



Consumer Conditions Scoreboard

2023 Edition

Directorate-General for Justice and Consumers
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Directorate-General for Justice and Consumers
Directorate B — Consumers
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1. FOREWORD

The Consumer conditions scoreboard 2023 aims to monitor the consumer environment across the **EU 27 member states** plus Iceland and Norway.

Its main data source is the Consumer conditions survey.2022, a representative survey of consumers held in **October and November 2022** for the account of the European Commission by IPSOS

In a context of multiple crises, data have also been selected from other sources in order to provide contextual information.

2. EIGHT KEY EU LEVEL FINDINGS

- **Personal finance and consumer confidence have been significantly impacted in 2022 by the higher cost of living:** 37% of European consumers report that they have dipped into their savings. An increase in the take up of short-term consumer loans towards the end of 2022 (with total credit card lending up 12% on an annual basis in November 2022) coincided with record low levels of consumer confidence.
- **Most consumers have adapted their habits to cope during the energy crisis.** Faced with high energy bills, 71% of consumers changed their behaviour in order to save energy at home, while 28% adjusted their usage of transport.
- **The COVID-19 crisis is still in the mind of travellers among whom more than 40% prefer late bookings.**
- **Despite high levels of awareness of the need to act in order to contribute to the green transition and tackle climate change, 43% of consumers say environmental considerations did however not influence their purchasing decisions.** Some 20% of consumers, on the other hand, report that they took into account the environment for all or most of their purchases in 2022. These proportions have not significantly evolved since 2018. This may be related to the cost-of-living rise but also to factors such as higher suspicion about the fairness of green claims.
- **The majority of EU consumers purchased goods or services online in the past 12 months (71%) similar to the proportion in pre-Covid-19 time.** Purchases are mostly made from retailers and providers that appear to consumers as being based in their own country.
- **The share of consumers raising concerns about online targeted advertising is very high: 94%,** unchanged when compared to 2018. The most reported worries are about inappropriate use and sharing of personal data (70%), collection of online data and related profiling without explicit knowledge or agreement (66%) and the installation of cookies (57%).
- **Pressure selling via persistent sales calls or messages is the most frequently encountered unfair commercial practice, experienced by 44% of EU consumers.**
- **A high number of consumers (76%) trust that traders respect their consumer rights and this level of trust is similar in the majority of Member States.** This is despite a quarter of consumers reporting they experienced a problem when purchasing goods and services in the past 12 months. However, this must be seen in the context of high levels of satisfaction in after sales assistance provided by businesses expressed by consumers. Trust in public authorities and consumer organisations is more even in the various EU countries and very much aligned to general perception levels for public bodies within countries.

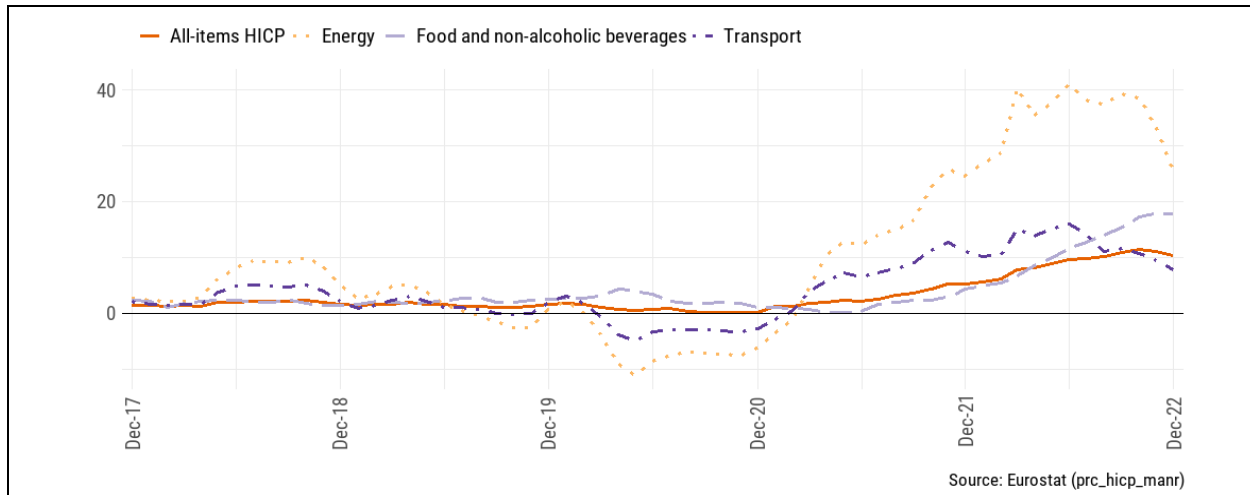
3. CONSUMERS IN THE FACE OF MULTIPLE CRISES

Energy crisis drives high inflation

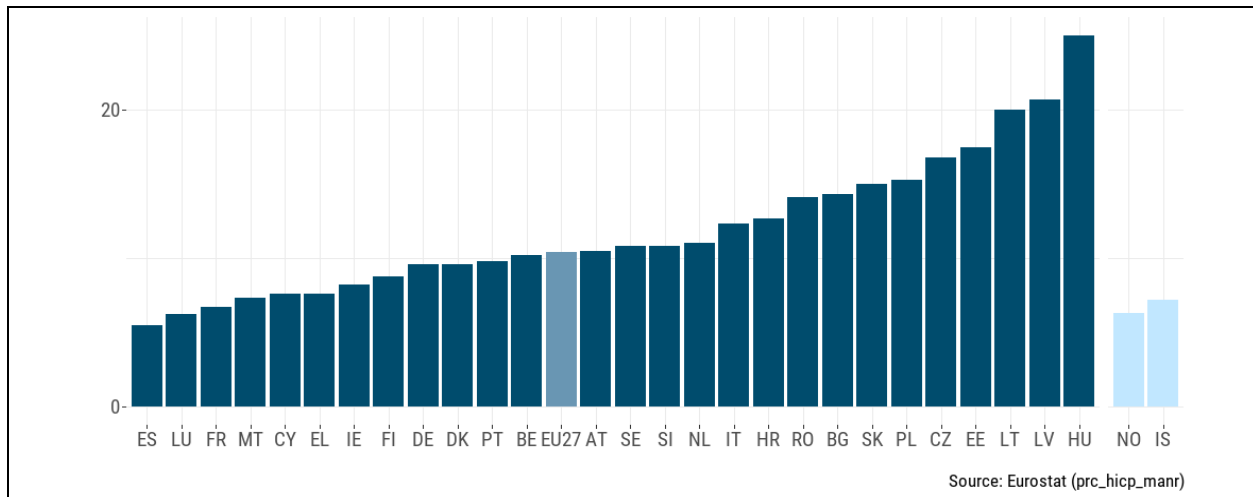
Since early 2020, consumers faced a series of serious challenges: from the impact of covid-19 and related restrictions on movement, to inflationary pressures resulting from the slowdown of international transportation of goods, or the energy shock that followed the Russian invasion of Ukraine and drove high inflation rates. Consumers have had to adapt quickly in response to these fast-moving events.

The EU annualised inflation rate reached a peak of 11.5% in October 2022, with steep increases in energy costs (38.7%) and rising food prices (17.3%) driving much of this change (Figure 1). The increases seen in Energy prices and overall inflation have subsequently reduced somewhat, although food prices continue to increase.

