que cela prendrait trop longtemps
			You were not sure about your rights as a consumer	You did not know how/to whom to complain	The sums involved were too small	You believed you were unlikely to get a satisfactory result	You thought it would take too long
			Sie waren sich nicht sicher, welche Rechte Sie als Verbraucher haben	Sie wussten nicht, wie bzw. wo Sie sich beschweren sollten	Die Summe, um die es ging, war zu gering	Sie haben nicht erwartet, dass das zu einem zufriedenstellenden Ergebnis geführt hätte	Sie dachten, das würde zu lange dauern
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		9	10	24	15	13
	BE		7	8	20	20	13
	BG		10	14	26	35	16
	CZ		5	13	22	10	11
	DK		4	4	19	13	9
	DE		8	8	20	9	4
	EE		2	4	29	13	18
	IE		5	9	16	12	9
	EL		5	4	31	19	14
	ES		11	14	17	19	16
	FR		8	9	35	19	19
	IT		13	13	24	12	21
	CY		10	9	24	23	19
	LV		11	10	28	26	24
	LT		23	28	28	33	19
	LU		9	9	23	12	12
	HU		9	10	31	20	16
	MT		8	8	20	20	17
	NL		7	9	19	14	8
	AT		8	8	25	11	9
	PL		7	9	32	6	15
	PT		8	13	20	14	12
	RO		14	12	25	27	27
	SI		5	7	25	22	16
	SK		4	12	35	16	12
	FI		3	6	24	5	5
	SE		5	5	17	10	6
	UK		11	10	18	16	14
	IS		13	9	39	16	18
	NO		8	8	28	15	13

QA34 En pensant à la dernière fois que vous avez rencontré ce type de problèmes, mais que vous n'avez pas porté plainte à une autorité publique ou à une organisation de consommateurs, quelles étaient les raisons pour lesquelles vous n'avez pas porté plainte ? (PLUSIEURS REPONSES POSSIBLES)

QA34 Thinking about the last time you encountered this kind of problem but did not make a complaint to a public authority or a consumer organisation, why did you not complain? (MULTIPLE ANSWERS POSSIBLE)

QA34 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, sich aber nicht bei einer öffentlichen Behörde oder einer Verbraucherorganisation beschwert haben. Warum haben Sie sich nicht beschwert? (MEHRFACHNENNUNGEN MÖGLICH)































2/2		Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ fournisseur du produit/ service  You already received a satisfactory result from the retailer/ provider of the good/ service  Sie haben bereits vom Händler oder Anbieter der Ware oder Dienstleistung eine zufriedenstellende Lösung erhalten	Vous pensiez que cela vous demanderait trop d'efforts  It would take too much effort  Das wäre zu aufwändig gewesen	Autre (SPONTANE)  Other (SPONTANEOUS)  Sonstiges (SPONTAN)	NSP  DK  WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	44	13	7	4
	BE	44	16	13	2
	BG	24	24	3	6
	CZ	55	20	2	2
	DK	64	17	6	2
	DE	58	14	5	4
	EE	43	21	7	5
	IE	37	7	10	19
	EL	40	13	3	2
	ES	27	13	11	5
	FR	40	11	8	3
	IT	43	6	5	3
	CY	39	8	5	6
	LV	29	31	3	2
	LT	0	29	0	0
	LU	56	7	11	5
	HU	41	17	6	1
	MT	45	7	7	2
	NL	47	20	9	2
	AT	69	15	2	3
	PL	39	14	3	7
	PT	54	6	7	2
	RO	25	16	3	14
	SI	42	24	6	3
	SK	44	15	3	1
	FI	59	19	11	1
	SE	63	15	10	3
	UK	40	12	10	5
	IS	44	35	7	4
	NO	52	23	5	3



QA35 La dernière fois où vous avez porté plainte à une autorité publique ou à une organisation de consommateur pour le problème que vous avez rencontré, avez-vous été satisfait(e) de l'aide apportée ?

QA35 Thinking about the last time you made a complaint to a public authority or a consumer organisation about the problem you had, were you satisfied with the help you received?

QA35 Waren Sie zufrieden mit der Hilfe, die Sie erhielten, als Sie das letzte Mal wegen eines Problems Beschwerde bei einer öffentlichen Behörde oder Verbraucherorganisation eingereicht haben?

		Très satisfait(e)	Assez satisfait(e)	Pas très satisfait(e)	Pas du tout satisfait(e)	NSP	Total 'Satisfait(e)'	Total 'Pas satisfait(e)'
		Very satisfied	Fairly satisfied	Not very satisfied	Not at all satisfied	DK	Total 'Satisfied'	Total 'Not satisfied'
		Sehr zufrieden,	Ziemlich zufrieden,	Nicht sehr zufrieden	Überhaupt nicht zufrieden	WN	Gesamt 'Zufrieden'	Gesamt 'Nicht zufrieden'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%								
	EU 27	18	32	19	22	9	50	41
	BE	26	37	15	10	12	63	25
	BG	14	30	20	20	16	44	40
	CZ	11	45	15	22	7	56	37
	DK	23	20	16	20	21	43	36
	DE	23	33	19	20	5	56	39
	EE	19	26	19	26	10	45	45
	IE	23	21	14	16	26	44	30
	EL	20	6	34	34	6	26	68
	ES	14	19	24	36	7	33	60
	FR	14	32	5	31	18	46	36
	IT	13	48	28	11	0	61	39
	CY	0	33	10	51	6	33	61
	LV	6	27	20	34	13	33	54
	LT	0	20	25	41	14	20	66
	LU	35	25	5	14	21	60	19
	HU	1	51	30	11	7	52	41
	MT	23	14	11	40	12	37	51
	NL	17	34	18	22	9	51	40
	AT	11	47	27	10	5	58	37
	PL	21	27	9	20	23	48	29
	PT	19	38	19	18	6	57	37
	RO	7	58	19	12	4	65	31
	SI	22	39	21	11	7	61	32
	SK	17	51	23	7	2	68	30
	FI	22	42	16	14	6	64	30
	SE	31	32	11	12	14	63	23
	UK	22	32	21	19	6	54	40
	IS	36	7	22	14	21	43	36
	NO	29	28	10	14	19	57	24

QA36 La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies au tribunal, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ? (PLUSIEURS REPONSES POSSIBLES)

QA36 Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)





























QA36 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, aber die betreffenden Unternehmen nicht vor Gericht gebracht haben. Was waren die Hauptgründe dafür, dass Sie dies nicht getan haben? (MEHRFACHNENNUNGEN MÖGLICH)

1/2		%	Vous ne saviez pas comment faire	Vous ne vouliez pas le faire seul(e)	Les sommes en jeu étaient trop faibles	Vous pensiez que la procédure demanderait trop d'efforts	Vous pensiez que la procédure serait trop coûteuse par rapport à la somme en jeu
			You did not know how to proceed	You did not want to do it on your own	The sums involved were too small	It would have taken too much effort	You thought the procedure would be too expensive with respect to the sum involved
			Sie wussten nicht, wie Sie vorzugehen haben	Sie wollten dies nicht alleine tun	Die Summe, um die es ging, war zu gering	Das wäre zu aufwändig gewesen	Sie dachten, dass ein solches Verfahren in Anbetracht der Summe, um die es ging, zu teuer wäre
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		9	4	26	16	13
	BE		7	5	25	15	19
	BG		7	3	36	29	25
	CZ		12	3	27	19	14
	DK		4	4	20	19	11
	DE		8	4	27	21	9
	EE		2	3	33	20	16
	IE		4	3	23	13	9
	EL		4	1	34	17	26
	ES		12	5	19	15	13
	FR		9	3	33	11	16
	IT		14	6	23	8	21
	CY		5	3	35	17	19
	LV		11	10	29	27	16
	LT		29	27	30	35	14
	LU		13	3	25	7	14
	HU		8	5	34	15	16
	MT		4	3	27	9	17
	NL		2	3	30	24	15
	AT		7	7	27	17	15
	PL		6	3	34	12	11
	PT		8	4	21	9	15
	RO		7	2	16	16	17
	SI		4	8	29	30	17
	SK		6	9	38	22	16
	FI		7	3	28	20	12
	SE		5	1	23	13	11
	UK		12	4	21	15	9
	IS		13	3	38	33	15
	NO		5	1	31	23	18

QA36 La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies au tribunal, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ? (PLUSIEURS REPONSES POSSIBLES)

QA36 Thinking about the last time you encountered this kind of problem but didn't take the businesses concerned to Court, what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)






























QA36 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, aber die betreffenden Unternehmen nicht vor Gericht gebracht haben. Was waren die Hauptgründe dafür, dass Sie dies nicht getan haben? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		%	Vous pensiez que la procédure serait trop compliquée	Vous pensiez que cela prendrait trop longtemps	Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ du fournisseur du produit/ service	Autre (SPONTANE)	NSP
			You thought the procedure would be too complicated	You thought it would take too long	You already received a satisfactory result from the seller/ provider of the good/ service	Other (SPONTANEOUS)	DK
			Sie dachten, dass ein solches Verfahren zu kompliziert wäre	Sie dachten, dass es zu lange dauern würde	Sie haben bereits vom Händler oder Anbieter des Produktes oder der Dienstleistung eine zufriedenstellende Lösung erhalten	Sonstiges (SPONTAN)	WN
			EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27		11	13	40	7	5
	BE		13	16	40	11	2
	BG		20	22	25	5	7
	CZ		14	11	51	2	4
	DK		8	9	63	6	2
	DE		9	7	52	4	3
	EE		10	15	40	5	6
	IE		5	5	37	10	19
	EL		16	19	35	2	2
	ES		16	14	23	15	4
	FR		14	17	36	8	6
	IT		14	17	36	4	3
	CY		18	22	34	6	8
	LV		22	25	26	2	7
	LT		15	14	0	0	9
	LU		9	14	50	9	8
	HU		17	13	42	6	2
	MT		15	13	42	6	5
	NL		9	12	44	9	2
	AT		12	15	64	5	2
	PL		5	11	36	3	10
	PT		16	13	46	6	2
	RO		13	20	22	3	38
	SI		19	23	37	6	4
	SK		12	11	42	1	2
	FI		11	8	56	9	1
	SE		9	8	64	9	2
	UK		8	11	38	10	6
	IS		15	23	42	7	5
	NO		8	11	51	7	3

QA37 La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ? (PLUSIEURS REPONSES POSSIBLES)

QA37 Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)































QA37 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, aber das betreffende Unternehmen nicht vor eine außergerichtliche Schlichtungsstelle gebracht haben. Was waren die Hauptgründe dafür, dass Sie dies nicht getan haben? (MEHRFACHNENNUNGEN MÖGLICH)

1/2		Vous ne saviez simplement pas que cela existait	Vous ne saviez pas comment faire	Les sommes en jeu étaient trop faibles	Vous pensiez que la procédure demanderait trop d'efforts	Vous pensiez que la procédure serait trop coûteuse par rapport à la somme en jeu	L'autre partie ne voulait pas utiliser un tel mécanisme
		You simply did not know that such things exist	You did not know how to proceed	The sums involved were too small	It would have taken too much effort	You thought the procedure would be too expensive with respect to the sum involved	The other party was not willing to use these mechanisms
		Sie wussten einfach nicht, dass es so etwas überhaupt gibt	Sie wussten nicht, wie Sie vorzugehen haben	Die Summe, um die es ging, war zu gering	Das wäre zu aufwändig gewesen	Sie dachten, dass ein solches Verfahren in Anbetracht der Summe, um die es ging, zu teuer wäre	Die andere Partei war nicht bereit, sich auf ein solches Verfahren einzulassen
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	8	10	23	14	9	2
	BE	9	9	21	12	11	1
	BG	8	12	29	28	20	2
	CZ	8	12	27	19	12	1
	DK	4	4	17	14	5	2
	DE	11	7	21	18	5	2
	EE	2	2	27	19	9	1
	IE	3	6	20	12	7	1
	EL	3	6	31	15	16	1
	ES	4	17	18	11	9	1
	FR	6	10	29	8	11	0
	IT	8	17	21	8	16	5
	CY	17	9	26	11	8	3
	LV	8	13	28	25	12	2
	LT	16	13	26	15	12	0
	LU	6	9	24	10	11	3
	HU	12	9	30	15	7	5
	MT	5	7	23	6	7	1
	NL	5	5	26	22	9	1
	AT	12	6	23	19	10	3
	PL	12	6	29	10	8	0
	PT	8	16	18	9	9	1
	RO	3	15	26	28	15	1
	SI	8	10	26	32	13	2
	SK	9	8	36	20	11	1
	FI	8	7	21	17	4	3
	SE	5	4	21	14	8	1
	UK	10	9	20	11	6	2
	IS	12	12	37	29	12	1
	NO	6	7	28	22	12	2