FIGURE 1: HARMONISED INDEX OF CONSUMER PRICES HICP - EU27 (ANNUALISED RATE OF CHANGE, %)

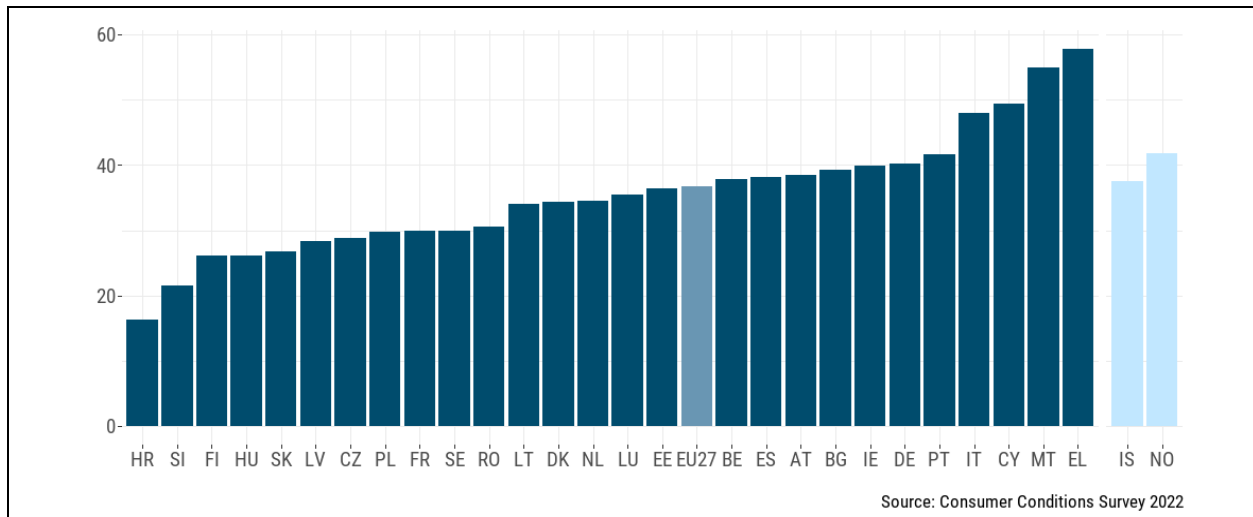


While sizable increases in the cost of living have been recorded in all EU countries in 2022, there were notable differences in inflation rates between member states. In December 2022, annualised inflation ranged from 5.5% in Spain to 25% in Hungary (Figure 2).

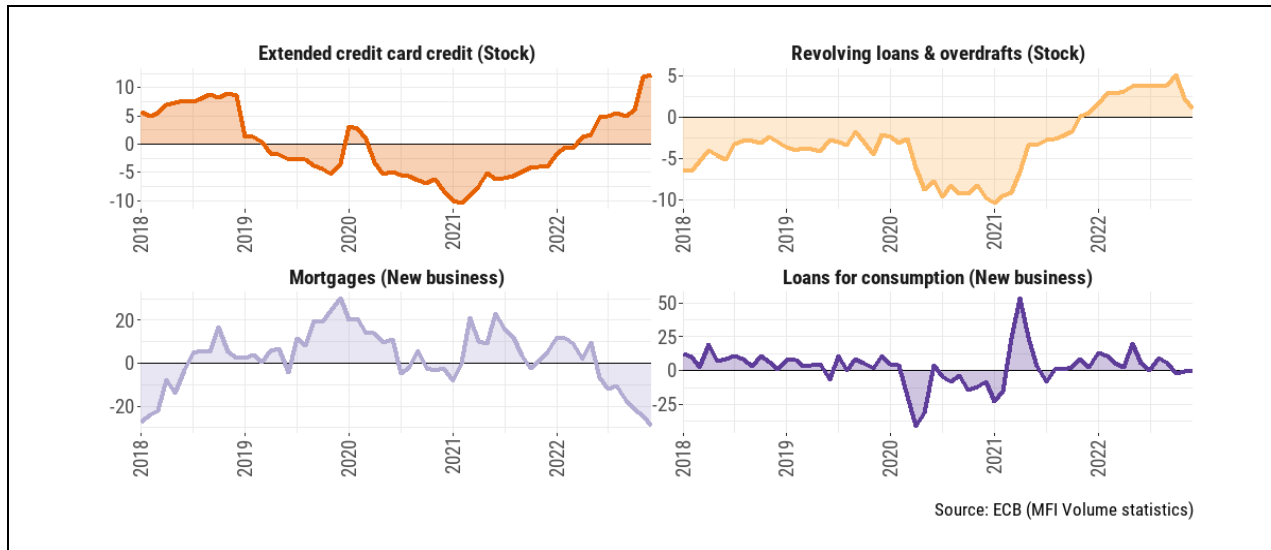
FIGURE 2: HARMONISED INDEX OF CONSUMER PRICES: ALL-ITEMS, DEC 2022 (ANNUAL RATE OF CHANGE, %)

Short term borrowing has increased on the back of personal finance squeeze

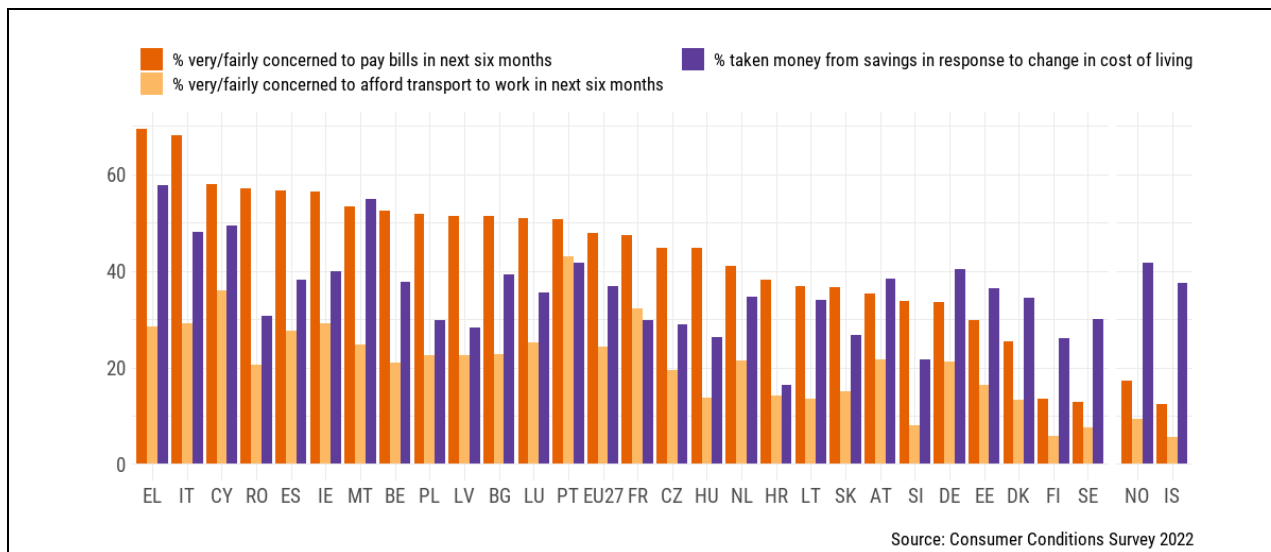
Around a third of European Consumers withdrew money from their savings in response to the high inflation rates experienced in 2022. The reaction to inflation and levels of concern expressed by consumers surveyed differed widely between countries. The proportions of consumers who have spent some of their savings because of increased inflation ranged between 16% (Croatia) and 58% (Greece) (Figure 3).

FIGURE 3: MONEY TAKEN FROM SAVINGS IN LAST 6 MONTHS AS A RESULT OF INCREASED INFLATION RATES (%)

According to data from the European Central Bank, for the Eurozone, in November 2022, consumers have mostly used short term solutions in reaction to increased cost of living and notably new lending agreements related to credit cards: total loans were +12% above the levels seen in the same month of 2021 (Figure 4) but they did not take more consumer credit. In contrast, new mortgage lending dropped 24% on an annualised basis.

FIGURE 4: VOLUMES OF NEW EURO-DENOMINATED LOANS TO HOUSEHOLDS, EURO AREA (ANNUAL RATE OF CHANGE %)

More than one third of Europeans reported that they have dipped into their savings during the period May to October 2022 (37%), one in ten saw an increase in their mortgage (10%), notably due to variable interest rates. When contemplating their financial obligations into early 2023, almost half of European consumers were concerned about their ability to pay their bills (48%), almost a quarter were worried about affording transport to work (24%, Figure 5), with almost one in five reporting concerns about paying their mortgage (19%).

FIGURE 5: EUROPEAN CONSUMER'S CONCERNS FOR NEAR FUTURE AND IMPACT ON THEIR SAVINGS (%)

Consumer sentiment hits record low in September 2022 but slightly recovers thereafter

The European consumer confidence indicator¹ points to weakening confidence between October 2018 and October 2022, including a record level of pessimism at the EU level in September 2022. For almost all countries, the October 2022 level was lower than the October 2020 level during the pandemic (Figure 6). More recent data show, however, a slight improvement (Figure 7).

FIGURE 6: CONSUMER CONFIDENCE LEVELS IN OCTOBER 2022 COMPARED TO SAME MONTH IN 2018 & 2020

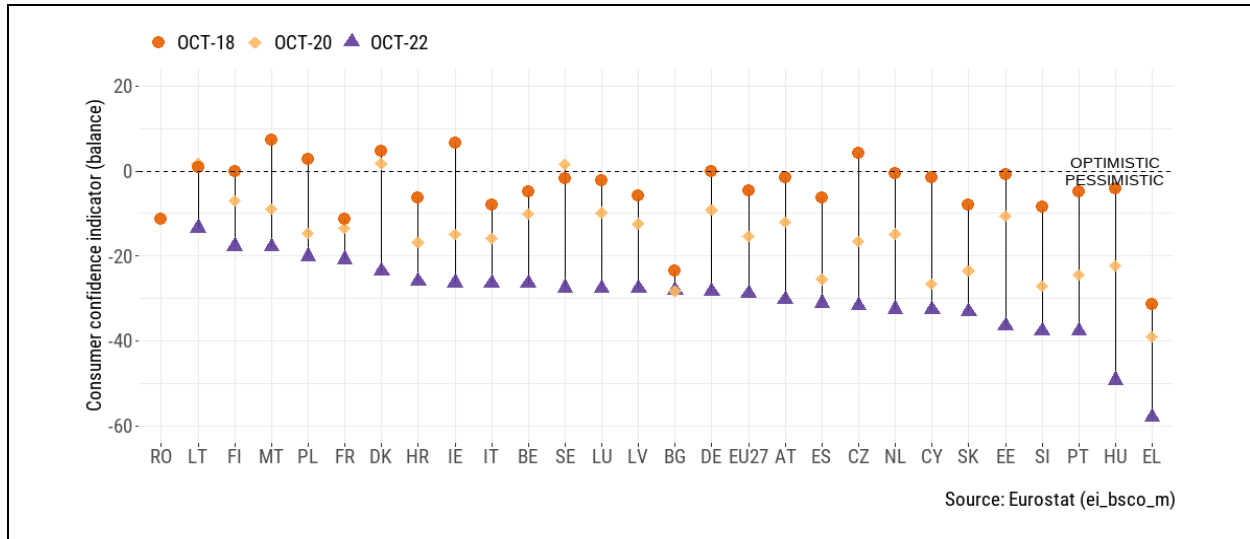
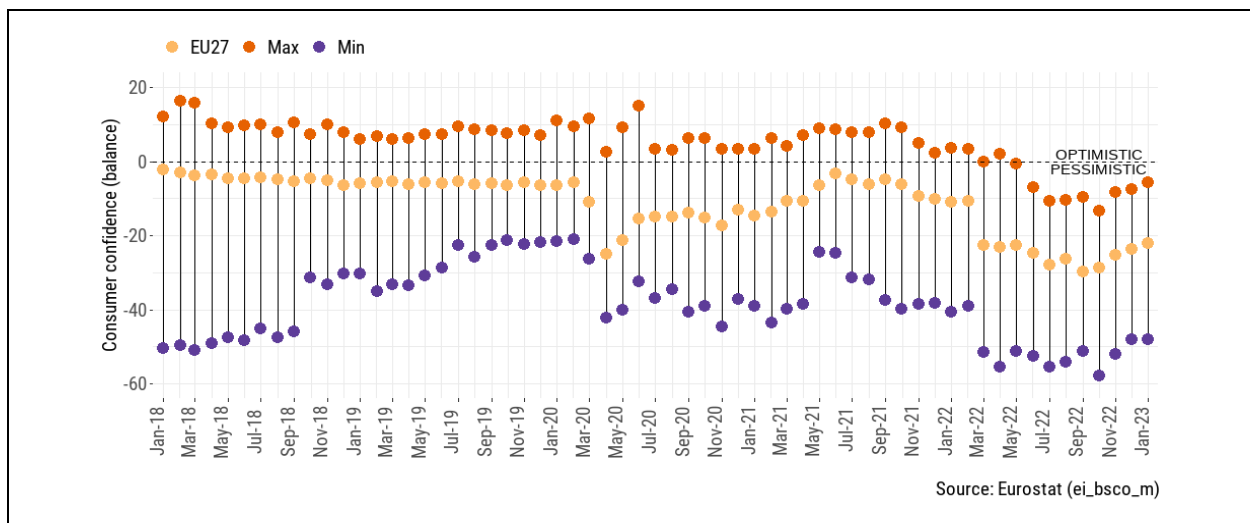