QA37 La dernière fois où vous avez rencontré ce type de problèmes, mais que vous n'avez pas assigné la ou les compagnies devant un organe responsable pour la résolution extrajudiciaire des litiges, quelles étaient les raisons principales pour lesquelles vous ne l'avez pas fait ? (PLUSIEURS REPONSES POSSIBLES)

QA37 Thinking about the last time you encountered such a problem but didn't take the business concerned to an out-of-court dispute settlement body (ADR), what were the main reasons for that? (MULTIPLE ANSWERS POSSIBLE)































QA37 Denken Sie jetzt bitte an die letzte Situation, in der Sie ein solches Problem hatten, aber das betreffende Unternehmen nicht vor eine außergerichtliche Schlichtungsstelle gebracht haben. Was waren die Hauptgründe dafür, dass Sie dies nicht getan haben? (MEHRFACHNENNUNGEN MÖGLICH)

2/2		Vous pensiez que cela prendrait trop longtemps	Un mécanisme de ce type n'était pas disponible	Vous aviez déjà obtenu un résultat satisfaisant auprès du vendeur/ fournisseur du produit/ service	Autre (SPONTANE)	NSP
		You thought it would take too long	These mechanisms were not available	You already received a satisfactory result from the seller/ provider of the good/ service	Other (SPONTANEOUS)	DK
		Sie dachten, dass es zu lange dauern würde	Diese Möglichkeit stand nicht zur Verfügung	Sie haben bereits vom Händler oder Anbieter des Produktes oder der Dienstleistung eine zufriedenstellende Lösung erhalten	Sonstiges (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	11	2	41	8	7
	BE	13	2	41	11	3
	BG	19	2	24	5	11
	CZ	11	0	53	1	3
	DK	8	1	62	7	4
	DE	5	3	53	4	4
	EE	13		40	4	12
	IE	5	1	37	7	22
	EL	17	3	35	3	4
	ES	12	0	28	18	4
	FR	15	1	37	8	8
	IT	18	2	35	4	5
	CY	16	2	33	2	13
	LV	25	1	25	3	10
	LT	12	0	5	6	16
	LU	12	3	53	8	11
	HU	12	5	42	3	4
	MT	14	1	41	5	11
	NL	9	1	44	9	5
	AT	12	3	67	3	2
	PL	10	3	36	2	12
	PT	8	2	51	3	6
	RO	29	3	17	4	18
	SI	20	4	34	8	6
	SK	10	1	40	2	2
	FI	4	4	56	9	2
	SE	8	3	62	11	3
	UK	10	1	38	10	9
	IS	19	4	42	7	6
	NO	8	0	51	6	4

QA38a Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un tribunal en tant qu'individu ?

QA38a How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?































QA38a Wie groß müsste Ihr finanzieller Verlust aufgrund eines Problems mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter sein, damit Sie sich entschließen, das betreffende Unternehmen als Einzelperson vor Gericht zu bringen?

1/2		20 euros ou moins	De 21 euros à 50 euros	De 51 euros à 100 euros	De 101 euros à 200 euros	De 201 euros à 500 euros	De 501 euros à 1.000 euros	De 1.001 euros à 2.500 euros
		20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros
		20 Euro oder weniger	Zwischen 21 und 50 Euro	Zwischen 51 und 100 Euro	Zwischen 101 und 200 Euro	Zwischen 201 und 500 Euro	Zwischen 501 und 1.000 Euro	Zwischen 1.001 und 2.500 Euro
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	4	6	12	15	15	10
	BE	6	4	7	9	14	20	15
	BG	2	2	6	10	12	14	6
	CZ	6	6	6	10	24	15	11
	DK	4	1	3	11	16	19	21
	DE	6	4	8	14	17	17	10
	EE	3	2	7	10	14	16	8
	IE	1	2	4	10	16	20	12
	EL	2	2	2	5	9	15	14
	ES	9	6	8	10	14	12	11
	FR	6	3	6	14	17	17	12
	IT	2	3	5	7	11	15	12
	CY	2	0	2	3	9	19	23
	LV	6	7	10	15	12	9	6
	LT	7	6	10	15	22	9	4
	LU	3	1	4	6	11	20	17
	HU	3	5	8	12	19	11	5
	MT	2	1	2	4	7	13	18
	NL	4	3	4	9	14	22	19
	AT	6	6	9	10	10	11	8
	PL	4	7	2	23	20	9	5
	PT	3	2	4	5	9	12	8
	RO	9	8	7	7	11	9	3
	SI	3	2	4	6	12	17	15
	SK	6	5	9	13	15	13	8
	FI	1	1	4	6	12	18	19
	SE	3	2	4	9	13	22	20
	UK	8	2	5	17	15	14	9
	IS	2	2	4	7	14	19	21
	NO	5	2	3	5	12	20	21

QA38a Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un tribunal en tant qu'individu ?

QA38a How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to Court as an individual?































QA38a Wie groß müsste Ihr finanzieller Verlust aufgrund eines Problems mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter sein, damit Sie sich entschließen, das betreffende Unternehmen als Einzelperson vor Gericht zu

	2/2	De 2.501 euros à 5.000 euros	Plus de 5.000 euros	Je n'assignerais jamais la compagnie devant un tribunal ou un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu, quelle que soit la somme concernée (SPONTANE)	NSP/ Refus
		From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONTANEOUS)	DK/ Refusal
%		Zwischen 2.501 und 5.000 Euro	Über 5.000 Euro	Ich würde als Einzelperson niemals ein Unternehmen vor ein Gericht / eine außergerichtliche Schlichtungsstelle bringen, ganz egal, wie hoch die Schadenssumme ist (SPONTAN)	WN/ Verweigert
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	4	4	8	17
	BE	5	3	10	7
	BG	2	2	21	23
	CZ	3	2	6	11
	DK	10	6	4	5
	DE	3	3	7	11
	EE	3	2	21	14
	IE	4	4	8	19
	EL	9	6	26	10
	ES	4	4	5	17
	FR	3	2	6	14
	IT	7	7	13	18
	CY	11	12	11	8
	LV	1	1	13	20
	LT	2	1	11	13
	LU	10	8	5	15
	HU	3	2	18	14
	MT	8	8	18	19
	NL	7	6	5	7
	AT	4	3	19	14
	PL	2	1	5	22
	PT	2	1	11	43
	RO	1	1	6	38
	SI	6	7	16	12
	SK	3	3	12	13
	FI	11	10	6	12
	SE	8	9	3	7
	UK	3	2	6	19
	IS	13	9	2	7
	NO	14	10	1	7

QA38b Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu ?

QA38b How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an individual?

QA38b Wie groß müsste Ihr finanzieller Verlust aufgrund eines Problems mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter sein, damit Sie sich entschließen, das betreffende Unternehmen als Einzelperson vor eine außergerichtliche Schlichtungsstelle zu bringen?





























1/2		20 euros ou moins	De 21 euros à 50 euros	De 51 euros à 100 euros	De 101 euros à 200 euros	De 201 euros à 500 euros	De 501 euros à 1.000 euros	De 1.001 euros à 2.500 euros
		20 euros or less	From 21 euros to 50 euros	From 51 euros to 100 euros	From 101 euros to 200 euros	From 201 euros to 500 euros	From 501 euros to 1.000 euros	From 1.001 euros to 2.500 euros
%		20 Euro oder weniger	Zwischen 21 und 50 Euro	Zwischen 51 und 100 Euro	Zwischen 101 und 200 Euro	Zwischen 201 und 500 Euro	Zwischen 501 und 1.000 Euro	Zwischen 1.001 und 2.500 Euro
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	8	6	9	15	14	11	7
	BE	7	7	11	12	15	17	9
	BG	11	10	11	10	8	5	2
	CZ	10	12	12	16	18	9	5
	DK	10	4	9	16	18	16	10
	DE	9	8	15	19	15	9	4
	EE	18	8	14	13	9	5	3
	IE	2	6	9	12	16	14	7
	EL	3	3	6	8	11	13	10
	ES	12	8	11	13	12	9	6
	FR	7	3	7	15	16	14	9
	IT	3	3	6	9	12	14	11
	CY	8	5	11	13	17	14	7
	LV	13	11	13	12	8	4	1
	LT	18	14	12	13	13	4	1
	LU	8	4	9	11	13	15	9
	HU	8	12	15	15	12	5	3
	MT	8	7	13	14	11	8	4
	NL	5	5	8	15	18	19	11
	AT	5	7	11	11	13	12	6
	PL	7	11	5	23	13	5	4
	PT	6	6	6	6	7	8	5
	RO	27	12	6	6	4	2	1
	SI	4	3	7	11	15	15	11
	SK	9	9	13	15	12	8	5
	FI	3	5	9	17	21	15	9
	SE	8	6	12	17	17	15	9
	UK	7	3	7	16	14	12	8
	IS	5	5	12	16	19	15	10
	NO	6	3	7	13	24	21	12



QA38b Combien d'argent devriez-vous perdre, à cause d'un problème avec un produit, un service, un vendeur ou un fournisseur, pour vous convaincre d'assigner la compagnie devant un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu ?

QA38b How much would you have to lose in financial terms, because of a problem with a good, a service, a retailer or a provider, to convince you to take the business concerned to an out-of-Court dispute settlement body as an































QA38b Wie groß müsste Ihr finanzieller Verlust aufgrund eines Problems mit einer Ware, einer Dienstleistung, einem Händler oder Anbieter sein, damit Sie sich entschließen, das betreffende Unternehmen als Einzelperson vor eine außergerichtliche Schlichtungsstelle zu bringen?

1/2		De 2.501 euros à 5.000 euros	Plus de 5.000 euros	Je n'assignerais jamais la compagnie devant un tribunal ou un organe responsable pour la résolution extrajudiciaire des litiges en tant qu'individu, quelle que soit la somme concernée (SPONTANE)	NSP/ Refus
		From 2.501 euros to 5.000 euros	More than 5.000 euros	I would never take the business concerned to Court/an out of court dispute settlement body as an individual no matter the sum involved (SPONTANEOUS)	DK/ Refusal
		Zwischen 2.501 und 5.000 Euro	Über 5.000 Euro	Ich würde als Einzelperson niemals ein Unternehmen vor ein Gericht / eine außergerichtliche Schlichtungsstelle bringen, ganz egal, wie hoch die Schadenssumme ist (SPONTAN)	WN/ Verweigert
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	2	2	7	19
	BE	3	2	9	8
	BG	1	1	15	26
	CZ	2	1	4	11
	DK	4	1	5	7
	DE	1	1	6	13
	EE	1	0	15	14
	IE	3	2	6	23
	EL	6	4	25	11
	ES	2	3	6	18
	FR	3	2	5	19
	IT	5	5	12	20
	CY	3	2	9	11
	LV	1	0	12	25
	LT	1	0	10	14
	LU	4	2	6	19
	HU	1	1	14	14
	MT	3	1	10	21
	NL	3	3	4	9
	AT	2	2	16	15
	PL	1	1	4	26
	PT	1	1	11	43
	RO	0	0	5	37
	SI	4	4	14	12
	SK	2	2	10	15
	FI	4	3	3	11
	SE	3	3	2	8
	UK	2	2	6	23
	IS	5	3	2	8
	NO	4	2	1	7

QA39 Lors d'une semaine type, combien d'heures consacrez-vous à faire vos achats (y compris le temps passé à effectuer les achats alimentaires et les autres types d'achats, ainsi que le temps mis à comparer les offres entre les produits et services et les achats en ligne) ?

QA39 In a typical week how many hours do you spend shopping (please include both grocery shopping and other types of shopping including comparing offers between goods and services and on-line shopping)?































QA39 Wie viele Stunden verbringen Sie in einer normalen Woche mit Einkaufen (bitte beziehen Sie sowohl Lebensmitteleinkäufe als auch andere Einkaufsformen mit ein, einschließlich Vergleiche von Waren- und Dienstleistungsangeboten und Onlineshopping)?