FIGURE 7: CONSUMER CONFIDENCE LEVELS – MONTHLY EVOLUTION SINCE JANUARY 2018

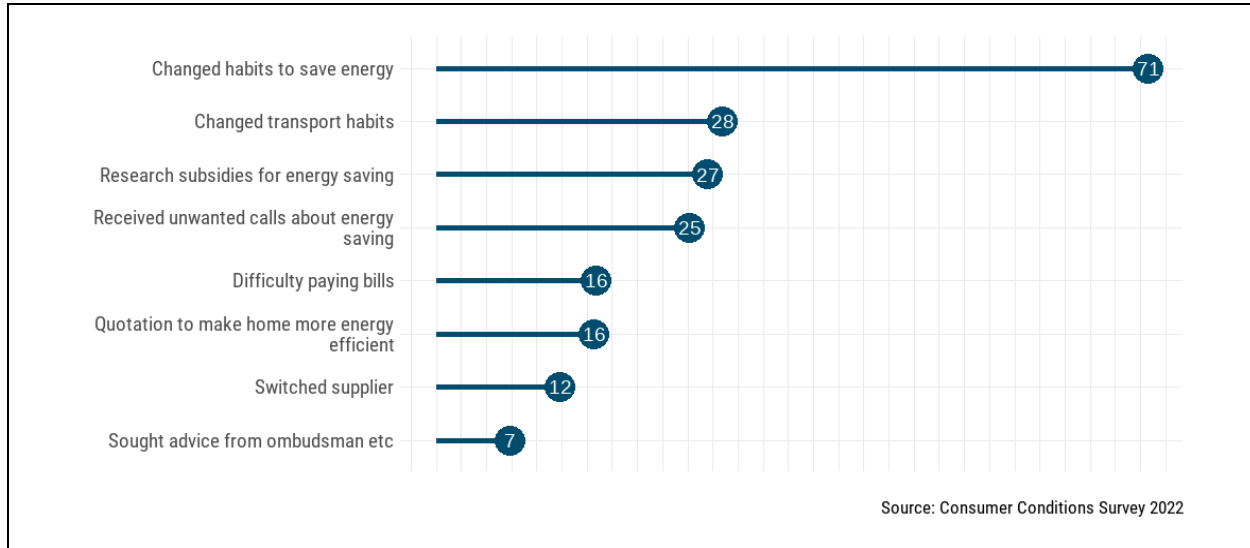


¹ THE CONSUMER CONFIDENCE INDICATOR IS THE ARITHMETIC AVERAGE OF THE BALANCES (POSITIVE PLUS NEGATIVE RESPONSES IN PERCENTAGE POINTS) OF THE ANSWERS TO THE QUESTIONS ON THE PAST AND EXPECTED FINANCIAL SITUATION OF HOUSEHOLDS, THE EXPECTED GENERAL ECONOMIC SITUATION AND THE INTENTIONS TO MAKE MAJOR PURCHASES OVER THE NEXT 12 MONTHS.

Energy price hikes spur change in consumer habits

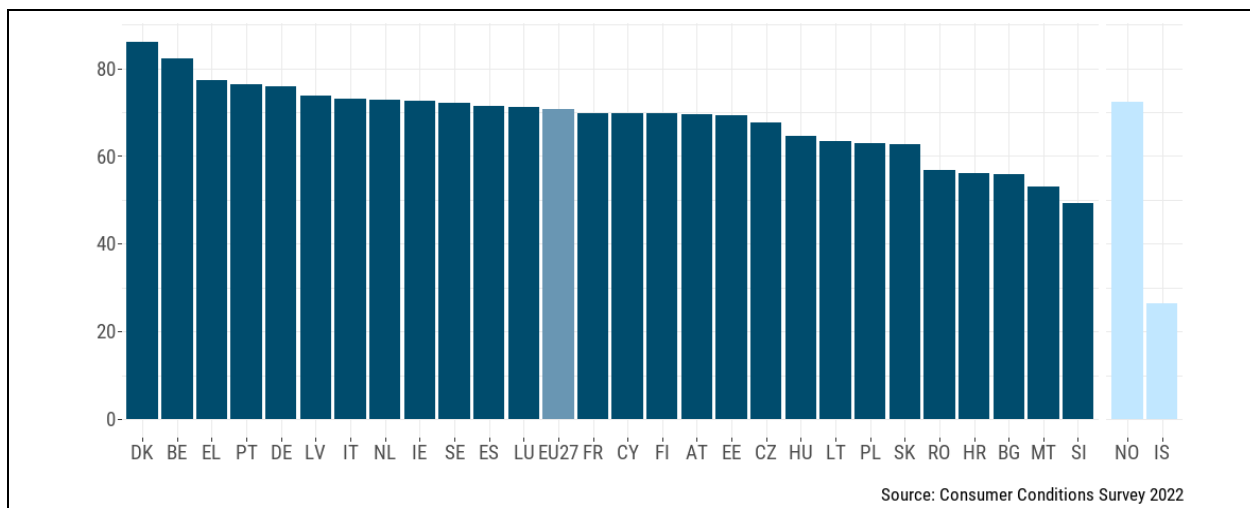
European consumers report that they have changed their habits in response to high energy prices (see figure 1 on inflation). More than seven in ten changed their behaviour in order to save energy at home (71%)(Figure 8), over a quarter reported they had adapted their use of transport (28%), while a similar proportion researched the availability of public subsidies for energy efficiency measures in their homes (27%).

FIGURE 8: EU CONSUMERS: REACTION TO HIGH ENERGY PRICES (%)



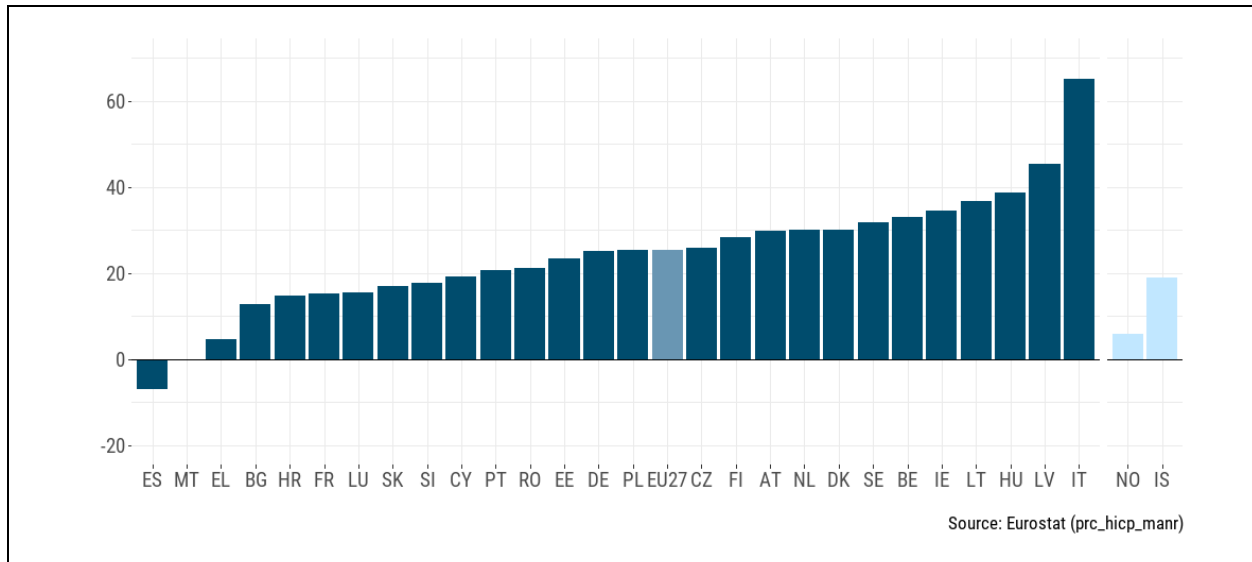
Despite variation in the reaction to high energy prices by country, more than half of consumers in all EU member states made changes to save energy (Figure 9). The proportion of individuals making changes to their use of transport ranged from just 18% in Czech Republic to almost 38% in Greece.

FIGURE 9: CHANGED HABITS TO SAVE ENERGY AT HOME (%)



The price paid for energy by consumers depends on a range of country specific factors, including the energy mix, the level of reliance on imported energy, as well as national regulations and systems of taxation. Consequently, the impact of increases in energy prices differs between countries. In December 2022, in annual rate, energy prices showed a decrease in Spain (-6.9%) but increased in all other countries up to 65% in Italy (Figure 10).

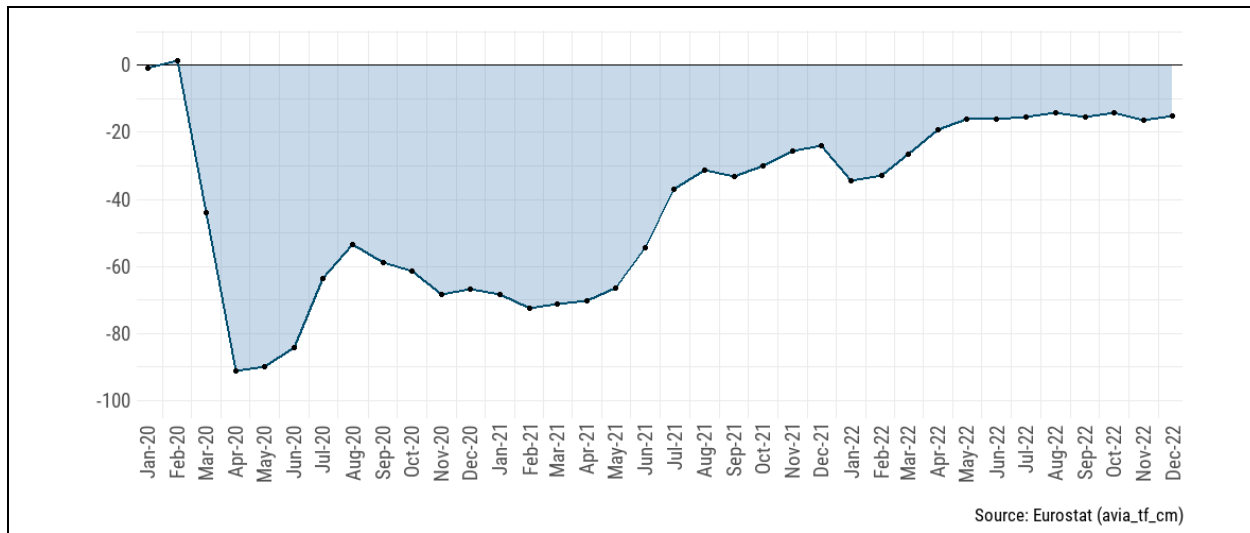
FIGURE 10: HARMONISED INDEX OF CONSUMER PRICES: ENERGY PRICES, DECEMBER 2022 (ANNUAL RATE OF CHANGE, %)



Post Covid-19 air travel approaching 2019 levels despite hesitation

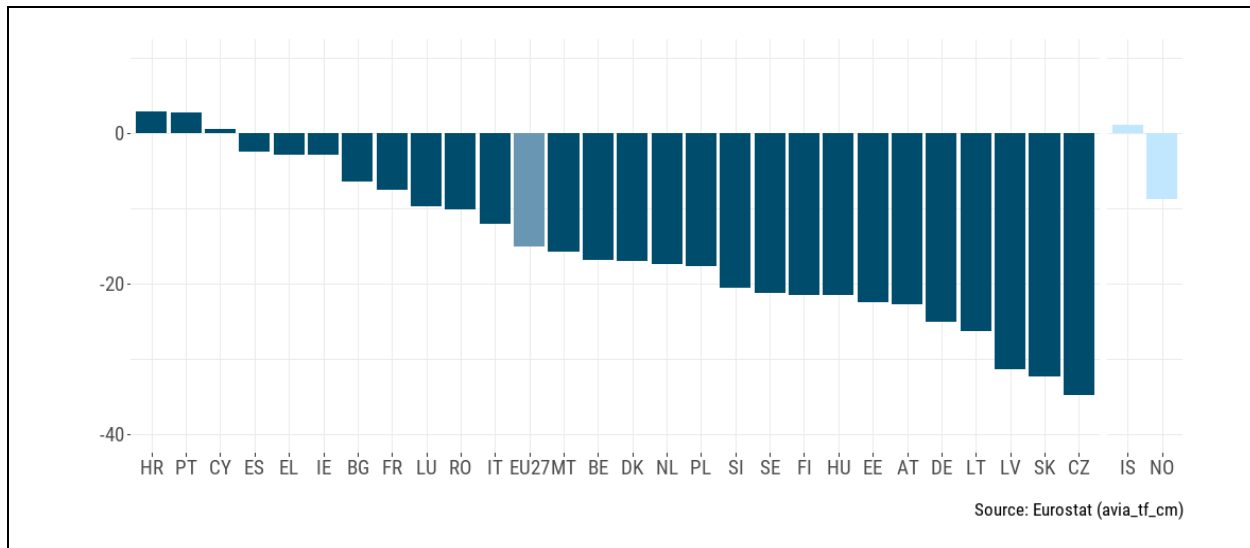
Official data on the volume of Commercial flights within the EU highlight the impact of the lifting of Covid-19 related restrictions on travel (Figure 11). The number of flights taking off at the end of 2022 was roughly 15% below 2019 levels on a monthly basis, compared with the more than 90% drop seen in April 2020 at the height of lock down related restrictions.

FIGURE 11: VOLUME OF COMMERCIAL FLIGHTS WITHIN THE EU (%CHANGE OVER SAME MONTH IN 2019)



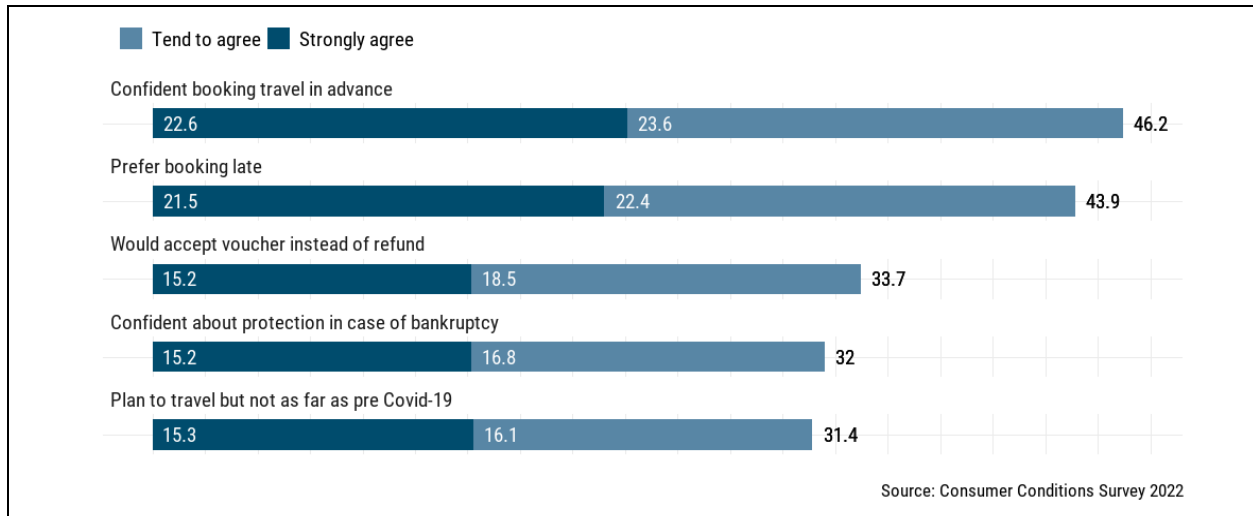
Based on data for December 2022, commercial flights are operating at just above 2019 levels in three countries: Croatia, Cyprus and Portugal. Activity is within 3 percent of 2019 levels in Spain, Greece and Ireland (Figure 12).