		Aucune	1 heure	2 heures	3 heures	4 heures	5 heures	6 heures ou plus	NSP
		None	1 hour	2 hours	3 hours	4 hours	5 hours	6 hours or more	DK
		Keine	1 Stunde	2 Stunden	3 Stunden	4 Stunden	5 Stunden	6 Stunden und mehr	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	6	17	25	17	10	7	13	5
	BE	9	21	27	17	9	5	8	4
	BG	5	15	20	16	11	8	18	7
	CZ	4	14	18	17	10	11	16	10
	DK	2	16	25	19	11	10	16	1
	DE	4	14	26	23	11	10	10	2
	EE	6	16	23	17	11	10	16	1
	IE	7	22	25	16	12	5	11	2
	EL	10	22	28	17	8	6	4	5
	ES	5	19	25	16	11	8	15	1
	FR	7	26	32	16	8	4	5	2
	IT	10	11	18	16	9	8	17	11
	CY	12	25	29	15	7	4	7	1
	LV	4	20	22	20	9	8	15	2
	LT	6	18	24	17	10	8	15	2
	LU	3	21	28	18	13	6	10	1
	HU	5	18	22	17	10	9	17	2
	MT	12	24	24	14	7	5	9	5
	NL	4	20	28	16	10	8	11	3
	AT	2	13	23	20	11	11	16	4
	PL	6	15	21	16	11	7	17	7
	PT	10	30	27	13	6	2	3	9
	RO	7	13	19	13	9	7	15	17
	SI	4	24	28	18	7	8	9	2
	SK	6	14	19	15	11	11	16	8
	FI	1	21	34	21	8	8	6	1
	SE	1	16	29	21	12	10	10	1
	UK	6	18	26	16	11	7	15	1
	IS	3	25	32	17	9	6	7	1
	NO	1	19	31	21	11	8	9	0

QA40 Il existe des programmes à la télévision (et à la radio) qui présentent des problèmes couramment rencontrés par les consommateurs et qui donnent des conseils sur les droits et les mesures à prendre. À quelle fréquence avez-vous regardé ou écouté un programme de ce type au cours des 12 derniers mois ?

QA40 There are programmes on the TV (and radio), which show problems frequently encountered by consumers and provide advice on rights and actions to be pursued. How often have you watched or listened to such programmes during the last 12 months?































QA40 Es gibt im Fernsehen (und im Radio) Sendungen, die häufige Verbraucherprobleme zeigen und in denen Ratschläge zu Verbraucherrechten gegeben und Maßnahmen vorgestellt werden, die ergriffen werden können. Wie häufig haben Sie sich in den letzten 12 Monaten solche Programme angesehen oder angehört?

		Au moins une fois par semaine	Environ une fois par mois	Moins d'une fois par mois	Jamais	N'en a jamais entendu parler (SPONTANE)	NSP	Regarde ou écoute des programmes sur les consommateurs
		At least once a week	About once a month	Less than once a month	Never	Never heard of it (SPONTANEOUS)	DK	Watch or listen programs about consumers
		Mindestens einmal pro Woche	Ungefähr einmal im Monat	Weniger als einmal im Monat	Nie	Noch nie davon gehört (SPONTAN)	WN	Sieht oder hört Sendungen über Verbraucher an
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	17	21	26	29	5	2	64
	BE	17	18	22	39	3	1	57
	BG	11	15	37	19	12	6	63
	CZ	29	30	27	12	1	1	86
	DK	35	38	19	8	0	0	92
	DE	21	27	27	23	1	1	75
	EE	29	29	22	16	2	2	80
	IE	11	16	30	36	4	3	57
	EL	5	9	35	38	13	0	49
	ES	10	13	23	47	6	1	46
	FR	18	23	23	35	0	1	64
	IT	19	20	28	28	2	3	67
	CY	33	19	22	20	4	2	74
	LV	27	24	24	21	3	1	75
	LT	21	23	25	27	2	2	69
	LU	18	21	22	35	3	1	61
	HU	11	20	30	28	9	2	61
	MT	21	15	17	39	5	3	53
	NL	28	31	24	17	0	0	83
	AT	14	21	34	25	5	1	69
	PL	10	13	28	34	11	4	51
	PT	19	12	27	27	12	3	58
	RO	10	11	24	19	26	10	45
	SI	16	20	28	29	6	1	64
	SK	13	21	37	26	2	1	71
	FI	16	32	33	18	1	0	81
	SE	21	32	30	17	0	0	83
	UK	17	24	24	32	1	2	65
	IS	7	11	25	45	11	1	43
	NO	17	41	32	9	1	0	90

QA41 Au cours des 12 derniers mois, avez-vous cherché des informations sur vos droits en tant que consommateur ?

QA41 In the last 12 months, did you go looking for information on your rights as a consumer?































QA41 Haben Sie in den letzten 12 Monaten nach Informationen über Ihre Rechte als Verbraucher gesucht?

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%				
 EU 27		12	87	1
 BE		13	87	0
 BG		7	92	1
 CZ		10	90	0
 DK		12	88	0
 DE		11	88	1
 EE		12	88	0
 IE		9	90	1
 EL		7	93	0
 ES		10	90	0
 FR		17	83	0
 IT		8	90	2
 CY		12	87	1
 LV		9	91	0
 LT		11	89	0
 LU		18	80	2
 HU		7	93	0
 MT		15	84	1
 NL		20	80	0
 AT		17	82	1
 PL		7	92	1
 PT		13	86	1
 RO		11	81	8
 SI		9	91	0
 SK		11	89	0
 FI		15	85	0
 SE		18	81	1
 UK		17	83	0
 IS		21	79	0
 NO		24	76	0

QA42 La même télévision à écran plat est en vente dans le magasin A et dans le magasin B. Laquelle est la moins chère ?

QA42 The same flat-screen TV is on sale in both shop A and B. Which one is cheaper?

































QA42 Der gleiche Flachbildfernseher ist sowohl im Geschäft A als auch im Geschäft B im Angebot. Welcher ist günstiger?

%		Celle du magasin A	Celle du magasin B	Elles sont au même prix	Refus (SPONTANE)	NSP
		The one sold in shop A	The one sold in shop B	They are the same price	Refusal (SPONTANEOUS)	DK
		Der im Geschäft A verkauft wird	Der im Geschäft B verkauft wird	Sie werden zum gleichen Preis verkauft	Verweigert (SPONTAN)	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	81	8	1	5
	BE	5	87	6	0	2
	BG	5	69	9	1	16
	CZ	7	85	6	1	1
	DK	6	90	3	0	1
	DE	4	90	4	1	1
	EE	5	79	9	2	5
	IE	5	80	9	0	6
	EL	5	79	13	1	2
	ES	8	74	12	1	5
	FR	6	86	5	0	3
	IT	7	70	16	1	6
	CY	1	84	8	1	6
	LV	5	87	3	2	3
	LT	6	78	10	2	4
	LU	6	89	3	1	1
	HU	6	77	9	1	7
	MT	9	74	10	1	6
	NL	3	96	1	0	0
	AT	3	84	8	1	4
	PL	5	85	4	1	5
	PT	6	72	13	1	8
	RO	6	62	10	2	20
	SI	5	82	6	3	4
	SK	7	72	16	1	4
	FI	4	91	3	0	2
	SE	2	93	3	0	2
	UK	6	84	7	0	3
	IS	2	94	3	0	1
	NO	2	94	2	0	2

QA43 En pensant aux comptes d'épargne et de dépôts, quel serait le meilleur taux d'intérêts parmi les suivants ?

QA43 Thinking now about savings or deposit accounts, which of the following would be the best interest rate?































QA43 Welcher der folgenden Zinssätze wäre für Ersparnisse oder Sparkonten am besten?

		1%	2%	3%	4%	Refus (SPONTANE)	NSP
		1%	2%	3%	4%	Refusal (SPONTANEOUS)	DK
		1%	2%	3%	4%	Verweigert (SPONTAN)	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	4	3	4	80	1	8
	BE	1	3	8	84	1	3
	BG	2	1	2	81	1	13
	CZ	4	2	4	83	2	5
	DK	2	1	1	93	1	2
	D-W	1	1	5	89	1	3
	DE	1	2	5	88	1	3
	D-E	1	2	7	86	1	3
	EE	7	5	5	61	6	16
	IE	2	0	2	87	2	7
	EL	3	2	3	85	2	5
	ES	6	1	2	76	1	14
	FR	3	3	4	85	0	5
	IT	7	6	6	64	2	15
	CY	0	0	1	93	1	5
	LV	2	2	2	78	5	11
	LT	5	3	3	78	2	9
	LU	3	5	6	79	1	6
	HU	3	3	4	76	3	11
	MT	1	1	1	90	1	6
	NL	1	2	5	88	0	4
	AT	1	4	14	73	2	6
	PL	3	1	3	85	1	7
	PT	3	2	3	71	2	19
	RO	7	2	3	63	2	23
	SI	3	2	3	83	3	6
	SK	4	2	4	85	1	4
	FI	2	5	4	87	0	2
	SE	7	4	2	83	0	4
	UK	5	1	3	86	0	5
	IS	2	1	2	89	1	5
	NO	1	2	2	90	1	4

QA44 Une famille a emprunté 50 000 Euros pour acheter une maison à un taux d'intérêt de 6 % par an. A combien les intérêts s'élèvent-ils la première année ?

QA44 A family is charged interest at 6% per year on a 50.000 euro home loan. How much is the interest for the first year?

QA44 Eine Familie muss für eine Hypothek auf ihr Haus in Höhe von 50.000 Euro jährlich 6% Zinsen zahlen. Wie hoch sind die Zinsen für das erste Jahr?

		300 Euros	3.000 Euros	5.000 Euros	6.000 Euros	Refus (SPONTANE)	NSP
		300 Euros	3.000 Euros	5.000 Euros	6.000 Euros	Refusal (SPONTANEOUS)	DK
		300 Euro	3.000 Euro	5.000 Euro	6.000 Euro	Verweigert (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	13	56	3	3	2	23
	BE	9	70	4	5	2	10
	BG	10	55	1	0	3	31
	CZ	14	65	3	1	4	13
	DK	9	74	3	2	2	10
	DE	8	71	3	3	3	12
	EE	9	47	4	2	10	28
	IE	9	58	2	5	1	25
	EL	12	60	4	2	2	20
	ES	17	37	3	3	2	38
	FR	15	55	3	5	1	21
	IT	13	54	4	2	2	25
	CY	4	67	2	2	1	24
	LV	13	44	6	4	10	23
	LT	11	51	4	3	5	26
	LU	13	56	5	5	2	19
	HU	21	52	4	1	4	18
	MT	11	45	4	4	0	36
	NL	7	85	2	1	0	5
	AT	7	71	5	2	3	12
	PL	18	48	4	1	2	27
	PT	14	28	3	3	2	50
	RO	18	21	1	1	5	54
	SI	16	54	2	2	6	20
	SK	18	62	5	2	3	10
	FI	9	69	4	2	2	14
	SE	9	78	2	2	0	9
	UK	10	53	6	6	1	24
	IS	14	69	1	2	2	12
	NO	7	78	2	2	1	10

QA42\_44 Connaissances de base en arithmétique































Moyenne

QA42\_44 Basic numeracy skills

Average

QA42\_44 Rechnerische Grundfähigkeiten

Durchschnitt































		Moyenne des bonnes réponses	Moyenne des mauvaises réponses	NSP/REFUS
		Average of correct answers	Average of wrong answers	DK/REFUSAL
		Durchschnitt der richtigen Antworten	Durchschnitt der falschen Antworten	WEIß NICHT - KEINE ANGABE / VERVEIGERT
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	73	14	13
	BE	80	14	6
	BG	68	10	22
	CZ	78	13	9
	DK	85	9	6
	DE	83	10	7
	EE	62	16	22
	IE	75	11	14
	EL	75	15	10
	ES	62	17	21
	FR	75	15	10
	IT	63	20	17
	CY	81	6	13
	LV	70	12	18
	LT	69	15	16
	LU	75	15	10
	HU	68	17	15
	MT	70	14	16
	NL	90	7	3
	AT	76	15	9
	PL	73	13	14
	PT	57	16	27
	RO	49	16	35
	SI	73	13	14
	SK	73	20	7
	FI	82	11	7
	SE	85	10	5
	UK	74	15	11
	IS	84	9	7
	NO	87	7	6



QA42\_44 - Connaissances de base en arithmétique

QA42\_44 - Basic numeracy skills































QA42\_44 - Rechnerische Grundfähigkeiten

		Au moins une bonne réponse	1 bonne réponse	2 bonnes réponses	3 bonnes réponses	Au moins une mauvaise réponse	Au moins une réponse NSP/Refus
		At least one correct answer	1 correct answer	2 correct answers	3 correct answers	At least one wrong answer	At least one answer DK/Refusal
		Mindestens eine richtige Antwort	1 richtige Antwort	2 richtigen Antworten	3 richtigen Antworten	Mindestens eine falsche Antwort	Mindestens eine WEIß NICHT - KEINE ANGABE / VERVEIGERT Antwort
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	94	15	34	45	35	28
	BE	98	12	30	56	33	14
	BG	90	19	28	44	25	40
	CZ	96	13	29	54	32	20
	DK	99	7	25	66	23	14
	DE	98	8	28	62	25	16
	EE	91	27	31	33	36	44
	IE	96	13	35	47	31	30
	EL	96	15	34	47	35	25
	ES	91	23	38	29	42	43
	FR	97	13	38	45	37	25
	IT	88	21	32	34	45	32
	CY	98	10	28	59	17	29
	LV	95	18	39	38	31	37
	LT	92	19	32	41	35	35
	LU	96	14	35	46	35	24
	HU	91	17	35	40	40	30
	MT	96	21	37	38	38	38
	NL	99	5	21	74	19	9
	AT	95	12	31	51	34	20
	PL	95	13	39	42	34	31
	PT	89	27	41	21	39	56
	RO	79	28	37	15	38	64
	SI	94	15	35	44	31	31
	SK	95	17	32	46	44	17
	FI	98	8	31	59	28	17
	SE	99	7	27	64	27	13
	UK	96	15	36	46	36	26
	IS	98	8	26	64	23	16
	NO	99	6	23	70	19	14

QA45 En regardant cette image, pouvez-vous me dire combien de grammes de graisse sont contenus dans 100 grammes de ce produit ?

QA45 Looking at this picture, please could you tell me how many grams of fat there are in 100 grams of this product?































QA45 Bitte schauen Sie sich dieses Bild an und sagen Sie mir, wie viel Gramm Fett sich in 100 Gramm dieses Produktes befinden.

		Aucun	Moins que la réponse correcte	Réponse correcte (1,5g/ 100g)	Plus que la réponse correcte	Refus	NSP
		None	Less than the correct answer	Correct answer (1,5g / 100g)	More than the correct answer	Refusal	DK
		Keine	Weniger als die richtige Antwort	Richtige Antwort (1,5g / 100g)	Mehr als die richtige Antwort	Verweigert	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	4	5	58	12	2	19
	BE	4	5	69	10	0	12
	BG	4	10	45	3	4	34
	CZ	1	8	58	21	2	10
	DK	1	12	76	6	1	4
	DE	3	2	75	9	1	10
	EE	12	3	63	7	3	12
	IE	2	3	76	3	1	15
	EL	5	3	61	5	2	24
	ES	7	7	26	22	2	36
	FR	0	4	68	13	1	14
	IT	7	5	39	23	0	26
	CY	3	3	50	2	1	41
	LV	7	2	65	7	5	14
	LT	8	5	43	5	5	34
	LU	9	1	44	22	0	24
	HU	2	10	65	9	2	12
	MT	2	5	52	8	1	32
	NL	3	6	78	5	1	7
	AT	2	3	79	6	2	8
	PL	6	8	33	14	4	35
	PT	9	2	36	3	0	50
	RO	10	12	52	9	3	14
	SI	5	1	66	10	6	12
	SK	2	7	67	11	1	12
	FI	1	3	73	11	0	12
	SE	1	8	84	1	0	6
	UK	2	3	75	7	1	12
	IS	2	6	68	11	3	10
	NO	3	4	73	11	1	8

QA46 En regardant toujours la même image, pouvez-vous me dire jusqu'à quelle date vous pouvez manger ce produit ?

QA46 Still looking at the same picture, could you please tell me by which date is it suggested you can eat this product?






























QA46 Können Sie mir anhand desselben Bildes sagen, bis zu welchem Datum das Produkt verzehrt werden kann?

	%	Juin 2008 01/06/2008 Juni 2008	Autres dates Other dates Andere Daten	Pas de date No date Keine datum	Refus Refusal Verweigert	NSP DK WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
 EU 27		<b>82</b>	<b>6</b>	<b>3</b>	<b>1</b>	<b>8</b>
 BE		<b>80</b>	<b>7</b>	<b>8</b>	<b>0</b>	<b>5</b>
 BG		<b>75</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>17</b>
 CZ		<b>92</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>
 DK		<b>92</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>3</b>
 DE		<b>88</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>4</b>
 EE		<b>83</b>	<b>7</b>	<b>4</b>	<b>0</b>	<b>6</b>
 IE		<b>92</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>5</b>
 EL		<b>88</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>2</b>
 ES		<b>81</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>12</b>
 FR		<b>91</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>4</b>
 IT		<b>87</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>5</b>
 CY		<b>90</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>6</b>
 LV		<b>78</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>11</b>
 LT		<b>67</b>	<b>1</b>	<b>10</b>	<b>2</b>	<b>20</b>
 LU		<b>91</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>4</b>
 HU		<b>76</b>	<b>5</b>	<b>6</b>	<b>1</b>	<b>12</b>
 MT		<b>89</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>8</b>
 NL		<b>90</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>2</b>
 AT		<b>87</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>5</b>
 PL		<b>33</b>	<b>34</b>	<b>6</b>	<b>3</b>	<b>24</b>
 PT		<b>81</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>12</b>
 RO		<b>78</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>14</b>
 SI		<b>88</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>7</b>
 SK		<b>92</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>4</b>
 FI		<b>84</b>	<b>7</b>	<b>2</b>	<b>0</b>	<b>7</b>
 SE		<b>94</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>3</b>
 UK		<b>86</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>7</b>
 IS		<b>87</b>	<b>2</b>	<b>7</b>	<b>3</b>	<b>1</b>
 NO		<b>93</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>2</b>

QA47a Parmi les logos présentés sur cette carte, veuillez désigner ceux que vous connaissez. (PLUSIEURS REPONSES POSSIBLES)

QA47a Among the logos on this card, please select the ones you are familiar with? (MULTIPLE ANSWERS POSSIBLE)































QA47a Bitte wählen Sie auf dieser Karte die Logos aus, die Ihnen bekannt sind. (MEHRFACHNENNUNGEN MÖGLICH)

		Logo A	Logo B	Logo C	Logo D	Logo E	Je ne les ai jamais vus (SPONTANE)	NSP
		Logo A	Logo B	Logo C	Logo D	Logo E	You have never seen them before (SPONTANEOUS)	DK
		Logo A	Logo B	Logo C	Logo D	Logo E	Sie haben noch nie eines davon gesehen (SPONTAN)	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%								
	EU 27	16	66	17	55	64	11	5
	BE	13	74	18	64	81	7	1
	BG	19	38	19	28	28	31	14
	CZ	14	45	17	50	39	15	9
	DK	26	69	39	83	89	2	1
	DE	12	66	14	66	70	8	4
	EE	16	64	15	66	61	9	7
	IE	49	54	30	55	65	10	5
	EL	29	60	29	58	74	9	4
	ES	13	78	18	49	67	11	3
	FR	13	84	24	56	84	4	2
	IT	23	68	20	33	61	11	8
	CY	18	54	28	60	55	11	10
	LV	11	66	9	59	68	9	5
	LT	14	39	13	39	50	21	13
	LU	21	84	20	67	81	4	4
	HU	12	46	18	49	43	20	7
	MT	34	64	20	51	65	10	5
	NL	10	78	11	80	83	2	2
	AT	25	50	32	47	58	14	5
	PL	13	56	10	38	40	25	5
	PT	22	70	23	49	67	10	5
	RO	16	32	11	23	23	28	26
	SI	29	64	27	67	90	4	1
	SK	30	47	24	50	36	14	7
	FI	16	70	23	78	81	3	2
	SE	10	79	20	89	54	2	1
	UK	14	67	10	75	73	6	3
	IS	15	80	17	82	77	4	1
	NO	17	77	19	84	85	3	2

QA47b1 Et pourriez-vous sélectionner les définitions qui correspondent d'après vous à la bonne signification pour le logo A.

QA47b1 And could you select which of the statements you think is the right meaning for logo A?































QA47b1 Und können Sie mir sagen, welche Aussage Ihrer Meinung nach die Bedeutung von Logo A beschreibt?

1/2		Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	Le produit est nocif pour la santé s'il n'est pas utilisé correctement	Le produit est issu de l'agriculture biologique	Le produit est fabriqué à partir de papier recyclable	Le produit a été fabriqué dans l'UE	Le produit est conforme à la législation européenne
		The product meets strict ecological standards: it is eco-friendly	The product will be detrimental to your health if not used properly	The product is organically farmed	The product is made of paper that can be recycled	The product has been made in the EU	The product conforms with the relevant European legislation
		Das Produkt erfüllt strenge ökologische Standards: Es ist umwelt-freundlich	Das Produkt kann bei unsachgemäßem Gebrauch gesundheitsschädlich sein	Das Produkt stammt aus biologischem Anbau	Das Produkt wurde aus Papier hergestellt, das recycelt werden kann	Das Produkt wurde in der EU hergestellt	Das Produkt entspricht der relevanten europäischen Gesetzgebung
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	15	1	34	1	3	2
	BE	19	1	39	1	4	4
	BG	17	0	13	0	3	2
	CZ	22	1	37	1	4	3
	DK	16	0	54	0	2	1
	DE	20	1	31	1	4	1
	EE	16	0	40	1	5	3
	IE	5	0	66	0	1	0
	EL	21	0	39	1	2	1
	ES	12	0	32	1	3	1
	FR	21	1	38	1	2	3
	IT	11	3	28	2	3	4
	CY	13	0	21	1	7	4
	LV	24	1	29	1	8	4
	LT	32	1	13	0	6	3
	LU	7	2	35	0	1	1
	HU	15	1	10	1	7	6
	MT	6	0	59	0	1	0
	NL	22	1	51	0	2	2
	AT	16	3	36	2	4	1
	PL	14	1	27	1	5	3
	PT	11	1	17	0	3	1
	RO	15	1	15	0	1	1
	SI	29	1	36	0	3	2
	SK	20	1	52	1	4	3
	FI	16	1	58	0	4	2
	SE	13	0	14	1	12	5
	UK	4	1	53	1	1	1
	IS	14	0	47	1	6	4
	NO	24	1	60	0	1	1

QA47b1 Et pourriez-vous sélectionner les définitions qui correspondent d'après vous à la bonne signification pour le logo A.

QA47b1 And could you select which of the statements you think is the right meaning for logo A?































QA47b1 Und können Sie mir sagen, welche Aussage Ihrer Meinung nach die Bedeutung von Logo A beschreibt?

2/2		La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	Le produit est une spécialité traditionnelle garantie	Le produit a une origine géographique protégée	Le produit est très efficace en termes de consommation énergétique	NSP
		The food is in direct contact with material that is non edible (e.g. plastic)	The product is a traditional speciality guaranteed	The product has a protected geographical origin	The product is highly efficient in energy consumption	DK
		Das Lebensmittel steht mit einem Material in direktem Kontakt, das nicht zum Verzehr geeignet ist (z. B. Kunststoff)	Bei dem Produkt handelt es sich um eine garantiert traditionelle Spezialität	Das Produkt hat eine geschützte geografische Ursprungsbezeichnung	Das Produkt ist äußerst energieeffizient	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	0	1	1	1	41
	BE	0	3	1	1	27
	BG	0	1	1	0	63
	CZ	0	2	3	0	27
	DK	0	1	1	1	24
	DE	0	0	1	1	40
	EE	0	1	1	1	32
	IE	0	1	0	1	26
	EL	0	1	1	1	33
	ES	0	1	2	0	48
	FR	0	1	2	1	30
	IT	0	2	2	1	44
	CY	0	2	1	0	51
	LV	0	1	0	0	32
	LT	0	1	1	1	42
	LU	0	2	1	0	51
	HU	1	2	3	1	53
	MT	0	0	1	0	33
	NL	0	1	1	0	20
	AT	0	1	2	0	35
	PL	0	1	1	0	47
	PT	1	1	0	0	65
	RO	0	1	0	1	65
	SI	0	1	2	0	26
	SK	0	2	1	1	15
	FI	0	2	1	1	15
	SE	0	2	3	2	48
	UK	0	0	0	0	39
	IS	1	1	3	1	22
	NO	0	0	1	0	12

QA47b2 Et pour le logo B ?

QA47b2 And for logo B?































QA47b2 Und von Logo B?

1/2		Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	Le produit est nocif pour la santé s'il n'est pas utilisé correctement	Le produit est issu de l'agriculture biologique	Le produit est fabriqué à partir de papier recyclable	Le produit a été fabriqué dans l'UE	Le produit est conforme à la législation européenne
		The product meets strict ecological standards: it is eco-friendly	The product will be detrimental to your health if not used properly	The product is organically farmed	The product is made of paper that can be recycled	The product has been made in the EU	The product conforms with the relevant European legislation
		Das Produkt erfüllt strenge ökologische Standards: Es ist umweltfreundlich	Das Produkt kann bei unsachgemäßem Gebrauch gesundheitsschädlich sein	Das Produkt stammt aus biologischem Anbau	Das Produkt wurde aus Papier hergestellt, das recycelt werden kann	Das Produkt wurde in der EU hergestellt	Das Produkt entspricht der relevanten europäischen Gesetzgebung
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%							
	EU 27	4	1	1	2	33	25
	BE	5	1	1	2	38	39
	BG	1	1	1	1	33	5
	CZ	10	1	1	3	25	20
	DK	3	1	1	2	30	29
	DE	4	2	1	3	23	27
	EE	5	1	0	2	26	21
	IE	6	1	0	1	21	20
	EL	1	1	1	1	43	26
	ES	1	0	1	1	69	9
	FR	1	0	2	1	37	42
	IT	2	1	2	2	36	35
	CY	2	1	3	1	28	26
	LV	7	2	2	3	31	14
	LT	4	4	1	3	22	11
	LU	1	0	1	1	26	49
	HU	2	1	1	2	26	19
	MT	2	1	0	1	28	32
	NL	5	1	0	1	21	38
	AT	3	1	3	3	17	38
	PL	5	3	2	2	26	12
	PT	2	1	1	1	60	9
	RO	2	2	1	1	27	4
	SI	7	1	1	2	22	33
	SK	6	1	2	2	39	22
	FI	3	1	1	1	24	50
	SE	2	2	1	1	16	40
	UK	9	1	0	1	23	19
	IS	4	2	0	2	17	46
	NO	2	2	1	0	12	48

QA47b2 Et pour le logo B ?