FIGURE 12: VOLUME OF COMMERCIAL FLIGHTS WITHIN THE EU, DEC 2022 (% CHANGE OVER DEC 2019)



Some European consumers report hesitation in relation to future travel plans: 31% of European consumers said they plan to travel, but not as far as pre Covid-19 (Figure 13). Mindful of recent travel disruption, 44% of respondents expressed a preference for late booking of future travel plans. Nonetheless, 46% agreed that they felt confident when booking travel in advance. When questioned about possible cancellations in the future, 33% agreed that they would accept a voucher instead of a refund in relation to delayed travel arrangements. A similar proportion felt confident about being protected in the case of bankruptcy (32%).

FIGURE 13: ATTITUDES TOWARDS POST COVID-19 TRAVEL ARRANGEMENTS (%)



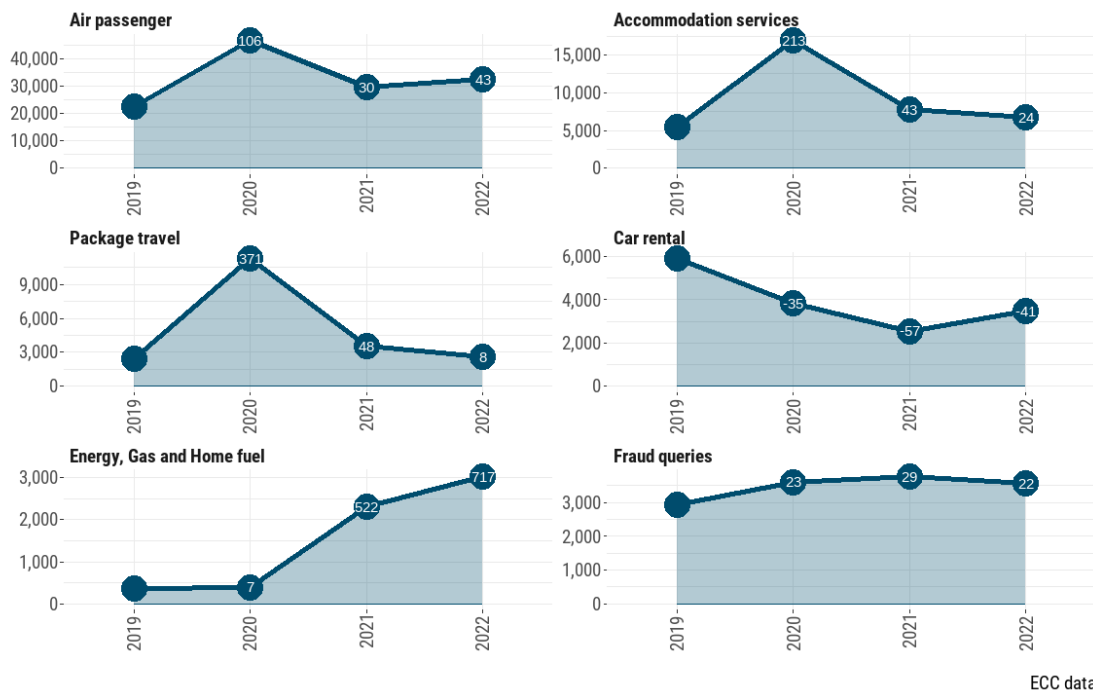
European Consumer Centres play a key role to assist consumers with their cross border purchases

The European Consumer Centres Network (ECC) deals exclusively with consumer requests and complaints concerning a cross border purchase within the EU. The number of requests they received increased dramatically in 2020, notably in relation to purchases made for holidays. Overall requests went up from just over 119,000 in 2019 to more than 166,000 in 2020, an increase of 40%. While this peak is the clear result of 2020 covid-19 travel cancellations total queries in 2022 were still 7% above 2019 levels.

During 2020 Grievances against companies in the package travel, accommodation services and air passenger services sector multiplied by 4, 3 and 2 respectively relative to 2019, with air travel complaints being by far the largest source of cross border issues raised to ECCs (Figure 14). More recently, requests related to the energy, gas and home fuel sector increased dramatically, with 2022 volumes equivalent to more than 700% those received in 2019, albeit from a low base.

The escalation rate, defined as the proportion of cases where ECCs needed to intervene with the trader to seek redress on behalf of the consumer, stood at a four year high in 2022, up from 14.4% in 2019 to 17.0%.

FIGURE 14: COMPLAINTS RECEIVED BY THE EUROPEAN CONSUMER CENTRE NETWORK BETWEEN 2019 AND 2022 BY SECTOR (FIGURE IN THE CIRCLE = PERCENTAGE CHANGE COMPARED TO 2019)



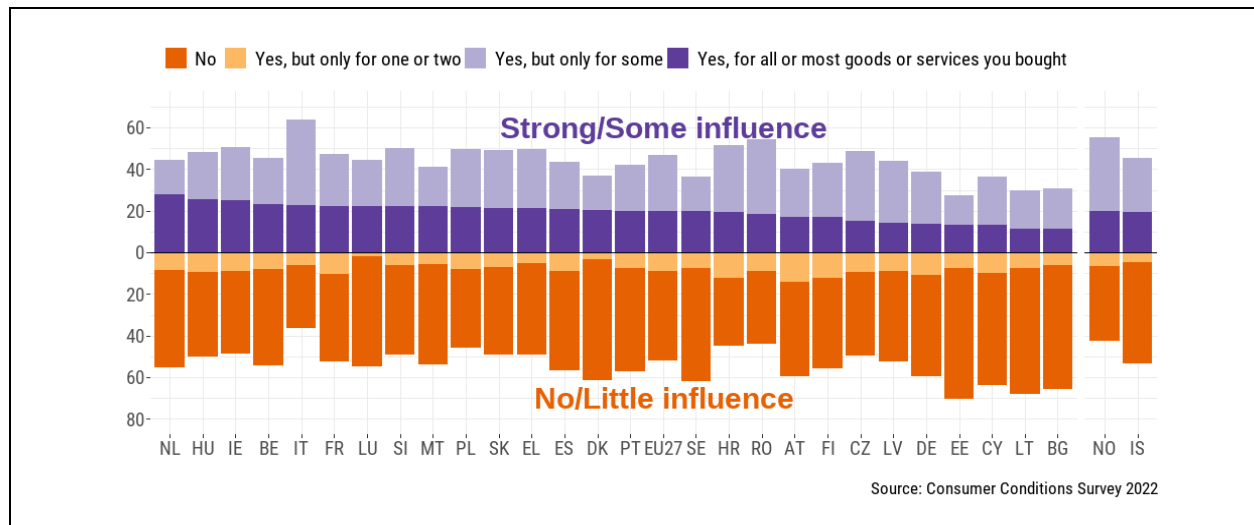
4. GREEN TRANSITION

High levels of awareness, stagnating levels of action

European citizens are aware of the need to act in order to contribute to the green transition and tackling climate change. Results from a recent Eurobarometer survey² on the green transition found that more than 72% of respondents think that they should personally do more than they currently do to contribute to the green transition and tackling climate change.