QA47b2 And for logo B?

QA47b2 Und von Logo B?































2/2		La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	Le produit est une spécialité traditionnelle garantie	Le produit a une origine géographique protégée	Le produit est très efficace en termes de consommation énergétique	NSP
		The food is in direct contact with material that is non edible (e.g. plastic)	The product is a traditional speciality guaranteed	The product has a protected geographical origin	The product is highly efficient in energy consumption	DK
		Das Lebensmittel steht mit einem Material in direktem Kontakt, das nicht zum Verzehr geeignet ist (z. B. Kunststoff)	Bei dem Produkt handelt es sich um eine garantiert traditionelle Spezialität	Das Produkt hat eine geschützte geografische Ursprungsbezeichnung	Das Produkt ist äußerst energieeffizient	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	1	0	1	3	29
	BE	0	0	0	1	13
	BG	0	1	0	1	56
	CZ	2	2	3	6	27
	DK	1	1	1	4	27
	DE	2	0	1	6	31
	EE	1	2	1	4	37
	IE	0	2	1	2	46
	EL	0	1	2	0	24
	ES	0	0	0	0	19
	FR	0	1	1	1	14
	IT	0	0	1	1	20
	CY	1	3	4	1	30
	LV	4	0	0	4	33
	LT	2	1	1	3	48
	LU	0	0	1	1	20
	HU	1	1	2	2	43
	MT	1	2	0	1	32
	NL	2	1	1	5	25
	AT	1	0	2	1	31
	PL	1	1	0	5	43
	PT	0	0	0	0	26
	RO	1	0	1	1	60
	SI	3	1	1	4	25
	SK	1	2	2	5	18
	FI	0	1	1	4	14
	SE	1	1	2	15	19
	UK	1	1	0	3	42
	IS	3	0	3	7	16
	NO	1	1	2	8	23



QA47b3 Et pour le logo C ?

QA47b3 And for logo C?































QA47b3 Und von Logo C?

1/2		Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	Le produit est nocif pour la santé s'il n'est pas utilisé correctement	Le produit est issu de l'agriculture biologique	Le produit est fabriqué à partir de papier recyclable	Le produit a été fabriqué dans l'UE	Le produit est conforme à la législation européenne
		The product meets strict ecological standards: it is eco-friendly	The product will be detrimental to your health if not used properly	The product is organically farmed	The product is made of paper that can be recycled	The product has been made in the EU	The product conforms with the relevant European legislation
		Das Produkt erfüllt strenge ökologische Standards: Es ist umweltfreundlich	Das Produkt kann bei unsachgemäßem Gebrauch gesundheitsschädlich sein	Das Produkt stammt aus biologischem Anbau	Das Produkt wurde aus Papier hergestellt, das recycelt werden kann	Das Produkt wurde in der EU hergestellt	Das Produkt entspricht der relevanten europäischen Gesetzgebung
		%					
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	12	1	8	1	18	9
	BE	17	1	11	2	23	11
	BG	8	0	8	1	9	7
	CZ	13	0	8	1	35	8
	DK	21	0	14	1	25	10
	DE	13	0	10	1	22	5
	EE	14	0	10	1	21	10
	IE	8	0	1	2	21	9
	EL	17	0	6	1	18	13
	ES	14	1	6	1	13	9
	FR	13	0	11	1	19	14
	IT	7	1	8	3	14	13
	CY	28	0	10	2	12	4
	LV	13	0	14	1	21	10
	LT	17	0	7	1	14	8
	LU	8	0	5	0	13	6
	HU	12	0	2	2	21	10
	MT	22	1	1	1	13	8
	NL	12	0	8	1	29	13
	AT	35	1	15	2	9	3
	PL	14	1	7	1	14	5
	PT	8	1	7	3	7	5
	RO	7	1	4	1	6	4
	SI	13	1	10	1	28	9
	SK	15	1	6	1	33	16
	FI	12	0	11	2	35	10
	SE	13	0	20	1	23	5
	UK	11	0	3	1	18	6
	IS	17	0	16	2	26	15
	NO	13	1	6	1	42	8

QA47b3 Et pour le logo C ?

QA47b3 And for logo C?































QA47b3 Und von Logo C?

2/2		La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	Le produit est une spécialité traditionnelle garantie	Le produit a une origine géographique protégée	Le produit est très efficace en termes de consommation énergétique	NSP
		The food is in direct contact with material that is non edible (e.g. plastic)	The product is a traditional speciality guaranteed	The product has a protected geographical origin	The product is highly efficient in energy consumption	DK
		Das Lebensmittel steht mit einem Material in direktem Kontakt, das nicht zum Verzehr geeignet ist (z. B. Kunststoff)	Bei dem Produkt handelt es sich um eine garantiert traditionelle Spezialität	Das Produkt hat eine geschützte geografische Ursprungsbezeichnung	Das Produkt ist äußerst energieeffizient	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	0	1	2	1	47
	BE	1	1	2	2	29
	BG	0	1	1	1	64
	CZ	0	2	4	1	28
	DK	0	1	2	1	25
	DE	0	1	2	1	45
	EE	0	1	2	1	40
	IE	0	1	2	1	55
	EL	1	2	2	2	38
	ES	0	1	1	1	53
	FR	0	1	4	2	35
	IT	0	1	3	1	49
	CY	0	1	1	0	42
	LV	0	1	1	1	38
	LT	1	1	2	1	48
	LU	0	1	3	1	63
	HU	1	1	4	1	46
	MT	0	1	1	1	51
	NL	0	1	1	3	32
	AT	1	1	1	0	32
	PL	1	1	1	1	54
	PT	1	0	1	1	66
	RO	0	1	2	1	73
	SI	0	1	4	1	32
	SK	1	3	3	2	19
	FI	0	4	3	2	21
	SE	0	1	2	2	33
	UK	0	0	1	1	59
	IS	0	0	4	1	19
	NO	0	1	2	1	25

QA47b4 Et pour le logo D ?

QA47b4 And for logo D?































QA47b4 Und von Logo D?

1/2		Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	Le produit est nocif pour la santé s'il n'est pas utilisé correctement	Le produit est issu de l'agriculture biologique	Le produit est fabriqué à partir de papier recyclable	Le produit a été fabriqué dans l'UE	Le produit est conforme à la législation européenne
		The product meets strict ecological standards: it is eco-friendly	The product will be detrimental to your health if not used properly	The product is organically farmed	The product is made of paper that can be recycled	The product has been made in the EU	The product conforms with the relevant European legislation
		Das Produkt erfüllt strenge ökologische Standards: Es ist umweltfreundlich	Das Produkt kann bei unsachgemäßem Gebrauch gesundheitsschädlich sein	Das Produkt stammt aus biologischem Anbau	Das Produkt wurde aus Papier hergestellt, das recycelt werden kann	Das Produkt wurde in der EU hergestellt	Das Produkt entspricht der relevanten europäischen Gesetzgebung
		%					
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	3	1	1	50	1	1
	BE	9	2	2	58	1	2
	BG	1	1	0	27	0	0
	CZ	3	1	1	56	1	1
	DK	2	0	1	80	1	1
	DE	6	1	0	61	1	1
	EE	3	1	1	59	1	0
	IE	2	1	0	52	0	1
	EL	1	0	0	62	1	1
	ES	2	1	1	50	1	1
	FR	3	1	1	52	1	1
	IT	2	2	2	29	2	1
	CY	2	1	1	68	0	0
	LV	2	4	1	45	1	1
	LT	2	3	1	31	1	1
	LU	2	1	1	62	0	0
	HU	5	1	2	40	1	1
	MT	1	1	1	57	0	0
	NL	2	1	0	76	0	1
	AT	3	1	2	54	2	2
	PL	4	1	1	31	2	2
	PT	4	1	2	42	2	1
	RO	1	1	1	24	1	1
	SI	3	1	1	61	0	2
	SK	4	3	1	57	2	4
	FI	2	2	0	76	1	1
	SE	2	0	0	83	0	1
	UK	4	1	0	62	1	1
	IS	8	0	0	70	1	2
	NO	1	2	1	82	1	0

QA47b4 Et pour le logo D ?

QA47b4 And for logo D?































QA47b4 Und von Logo D?

2/2		La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	Le produit est une spécialité traditionnelle garantie	Le produit a une origine géographique protégée	Le produit est très efficace en termes de consommation énergétique	NSP
		The food is in direct contact with material that is non edible (e.g. plastic)	The product is a traditional speciality guaranteed	The product has a protected geographical origin	The product is highly efficient in energy consumption	DK
		Das Lebensmittel steht mit einem Material in direktem Kontakt, das nicht zum Verzehr geeignet ist (z. B. Kunststoff)	Bei dem Produkt handelt es sich um eine garantiert traditionelle Spezialität	Das Produkt hat eine geschützte geografische Ursprungsbezeichnung	Das Produkt ist äußerst energieeffizient	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	2	1	1	2	37
	BE	4	1	1	2	18
	BG	2	1	1	2	65
	CZ	4	1	1	4	27
	DK	1	0	1	1	12
	DE	2	0	1	1	26
	EE	2	0	1	2	30
	IE	1	1	1	1	40
	EL	2	2	1	2	28
	ES	0	0	0	1	43
	FR	2	0	2	2	35
	IT	3	1	2	5	51
	CY	0	0	0	1	27
	LV	7	1	1	2	35
	LT	4	1	1	4	51
	LU	1	0	0	0	33
	HU	2	2	2	4	40
	MT	1	0	0	1	38
	NL	2	0	1	3	14
	AT	2	1	1	1	31
	PL	2	1	1	4	51
	PT	0	0	0	1	47
	RO	1	0	1	1	68
	SI	2	0	1	4	25
	SK	3	2	3	3	18
	FI	1	1	1	3	12
	SE	0	0	0	4	10
	UK	1	0	0	2	28
	IS	1	0	1	3	14
	NO	0	0	0	2	11

QA47b5 Et pour le logo E ?

QA47b5 And for logo E?































QA47b5 Und von Logo E?

1/2		Le produit remplit des normes écologiques strictes : il est respectueux de l'environnement	Le produit est nocif pour la santé s'il n'est pas utilisé correctement	Le produit est issu de l'agriculture biologique	Le produit est fabriqué à partir de papier recyclable	Le produit a été fabriqué dans l'UE	Le produit est conforme à la législation européenne
		The product meets strict ecological standards: it is eco-friendly	The product will be detrimental to your health if not used properly	The product is organically farmed	The product is made of paper that can be recycled	The product has been made in the EU	The product conforms with the relevant European legislation
		Das Produkt erfüllt strenge ökologische Standards: Es ist umweltfreundlich	Das Produkt kann bei unsachgemäßem Gebrauch gesundheitsschädlich sein	Das Produkt stammt aus biologischem Anbau	Das Produkt wurde aus Papier hergestellt, das recycelt werden kann	Das Produkt wurde in der EU hergestellt	Das Produkt entspricht der relevanten europäischen Gesetzgebung
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	1	63	0	1	1	0
	BE	2	86	1	0	0	1
	BG	0	24	0	1	0	0
	CZ	0	53	0	1	0	1
	DK	1	84	0	0	1	0
	DE	1	68	0	0	0	0
	EE	1	68	0	1	0	0
	IE	1	63	0	1	0	0
	EL	1	79	0	1	0	0
	ES	0	63	0	1	0	0
	FR	1	83	0	0	0	0
	IT	1	58	1	2	1	1
	CY	0	63	0	1	0	0
	LV	0	63	1	1	0	0
	LT	1	50	1	1	0	0
	LU	0	75	0	0	0	0
	HU	2	42	1	1	1	0
	MT	1	66	0	1	0	0
	NL	0	80	0	0	0	1
	AT	1	61	2	1	1	1
	PL	1	39	1	1	1	0
	PT	1	64	1	1	1	1
	RO	0	18	1	1	1	0
	SI	0	89	0	1	0	0
	SK	1	55	1	1	1	1
	FI	0	81	0	1	0	0
	SE	0	72	0	0	0	0
	UK	1	67	0	0	0	1
	IS	0	82	0	0	0	0
	NO	0	80	1	1	0	0

QA47b5 Et pour le logo E ?