Consumers are however very much split in terms of the extent to which the environmental impact of the consumption of goods and services influences their choices. Among respondents to the Consumer Conditions Survey, 56% say they were influenced by environmental consideration for at least one or two products/services they bought in the past two weeks. This was split between those who considered the environment for all or most purchases (20%), for some purchases (27%) or just one or two purchases (9%). Some 43% of consumers state this was not a factor influencing their choice at all (figure 15). Compared to the same question asked in 2020, there is no significant difference.

FIGURE 15: WHETHER ENVIRONMENTAL IMPACT OF GOODS OR SERVICES PURCHASED IN LAST TWO WEEKS INFLUENCE CHOICE (%)

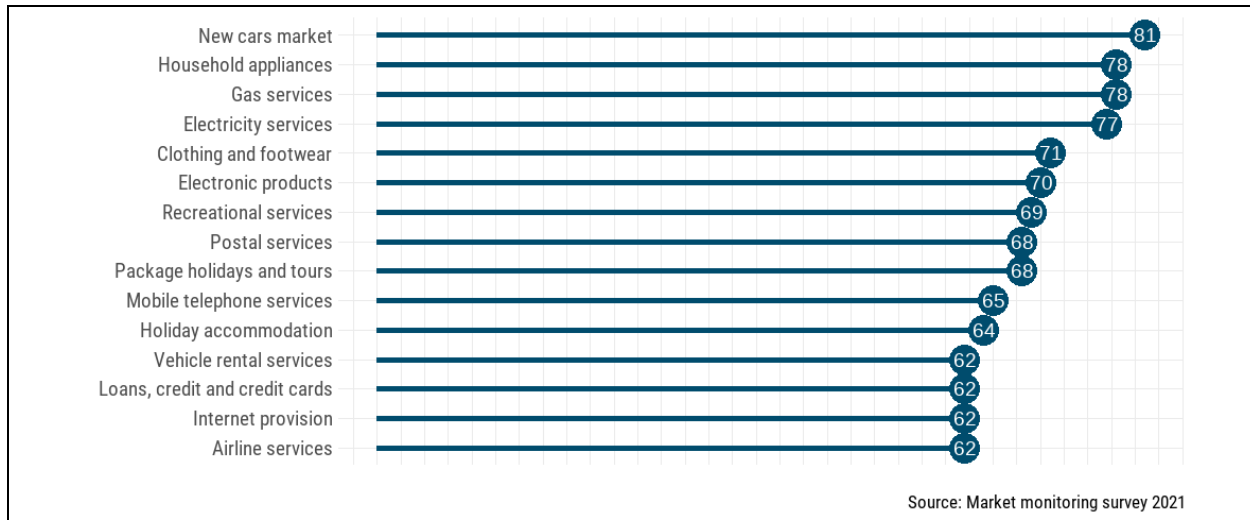


Importance of environmental considerations varies by sector

Data from the 2021 Market Monitoring survey, show that the importance consumers place on the environmental impact when making choices about products and services varies by market sector. This ranged from 81% who felt that this was important in the case of purchases for new cars, to 62% in the case of vehicle rentals, internet provision, loans, credit and credit cards and airline services (Figure 16).

² SPECIAL EUROBAROMETER 527: FAIRNESS PERCEPTIONS OF THE GREEN TRANSITION

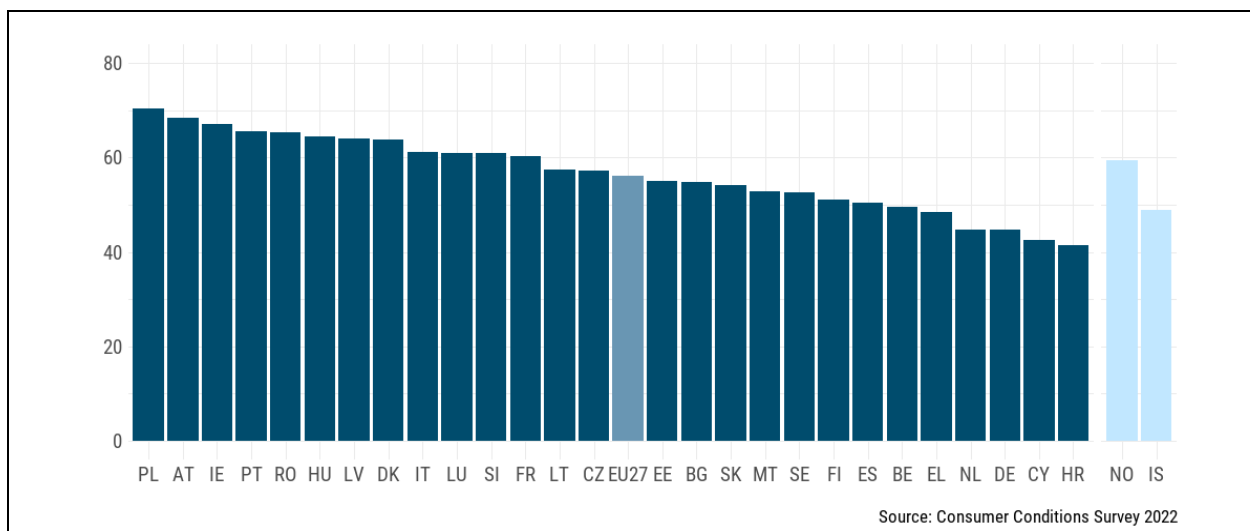
FIGURE 16: OVERALL, HOW IMPORTANT WAS THE ENVIRONMENTAL IMPACT WHEN CHOOSING PRODUCTS OR SERVICES (VERY/FAIRLY IMPORTANT, %)



Scepticism of environmental claims among European consumers

Confidence in environmental claims is not universal, with consumers showing a degree of scepticism. While the majority are confident in claims made about the environmental credentials of the products they buy (56% of consumers agree/strongly agree that these claims are reliable), 39% disagree/strongly disagree that environmental claims are reliable (Figure 17). The results represent a weakening in confidence levels compared to 2020, with the share believing in the reliability of environmental claims dropping almost five percentage points. This may show a higher level of awareness of citizens about the frequency of unjustified green claims (i.e. greenwashing).