QA47b5 And for logo E?

QA47b5 Und von Logo E?

2/2		La nourriture est en contact direct avec des éléments non comestibles (p.ex. du plastic)	Le produit est une spécialité traditionnelle garantie	Le produit a une origine géographique protégée	Le produit est très efficace en termes de consommation énergétique	NSP
		The food is in direct contact with material that is non edible (e.g. plastic)	The product is a traditional speciality guaranteed	The product has a protected geographical origin	The product is highly efficient in energy consumption	DK
		Das Lebensmittel steht mit einem Material in direktem Kontakt, das nicht zum Verzehr geeignet ist (z. B. Kunststoff)	Bei dem Produkt handelt es sich um eine garantiert traditionelle Spezialität	Das Produkt hat eine geschützte geografische Ursprungsbezeichnung	Das Produkt ist äußerst energieeffizient	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	8	0	0	1	25
	BE	3	0	0	0	7
	BG	12	0	0	1	62
	CZ	12	0	1	3	29
	DK	6	0	1	0	7
	DE	12	0	0	1	18
	EE	4	0	1	1	24
	IE	5	0	0	2	28
	EL	5	0	0	1	13
	ES	8	0	0	1	27
	FR	5	0	0	1	10
	IT	7	1	0	1	27
	CY	7	0	0	3	26
	LV	10	0	0	1	24
	LT	8	0	1	1	37
	LU	3	0	0	1	21
	HU	5	1	1	2	44
	MT	8	0	0	0	24
	NL	9	0	0	0	10
	AT	7	1	0	0	25
	PL	9	0	0	1	47
	PT	2	0	0	1	28
	RO	9	1	1	1	67
	SI	3	0	0	0	7
	SK	12	1	1	4	22
	FI	9	0	1	1	7
	SE	7	0	0	1	20
	UK	7	1	0	1	22
	IS	9	0	0	1	8
	NO	8	0	0	0	10

QA47b Logos/Labels































Moyenne

QA47b Logos/Labels

Average

QA47b Logos/Labels































Durchschnitt

		Moyenne des bonnes réponses	Moyenne des mauvaises réponses	NSP
		Average of correct answers	Average of wrong answers	DK
		Durchschnitt der richtigen Antworten	Durchschnittlich falsche Antworten	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	37	27	36
	BE	48	34	18
	BG	15	23	62
	CZ	36	36	28
	DK	54	27	19
	DE	40	28	32
	EE	40	27	33
	IE	42	19	39
	EL	45	28	27
	ES	34	28	38
	FR	45	30	25
	IT	31	30	39
	CY	41	24	35
	LV	33	35	32
	LT	25	30	45
	LU	46	16	38
	HU	25	30	45
	MT	47	18	35
	NL	52	28	20
	AT	45	24	31
	PL	25	27	48
	PT	28	26	46
	RO	14	20	66
	SI	46	31	23
	SK	40	41	19
	FI	55	31	14
	SE	44	30	26
	UK	42	20	38
	IS	52	32	16
	NO	57	27	16

QA47b - Logos/Labels

QA47b - Logos/Labels

QA47b - Logos/Labels

		Au moins une bonne réponse	1 bonne réponse	2 bonnes réponses	3 bonnes réponses	4 bonnes réponses	5 bonnes réponses	Au moins une mauvaise réponse	Au moins une réponse NSP
		At least one correct answer	1 correct answer	2 correct answers	3 correct answers	4 correct answers	5 correct answers	At least one wrong answer	At least one answer DK
		Mindestens ein richtige Antwort	1 richtige Antwort	2 richtigen Antworten	3 richtigen Antworten	4 richtigen Antworten	5 richtigen Antworten	Mindestens ein falsche Antwort	Mindestens eine Antwort WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	78	21	25	20	10	2	70	65
	BE	93	17	28	28	14	5	80	41
	BG	44	22	13	6	2	0	56	85
	CZ	80	23	27	22	8	1	79	49
	DK	94	11	28	27	24	5	77	45
	DE	85	20	29	23	10	2	71	63
	EE	82	17	28	23	11	3	69	61
	IE	84	17	25	26	14	1	60	72
	EL	88	20	27	22	14	5	74	52
	ES	76	23	24	19	9	1	81	69
	FR	91	19	28	27	14	3	78	59
	IT	75	27	23	15	7	1	70	68
	CY	81	16	25	22	16	3	65	60
	LV	79	25	29	18	6	1	78	59
	LT	64	26	22	12	3	0	67	70
	LU	86	14	24	29	15	4	54	76
	HU	62	23	23	13	3	1	66	69
	MT	84	16	20	21	19	8	54	64
	NL	93	12	26	32	19	4	78	49
	AT	82	15	22	23	14	8	57	58
	PL	60	24	18	12	5	1	63	74
	PT	73	29	28	10	5	1	75	79
	RO	37	17	11	6	3	0	48	83
	SI	94	20	29	28	13	3	77	50
	SK	81	18	24	23	13	2	85	35
	FI	93	11	21	28	27	6	79	34
	SE	92	15	35	31	9	2	75	58
	UK	85	18	26	25	14	3	60	72
	IS	93	13	22	31	22	5	81	39
	NO	94	10	19	31	29	5	79	42



QA48.1 En général, lorsque vous choisissez ou achetez des biens ou des services, dans quelle mesure vous sentez-vous ... ?































Confiant(e) en tant que consommateur(rice)

QA48.1 In general, when choosing and buying goods and services, how...?

Confident do you feel as a consumer

QA48.1 Ganz allgemein gefragt: Wenn Sie Waren und Dienstleistungen auswählen und kaufen, wie...?

Selbstsicher fühlen Sie sich als Verbraucher

	%	Très	Assez	Pas très	Pas du tout	NSP	Total 'Confiant(e)'	Total 'Pas confiant(e)'
		Very	Quite	Not very	Not at all	DK	Total 'Confident'	Total 'Not confident'
		sehr	ziemlich	nicht besonders	gar nicht	WN	Gesamt 'Selbstsicher'	Gesamt 'Nicht selbstsicher'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	14	59	22	4	1	73	26
	BE	13	72	13	2	0	85	15
	BG	3	30	46	18	3	33	64
	CZ	7	57	30	5	1	64	35
	DK	23	66	10	1	0	89	11
	DE	19	59	19	2	1	78	21
	EE	9	60	27	3	1	69	30
	IE	24	61	12	1	2	85	13
	EL	3	40	42	15	0	43	57
	ES	5	58	30	6	1	63	36
	FR	9	69	18	3	1	78	21
	IT	5	63	26	5	1	68	31
	CY	7	51	34	8	0	58	42
	LV	3	49	41	6	1	52	47
	LT	11	57	29	2	1	68	31
	LU	14	69	14	2	1	83	16
	HU	11	53	30	6	0	64	36
	MT	18	59	19	1	3	77	20
	NL	34	61	4	0	1	95	4
	AT	11	59	24	3	3	70	27
	PL	21	50	21	4	4	71	25
	PT	3	51	38	6	2	54	44
	RO	6	40	40	7	7	46	47
	SI	29	59	10	1	1	88	11
	SK	9	58	27	4	2	67	31
	FI	9	77	13	1	0	86	14
	SE	29	65	6	0	0	94	6
	UK	26	63	9	1	1	89	10
	IS	15	66	17	1	1	81	18
	NO	41	53	6	0	0	94	6

QA48.2 En général, lorsque vous choisissez ou achetez des biens ou des services, dans quelle mesure vous sentez-vous ... ?































Informé(e) en tant que consommateur(rice)

QA48.2 In general, when choosing and buying goods and services, how...?

Knowledgeable do you feel as a consumer

QA48.2 Ganz allgemein gefragt: Wenn Sie Waren und Dienstleistungen auswählen und kaufen, wie...?

Sachkundig fühlen Sie sich als Verbraucher

	%	Très	Assez	Pas très	Pas du tout	NSP	Total 'Informé(e)'	Total 'Pas informé(e)'
		Very	Quite	Not very	Not at all	DK	Total 'Informed'	Total 'Not informed'
		sehr	ziemlich	nicht besonders	gar nicht	WN	Gesamt 'Sachkundig'	Gesamt 'Nicht sachkundig'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	10	53	31	5	1	63	36
	BE	7	65	25	3	0	72	28
	BG	2	23	49	23	3	25	72
	CZ	4	52	38	5	1	56	43
	DK	17	61	19	3	0	78	22
	DE	14	57	25	3	1	71	28
	EE	7	56	33	3	1	63	36
	IE	19	60	16	2	3	79	18
	EL	4	38	44	14	0	42	58
	ES	3	41	44	12	0	44	56
	FR	5	57	33	4	1	62	37
	IT	6	49	37	7	1	55	44
	CY	6	45	39	10	0	51	49
	LV	2	44	47	6	1	46	53
	LT	6	50	39	4	1	56	43
	LU	10	58	27	4	1	68	31
	HU	7	53	33	7	0	60	40
	MT	12	49	33	3	3	61	36
	NL	20	70	8	1	1	90	9
	AT	10	47	35	6	2	57	41
	PL	14	49	29	5	3	63	34
	PT	2	35	51	11	1	37	62
	RO	4	33	46	10	7	37	56
	SI	16	61	19	3	1	77	22
	SK	6	51	36	6	1	57	42
	FI	9	69	21	1	0	78	22
	SE	13	71	14	1	1	84	15
	UK	17	65	16	1	1	82	17
	IS	8	66	24	1	1	74	25
	NO	27	64	9	0	0	91	9

QA48.3 En général, lorsque vous choisissez ou achetez des biens ou des services, dans quelle mesure vous sentez-vous ... ?































Protégé(e) par la loi relative aux droits des consommateurs(rice)

QA48.3 In general, when choosing and buying goods and services, how...?

Well protected by consumer law do you feel

QA48.3 Ganz allgemein gefragt: Wenn Sie Waren und Dienstleistungen auswählen und kaufen, wie...?































Gut fühlen Sie sich durch Verbraucherschutzgesetze geschützt

	%	Très	Assez	Pas très	Pas du tout	NSP	Total 'Protégé(e)'	Total 'Pas protégé(e)'
		Very	Quite	Not very	Not at all	DK	Total 'Well protected'	Total 'Not protected'
		sehr	ziemlich	nicht besonders	gar nicht	WN	Gesamt 'Gut fühlen'	Gesamt 'Nicht fühlen'
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	7	48	32	8	5	55	40
	BE	6	61	27	4	2	67	31
	BG	1	12	46	35	6	13	81
	CZ	3	43	43	8	3	46	51
	DK	22	59	13	1	5	81	14
	DE	9	53	29	4	5	62	33
	EE	3	38	45	8	6	41	53
	IE	15	55	18	3	9	70	21
	EL	1	24	48	26	1	25	74
	ES	2	41	38	12	7	43	50
	FR	6	51	29	7	7	57	36
	IT	6	43	39	9	3	49	48
	CY	4	33	43	16	4	37	59
	LV	1	24	53	19	3	25	72
	LT	2	22	53	18	5	24	71
	LU	9	55	21	6	9	64	27
	HU	5	41	41	10	3	46	51
	MT	10	41	29	8	12	51	37
	NL	15	66	13	2	4	81	15
	AT	12	52	27	5	4	64	32
	PL	10	43	32	9	6	53	41
	PT	1	33	47	12	7	34	59
	RO	3	22	49	14	12	25	63
	SI	5	45	34	12	4	50	46
	SK	3	44	42	7	4	47	49
	FI	6	71	21	1	1	77	22
	SE	19	68	9	1	3	87	10
	UK	14	61	18	2	5	75	20
	IS	7	49	34	3	7	56	37
	NO	43	48	8	0	1	91	8

QA49 Votre langue maternelle est-elle différente de la langue ou des langues officielles parlées en (NOTRE PAYS) ?

QA49 Is your mother tongue different from the official language(s) spoken in (OUR COUNTRY)?































QA49 Haben Sie eine andere Muttersprache als die Amtssprache, die in (UNSEREM LAND) gesprochen wird?

		Non	Oui, mais cela ne vous crée pas de difficultés en tant que consommateur(rice)	Oui, et cela vous crée des difficultés en tant que consommateur(rice)	NSP	Total 'Oui'
		No	Yes, but it does not cause you difficulty as a consumer	Yes, and it causes you difficulty as a consumer	DK	Total 'Yes'
		Nein	Ja, aber das bereitet Ihnen als Verbraucher keine Probleme	Ja, und das bereitet Ihnen als Verbraucher Probleme	WN	Gesamt 'Ja'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	91	7	1	1	8
	BE	90	8	2	0	10
	BG	88	11	0	1	11
	CZ	95	4	1	0	5
	DK	94	5	1	0	6
	DE	88	11	1	0	12
	EE	82	11	7	0	18
	IE	92	6	1	1	7
	EL	98	2	0	0	2
	ES	94	4	1	1	5
	FR	93	6	1	0	7
	IT	91	5	2	2	7
	CY	98	2	0	0	2
	LV	72	23	5	0	28
	LT	84	15	1	0	16
	LU	67	28	5	0	33
	HU	98	1	1	0	2
	MT	95	5	0	0	5
	NL	93	6	1	0	7
	AT	88	9	2	1	11
	PL	96	3	0	1	3
	PT	96	3	1	0	4
	RO	89	8	2	1	10
	SI	92	8	0	0	8
	SK	84	14	2	0	16
	FI	98	1	1	0	2
	SE	93	7	0	0	7
	UK	89	9	2	0	11
	IS	98	2	0	0	2
	NO	96	4	0	0	4

QA50.1 Quelle est votre situation en matière de logement ?

QA50.1 Which of the following applies to the place where you live?































QA50.1 Welche der folgenden Aussagen trifft auf die Räumlichkeiten zu, in denen Sie wohnen?

		Vous êtes/ Votre ménage est propriétaire à part entière	Vous êtes/ Votre ménage est propriétaire remboursant un crédit hypothécaire	Vous êtes/ Votre ménage est locataire ou sous-locataire payant un loyer au taux en vigueur ou au taux du marché	Vous occupez un logement à loyer réduit (prix inférieur au prix du marché)	Vous occupez un logement mis gratuitement à disposition	NSP/ refus
		It is owned outright by you/ your household	It is owned by you/ your household with a mortgage	You/ your household are tenants or subtenants paying rent at the prevailing or market rate	Your accommodation is rented at a reduced rate (lower price than the market price)	Your accommodation is provided free	DK/ Refusal
		Sie gehören Ihnen/ Ihrem Haushalt vollständig	Sie gehören Ihnen/ Ihrem Haushalt, sind aber mit einer Hypothek belastet	Sie/ Ihr Haushalt sind Mieter oder Untermieter und zahlen Miete entsprechend des üblichen Marktpreises	Ihre Wohnräume sind zu einem vergünstigten Mietpreis (unterhalb des Marktpreises) an Sie vermietet	Ihre Wohnräume werden Ihnen kostenlos zur Verfügung gestellt	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	52	16	22	5	3	2
	BE	46	18	23	8	4	1
	BG	92	2	3	1	2	0
	CZ	67	9	19	3	1	1
	DK	18	44	23	11	3	1
	DE	41	12	40	4	2	1
	EE	75	11	9	3	1	1
	IE	36	33	18	10	2	1
	EL	73	5	16	2	3	1
	ES	57	20	14	5	3	1
	FR	47	11	32	6	4	0
	IT	64	17	11	5	1	2
	CY	66	17	6	1	10	0
	LV	73	4	12	8	2	1
	LT	83	3	8	1	4	1
	LU	49	24	17	1	7	2
	HU	71	11	6	4	5	3
	MT	70	9	11	3	6	1
	NL	13	54	24	4	4	1
	AT	33	16	38	8	3	2
	PL	71	3	17	3	3	3
	PT	54	17	14	13	1	1
	RO	87	2	2	2	4	3
	SI	83	2	8	1	6	0
	SK	78	8	5	1	7	1
	FI	46	28	17	5	3	1
	SE	23	41	30	2	3	1
	UK	34	26	24	11	2	3
	IS	20	61	11	4	2	2
	NO	38	41	14	4	2	1

QA50.2 Quelle est votre situation en matière de logement ?

QA50.2 Which of the following applies to the place where you live?































QA50.2 Welche der folgenden Aussagen trifft auf die Räumlichkeiten zu, in denen Sie wohnen?

		Propriétaire	Locataire	Logement mis gratuitement à disposition
		Owner	Tenant	Accommodation provided free
		Besitzer	Mieter	Wohnung kostenlos zur Verfügung gestellt
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	68	27	3
	BE	64	31	4
	BG	94	4	2
	CZ	76	22	1
	DK	63	34	3
	DE	52	45	2
	EE	86	12	2
	IE	69	27	2
	EL	78	18	3
	ES	77	18	3
	FR	58	38	4
	IT	81	16	1
	CY	83	7	10
	LV	77	20	2
	LT	85	9	4
	LU	74	17	7
	HU	82	10	5
	MT	79	14	6
	NL	66	28	4
	AT	50	46	3
	PL	74	20	2
	PT	71	27	1
	RO	88	5	4
	SI	85	9	6
	SK	86	7	7
	FI	75	22	3
	SE	64	32	3
	UK	60	35	2
	IS	81	15	2
	NO	79	17	2

QA51 Un ménage peut avoir différentes sources de revenus et plusieurs de ses membres peuvent y contribuer. En considérant le revenu total de votre ménage, votre ménage peut-il joindre les deux bouts (ou en d'autres termes, assumer les dépenses courantes indispensables) ... ?

QA51 A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total income, is your household able to make ends meet (namely, to pay for its usual necessary expenses) ...?































QA51 Ein Haushalt kann über unterschiedliche Einkommensquellen verfügen und es können mehrere Mitglieder des Haushalts zu diesem Einkommen beitragen. Wenn Sie einmal an das Gesamteinkommen Ihres Haushalts denken: Ist Ihr Haushalt in der Lage, über die Runden zu kommen (d. h. für die üblichen anfallenden Kosten aufzukommen)?

1/2		Avec grande difficulté	Avec difficulté	Avec une certaine difficulté	Relativement facilement	Facilement
		With great difficulty	With difficulty	With some difficulty	Quite easily	Easily
%		mit großen Schwierigkeiten	mit Schwierigkeiten	mit einigen Schwierigkeiten	ziemlich leicht	leicht
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	11	29	27	18
	BE	4	8	23	30	23
	BG	23	25	36	10	2
	CZ	2	9	39	32	13
	DK	3	4	16	28	20
	DE	3	6	26	28	24
	EE	8	12	34	28	14
	IE	3	9	31	29	16
	EL	13	23	41	14	7
	ES	6	12	35	26	15
	FR	5	9	26	31	20
	IT	5	13	38	24	13
	CY	17	18	35	14	15
	LV	17	21	38	18	5
	LT	9	16	36	27	10
	LU	1	3	12	31	33
	HU	15	24	45	11	3
	MT	6	12	36	27	15
	NL	2	5	15	30	31
	AT	2	5	26	23	29
	PL	6	15	32	28	13
	PT	6	17	40	25	8
	RO	15	23	38	14	5
	SI	3	9	29	30	24
	SK	2	9	33	23	25
	FI	1	3	12	38	26
	SE	2	2	8	31	25
	UK	2	6	20	31	22
	IS	8	8	22	31	17
	NO	2	2	13	27	26

QA51 Un ménage peut avoir différentes sources de revenus et plusieurs de ses membres peuvent y contribuer. En considérant le revenu total de votre ménage, votre ménage peut-il joindre les deux bouts (ou en d'autres termes, assumer les dépenses courantes indispensables) ... ?

QA51 A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total income, is your household able to make ends meet (namely, to pay for its usual necessary expenses)....?

QA51 Ein Haushalt kann über unterschiedliche Einkommensquellen verfügen und es können mehrere Mitglieder des Haushalts zu diesem Einkommen beitragen. Wenn Sie einmal an das Gesamteinkommen Ihres Haushalts denken: Ist Ihr Haushalt in der Lage, über die Runden zu kommen (d. h. für die üblichen anfallenden Kosten aufzukommen)?































2/2		Très facilement	Refus/ préfère ne pas répondre (SPONTANE)	NSP	Total 'Avec difficulté'	Total 'Facilement'
		Very easily	Refusal/ prefer not to answer (SPONTANEOUS)	DK	Total 'With difficulty'	Total 'Easily'
		sehr leicht	Verweigert/ Zieht es vor, keine Antwort zu geben (SPONTAN)	WN	Gesamt 'Mit Schwierigkeiten'	Gesamt 'Leicht'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	7	2	1	45	52
	BE	9	2	1	35	62
	BG	0	1	3	84	12
	CZ	2	2	1	50	47
	DK	26	2	1	23	74
	DE	9	2	2	35	61
	EE	3	0	1	54	45
	IE	7	2	3	43	52
	EL	1	1	0	77	22
	ES	4	1	1	53	45
	FR	6	2	1	40	57
	IT	4	2	1	56	41
	CY	1	0	0	70	30
	LV	0	1	0	76	23
	LT	1	0	1	61	38
	LU	17	1	2	16	81
	HU	0	1	1	84	14
	MT	1	1	2	54	43
	NL	15	1	1	22	76
	AT	12	2	1	33	64
	PL	2	3	1	53	43
	PT	0	3	1	63	33
	RO	1	2	2	76	20
	SI	3	1	1	41	57
	SK	5	2	1	44	53
	FI	20	0	0	16	84
	SE	30	1	1	12	86
	UK	13	4	2	28	66
	IS	10	2	2	38	58
	NO	28	1	1	17	81



QA52 Au cours des 12 derniers mois, votre ménage a-t-il eu un retard de paiement du crédit hypothécaire relatif à son logement principal, c'est-à-dire qu'il n'a pu payer la mensualité à temps en raison de difficultés financières ?

QA52 In the last twelve months, has your household been in arrears for the mortgage repayment of its main dwelling, i.e. has been unable to pay on time due to financial difficulties?































QA52 Ist Ihr Haushalt in den vergangenen zwölf Monaten mit der Rückzahlung der Hypothek für Ihren Hauptwohnsitz in Rückstand geraten, d. h. konnte aufgrund finanzieller Schwierigkeiten nicht rechtzeitig bezahlt werden?

		Oui, une fois	Oui, deux fois ou plus	Non	Refus/ préfère ne pas répondre (SPONTANE)	NSP	Total 'Oui'
		Yes, once	Yes, twice or more	No	Refusal/ prefer not to answer (SPONTANEOUS)	DK	Total 'Yes'
		Ja, einmal	Ja, zweimal oder häufiger	Nein	Verweigert/ Zieht es vor, keine Antwort zu geben (SPONTAN)	WN	Gesamt 'Ja'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	3	5	87	3	2	8
	BE	3	6	86	3	2	9
	BG	13	38	46	3	0	51
	CZ	13	13	69	3	2	26
	DK	1	1	96	1	1	2
	DE	1	3	93	2	1	4
	EE	4	7	89	0	0	11
	IE	2	6	78	6	8	8
	EL	8	26	64	2	0	34
	ES	4	7	83	4	2	11
	FR	6	3	88	0	3	9
	IT	4	11	79	5	1	15
	CY	13	32	52	1	2	45
	LV	5	15	76	2	2	20
	LT	12	8	80	0	0	20
	LU	2	1	96	0	1	3
	HU	10	19	68	2	1	29
	MT	3	1	92	2	2	4
	NL	1	1	96	1	1	2
	AT	4	10	76	7	3	14
	PL	7	8	80	5	0	15
	PT	3	11	78	5	3	14
	RO	10	24	53	3	10	34
	SI	3	8	82	7	0	11
	SK	10	17	69	3	1	27
	FI	7	3	89	0	1	10
	SE	0	1	97	1	1	1
	UK	2	2	91	2	3	4
	IS	4	9	82	3	2	13
	NO	1	2	95	1	1	3

QA53 Au cours des 12 derniers mois, votre ménage a-t-il eu un retard de paiement du loyer de son logement principal, c'est-à-dire il n'a pas pu payer à temps en raison de difficultés financières ?

QA53 In the last 12 months, has your household been in arrears for the rent for its main dwelling, i.e. has been unable to pay on time due to financial difficulties?































QA53 Ist Ihr Haushalt in den vergangenen 12 Monaten mit der Mietzahlung für Ihren Hauptwohnsitz in Rückstand geraten, d. h. konnte aufgrund finanzieller Schwierigkeiten die Miete nicht rechtzeitig bezahlt werden?

		Oui, une fois	Oui, deux fois ou plus	Non	Refus/ préfère ne pas répondre (SPONTANE)	NSP	Total 'Oui'
		Yes, once	Yes, twice or more	No	Refusal/ prefer not to answer (SPONTANEOUS)	DK	Total 'Yes'
		Ja, einmal	Ja, zweimal oder häufiger	Nein	Verweigert/ Zieht es vor, keine Antwort zu geben (SPONTAN)	WN	Gesamt 'Ja'
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	5	8	84	2	1	13
	BE	8	11	78	2	1	19
	BG	6	35	47	8	4	41
	CZ	13	14	65	5	3	27
	DK	4	1	94	1	0	5
	DE	3	2	93	1	1	5
	EE	15	18	64	2	1	33
	IE	8	13	73	3	3	21
	EL	8	27	62	2	1	35
	ES	8	10	79	1	2	18
	FR	5	8	86	1	0	13
	IT	9	9	76	6	0	18
	CY	8	20	72	0	0	28
	LV	9	34	55	2	0	43
	LT	9	15	76	0	0	24
	LU	3	5	91	0	1	8
	HU	10	27	56	7	0	37
	MT	2	9	85	0	4	11
	NL	3	5	91	0	1	8
	AT	5	8	82	4	1	13
	PL	7	23	66	3	1	30
	PT	3	11	76	8	2	14
	RO	13	8	64	9	6	21
	SI	12	9	75	4	0	21
	SK	9	25	59	4	3	34
	FI	5	11	82	2	0	16
	SE	2	1	94	1	2	3
	UK	7	7	83	2	1	14
	IS	9	3	84	4	0	12
	NO	9	10	79	2	0	19

QA54 Votre ménage peut-il se permettre financièrement de prendre un repas comprenant de la viande, du poulet, du poisson (ou un équivalent végétarien) un jour sur deux ?

QA54 Can your household afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day?































QA54 Kann sich Ihr Haushalt jeden zweiten Tag eine Mahlzeit mit Fleisch, Huhn, Fisch (oder eine gleichwertige vegetarische Mahlzeit) leisten?

		Oui	Non	Refus/ préfère ne pas répondre (SPONTANE)	NSP
		Yes	No	Refusal/ prefer not to answer (SPONTANEOUS)	DK
		Ja	Nein	Verweigert/ Zieht es vor, keine Antwort zu geben (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	87	10	2	1
	BE	91	7	2	0
	BG	52	44	3	1
	CZ	75	22	2	1
	DK	97	1	2	0
	DE	90	8	2	0
	EE	79	19	1	1
	IE	96	2	1	1
	EL	67	28	5	0
	ES	95	5	0	0
	FR	92	7	0	1
	IT	90	7	2	1
	CY	81	18	1	0
	LV	65	33	1	1
	LT	69	29	1	1
	LU	95	3	1	1
	HU	53	45	2	0
	MT	89	10	1	0
	NL	98	2	0	0
	AT	85	8	6	1
	PL	79	17	2	2
	PT	91	7	2	0
	RO	73	19	5	3
	SI	92	7	1	0
	SK	70	26	3	1
	FI	97	3	0	0
	SE	97	3	0	0
	UK	94	6	0	0
	IS	91	7	1	1
	NO	97	2	1	0

QA55.1 Laquelle des propositions suivantes décrit le mieux votre logement actuel ?

QA55.1 Which of the following best describe your current home?































QA55.1 Welche der folgenden Beschreibungen trifft am ehesten auf Ihr derzeitiges Zuhause zu?

		Une maison individuelle	Une maison mitoyenne	Un appartement dans un immeuble de moins de 10 logements	Un appartement dans un immeuble de 10 logements ou plus	Un autre type de logement	NSP
		It is a detached house	It is a semi-detached or terraced house	It is an apartment/ flat in a building with less than 10 dwellings	It is an apartment/ flat in a building with 10 or more dwellings	It is some other kind of accommodation	DK
		Es ist ein Einfamilienhaus/ freistehendes Haus	Es ist eine Doppelhaushälfte oder ein Reihenhäuser	Es ist ein Apartment / eine Wohnung in einem Gebäude mit weniger als 10 Wohnungen	Es ist ein Apartment / eine Wohnung in einem Gebäude mit 10 oder mehr Wohnungen	Es handelt sich um eine andere Form der Unterkunft	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%							
	EU 27	35	21	18	24	2	0
	BE	32	45	16	5	2	0
	BG	48	5	7	39	0	1
	CZ	43	14	13	29	1	0
	DK	52	15	7	23	3	0
	DE	38	16	27	18	1	0
	EE	33	3	10	53	1	0
	IE	35	59	3	2	0	1
	EL	48	7	25	20	0	0
	ES	19	19	24	37	1	0
	FR	50	18	13	19	0	0
	IT	16	14	35	29	6	0
	CY	66	22	8	3	1	0
	LV	21	1	10	68	0	0
	LT	35	1	7	56	1	0
	LU	48	31	13	7	1	0
	HU	62	4	3	30	1	0
	MT	10	52	16	4	17	1
	NL	19	56	10	13	2	0
	AT	40	6	25	28	1	0
	PL	38	3	13	45	1	0
	PT	30	27	17	22	4	0
	RO	64	1	3	28	2	2
	SI	66	6	7	21	0	0
	SK	59	3	7	29	2	0
	FI	46	27	4	21	2	0
	SE	42	9	10	39	0	0
	UK	24	59	10	5	2	0
	IS	35	21	22	20	2	0
	NO	50	17	15	16	2	0

QA55.2 Laquelle des propositions suivantes décrit le mieux votre logement actuel ?

QA55.2 Which of the following best describe your current home?

QA55.2 Welche der folgenden Beschreibungen trifft am ehesten auf Ihr derzeitiges Zuhause zu?

		Maison	Appartement	Autre
		House	Apartment	Other
		Haus	Apartment	Sonstige
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	56	42	2
	BE	77	21	2
	BG	52	46	0
	CZ	57	42	1
	DK	67	30	3
	DE	54	45	1
	EE	36	63	1
	IE	94	5	0
	EL	55	45	0
	ES	38	61	1
	FR	68	32	0
	IT	30	64	6
	CY	88	11	1
	LV	21	79	0
	LT	36	63	1
	LU	79	20	1
	HU	66	33	1
	MT	62	19	18
	NL	75	23	2
	AT	46	53	2
	PL	41	58	1
	PT	57	39	4
	RO	65	32	2
	SI	72	28	0
	SK	62	36	2
	FI	73	25	2
	SE	51	49	0
	UK	82	15	2
	IS	56	42	2
	NO	67	31	2

QA56.1 Rencontrez-vous l'un des problèmes suivants dans votre logement actuel ?































Des fuites dans le toit

QA56.1 Do you have any of the following problems with your current home?

A leaking roof

QA56.1 Haben Sie eines der folgenden Probleme mit Ihrem derzeitigen Zuhause?

Ein undichtes Dach

		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	6	93	1
	BE	7	93	0
	BG	12	87	1
	CZ	5	94	1
	DK	3	96	1
	DE	3	96	1
	EE	13	86	1
	IE	2	98	0
	EL	2	98	0
	ES	9	91	0
	FR	6	93	1
	IT	3	96	1
	CY	12	88	0
	LV	19	80	1
	LT	16	83	1
	LU	6	93	1
	HU	8	92	0
	MT	2	98	0
	NL	7	93	0
	AT	2	96	2
	PL	10	89	1
	PT	8	91	1
	RO	15	82	3
	SI	4	95	1
	SK	7	92	1
	FI	1	99	0
	SE	5	95	0
	UK	5	95	0
	IS	7	93	0
	NO	5	94	1

QA56.2 Rencontrez-vous l'un des problèmes suivants dans votre logement actuel ?































De l'humidité dans les murs/ les sols/ les fondations

QA56.2 Do you have any of the following problems with your current home?

Damp walls/ floors/ foundation

QA56.2 Haben Sie eines der folgenden Probleme mit Ihrem derzeitigen Zuhause?

Feuchte(s) Wände/ Fußböden/ Fundament

		Oui Yes Ja	Non No Nein	NSP DK WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	12	88	0
	BE	15	85	0
	BG	17	82	1
	CZ	9	91	0
	DK	7	92	1
	DE	7	93	0
	EE	17	83	0
	IE	5	95	0
	EL	9	91	0
	ES	17	83	0
	FR	14	85	1
	IT	10	89	1
	CY	26	74	0
	LV	28	72	0
	LT	24	76	0
	LU	17	82	1
	HU	15	85	0
	MT	12	88	0
	NL	11	89	0
	AT	6	94	0
	PL	18	82	0
	PT	24	76	0
	RO	15	83	2
	SI	8	92	0
	SK	10	90	0
	FI	2	98	0
	SE	6	93	1
	UK	11	89	0
	IS	10	90	0
	NO	10	89	1

QA56.3 Rencontrez-vous l'un des problèmes suivants dans votre logement actuel ?































De la pourriture dans les châssis ou les sols

QA56.3 Do you have any of the following problems with your current home?

Rot in window frames or floor

QA56.3 Haben Sie eines der folgenden Probleme mit Ihrem derzeitigen Zuhause?

Fäule an Fensterrahmen oder dem Fußboden































		Oui	Non	NSP
		Yes	No	DK
		Ja	Nein	WN
		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
%				
	EU 27	6	93	1
	BE	5	95	0
	BG	12	87	1
	CZ	9	91	0
	DK	6	93	1
	DE	5	95	0
	EE	10	90	0
	IE	3	97	0
	EL	4	96	0
	ES	4	96	0
	FR	3	96	1
	IT	5	94	1
	CY	6	94	0
	LV	21	79	0
	LT	17	83	0
	LU	2	97	1
	HU	9	91	0
	MT	16	84	0
	NL	9	91	0
	AT	3	96	1
	PL	13	87	0
	PT	10	90	0
	RO	9	88	3
	SI	4	96	0
	SK	9	91	0
	FI	2	98	0
	SE	5	94	1
	UK	6	94	0
	IS	14	86	0
	NO	6	93	1



QA57.1 Entre vous et votre conjoint(e) ou partenaire, qui est le plus susceptible de prendre les décisions sur ... ?  
Les achats quotidiens

QA57.1 Thinking of you and your spouse or partner, who is more likely to take decisions on...?  
Everyday shopping

QA57.1 Wenn Sie an sich und ihre/n Ehefrau/-mann oder Partner/in denken, wer trifft eher Entscheidungen, wenn es um ...?  
den täglichen Einkauf geht

		Plutôt vous	Equilibré	Plutôt votre partenaire	La question ne s'est jamais posée (SPONTANÉ)	NSP
		More you	Balanced	More your partner	Never arisen (SPONTANEOUS)	DK
		Eher Sie	Ausgeglichen	Eher Ihr/e Partner/in	Niemals aufgetreten (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	37	38	24	0	1
	BE	34	39	26	0	1
	BG	38	30	28	0	4
	CZ	42	23	35	0	0
	DK	33	43	24	0	0
	DE	32	47	20	0	1
	EE	34	44	22	0	0
	IE	42	24	29	0	5
	EL	38	34	27	0	1
	ES	39	37	24	0	0
	FR	30	49	21	0	0
	IT	36	44	18	0	2
	CY	42	32	25	0	1
	LV	34	44	21	0	1
	LT	34	41	24	0	1
	LU	38	38	21	0	3
	HU	42	26	29	0	3
	MT	50	17	32	0	1
	NL	40	27	33	0	0
	AT	42	29	29	0	0
	PL	41	28	29	0	2
	PT	39	41	19	0	1
	RO	33	34	28	0	5
	SI	37	34	29	0	0
	SK	33	35	29	0	3
	FI	29	50	21	0	0
	SE	39	40	21	0	0
	UK	42	29	28	0	1
	IS	39	30	30	0	1
	NO	37	37	26	0	0

QA57.2 Entre vous et votre conjoint(e) ou partenaire, qui est le plus susceptible de prendre les décisions sur ... ?































Les achats coûteux de produits durables et de meubles

QA57.2 Thinking of you and your spouse or partner, who is more likely to take decisions on...?

Expensive purchases of consumer durables and furniture

QA57.2 Wenn Sie an sich und ihre/n Ehefrau/-mann oder Partner/in denken, wer trifft eher Entscheidungen, wenn es um ...?

den Kauf teurer Gebrauchsgüter und Möbel geht

		Plutôt vous	Equilibré	Plutôt votre partenaire	La question ne s'est jamais posée (SPONTANÉ)	NSP
		More you	Balanced	More your partner	Never arisen (SPONTANEOUS)	DK
		Eher Sie	Ausgeglichen	Eher Ihr/e Partner/in	Niemals aufgetreten (SPONTAN)	WN
%		EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3	EB73.2 + EB73.3
	EU 27	15	74	9	1	1
	BE	11	83	5	1	0
	BG	10	69	11	5	5
	CZ	15	75	10	0	0
	DK	8	88	3	1	0
	DE	11	83	5	0	1
	EE	16	74	8	1	1
	IE	17	65	12	1	5
	EL	15	74	9	1	1
	ES	11	81	7	1	0
	FR	13	77	10	0	0
	IT	14	74	9	2	1
	CY	21	67	10	2	0
	LV	14	76	7	2	1
	LT	12	78	9	0	1
	LU	14	77	7	0	2
	HU	16	72	8	3	1
	MT	14	74	10	1	1
	NL	14	81	5	0	0
	AT	13	73	12	2	0
	PL	21	63	12	1	3
	PT	12	78	7	1	2
	RO	14	63	15	6	2
	SI	16	74	10	0	0
	SK	16	72	9	2	1
	FI	12	81	7	0	0
	SE	15	78	6	1	0
	UK	24	59	16	0	1
	IS	17	70	12	0	1
	NO	14	77	8	1	0