FIGURE 17: MOST ENVIRONMENTAL CLAIMS ARE RELIABLE - STRONGLY AGREE/AGREE (%)



5. DIGITAL FAIRNESS

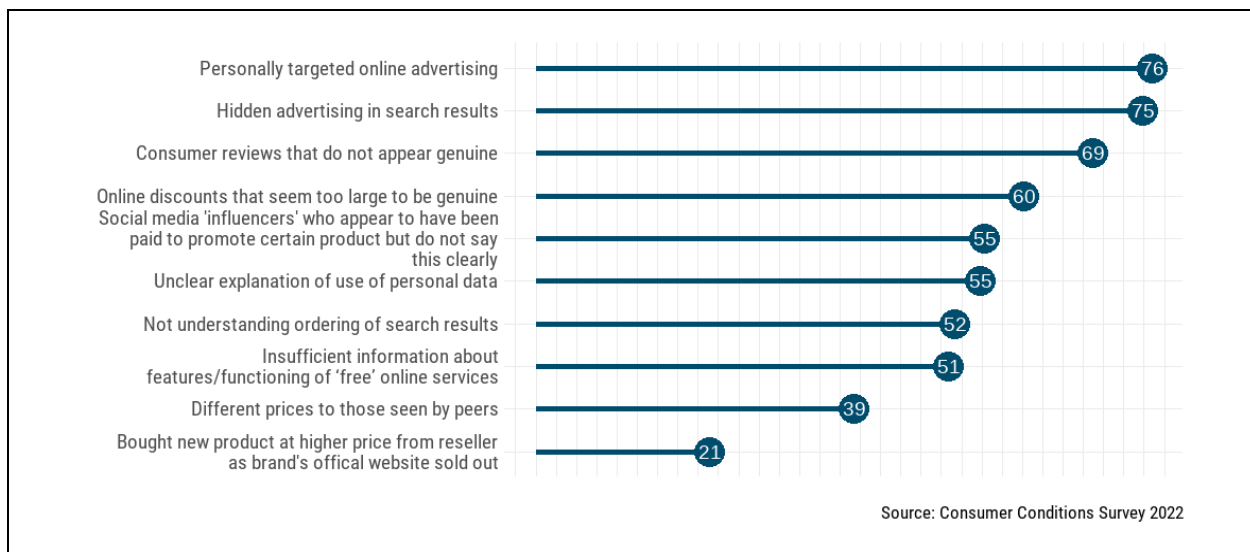
Online consumers are exposed to frequent unfair practices and have privacy concerns

The contribution of e-commerce (online sales of goods) to the European Union's GDP, rose from 2.5% in 2017 to 4% in 2021³. Moreover, the market share of e-commerce in global retail trade is expected to rise by 1 percentage point per year during the period to 2025, with growth rates anticipated to persist or even accelerate in the coming years⁴.

Among consumers responding to the Consumer Conditions Survey, 71% had purchased goods or services online in the past 12 months. 61% have purchased from retailers/providers in their own country, 27% from another EU country and 20% from retailers/providers outside the EU.

From a list of ten possible problematic online commercial practices, eight were experienced by more than half of consumers: 76% has been personally targeted by online advertising, 75% experienced hidden advertising in search results, and 69% had come across reviews that did not appear genuine (Figure 18), as the three most frequent problematic practices.

FIGURE 18: EU CONSUMERS: PROBLEMS ENCOUNTERED WHEN BUYING ONLINE (ALWAYS/MOST OF THE TIME/SOMETIMES, %)



³ 2021 EUROPEAN E-COMMERCE REPORT: [HTTPS://ECOMMERCE-EUROPE.EU/WP-CONTENT/UPLOADS/2021/09/2021-EUROPEAN-E-COMMERCE-REPORT-LIGHT-VERSION.PDF](https://ecommerce-europe.eu/wp-content/uploads/2021/09/2021-EUROPEAN-E-COMMERCE-REPORT-LIGHT-VERSION.PDF)

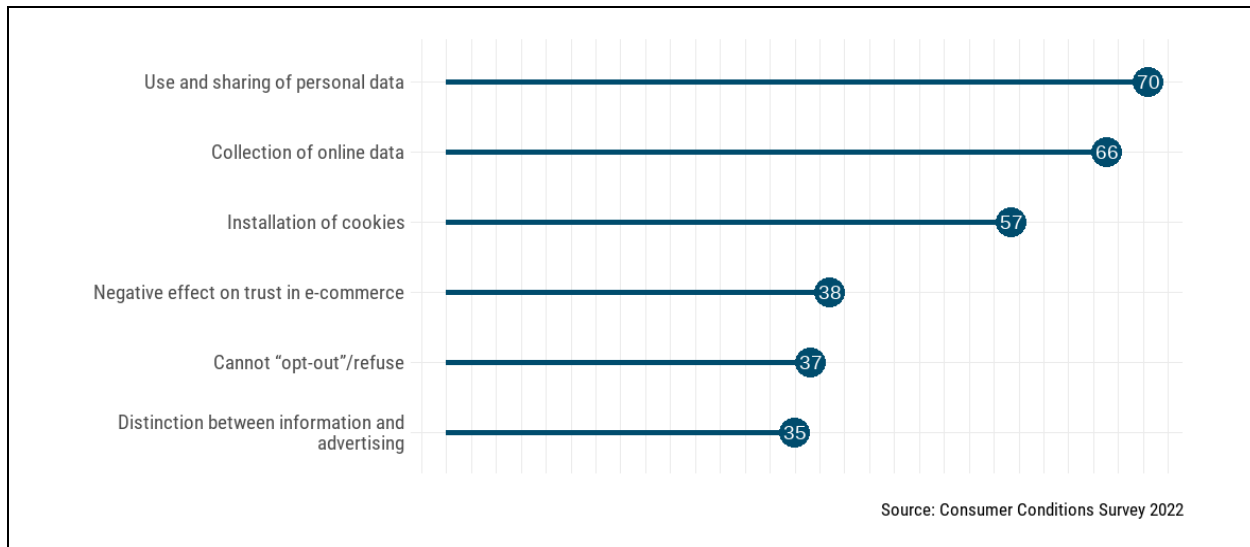
⁴ CALCULATIONS BASED ON EMARKETER DATA, STATISTA WEBSITE 10/11 JAN 2023. [HTTPS://WWW.STATISTA.COM/STATISTICS/379046/WORLWDWIDE-RETAIL-E-COMMERCE-SALES/](https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales/)
[HTTPS://WWW.STATISTA.COM/STATISTICS/443522/GLOBAL-RETAIL-SALES/](https://www.statista.com/statistics/443522/global-retail-sales/)

Data collection practises of connected cars little known

A recent European Commission study into connected cars, which process data on the surrounding area, as well as the car and the driver, concluded that consumers have limited knowledge of how their data is used by such devices. A consumer survey conducted in Seven EU member states⁵ as part of the research found that only 38% of respondents knew at least something about what data are collected in a connected car (figure 22). Even fewer knew what is done with the data collected (31%), although younger respondents (aged between 18 and 34 years) were generally more knowledgeable on both topics than the rest of respondents.

When asked about important concerns in relation to online advertising, consumers are mostly worried about the use and sharing of personal data (70%), the collection of online data (66%), while the next most common concern, shared by 57% of respondents, was the installation of cookies (Figure 19).

FIGURE 19: EU CONSUMERS IMPORTANT CONCERNS ABOUT ONLINE ADVERTISING (%)



High frequency of manipulative interfaces (Dark Patterns)

A 2022 investigation⁶ by national consumer authorities found that 37% of websites potentially violated the Unfair Commercial Practices Directive due to the employment of manipulative practises known as dark patterns.

Hidden information was the most frequent manipulative practice - 70 out of the 399 (18%) websites examined made it difficult to locate information related to delivery costs, the composition of products, or on the availability of a cheaper option, while 23 (6%) websites were hiding information with the aim

⁵ GERMANY, IRELAND, SPAIN, FRANCE, ITALY, POLAND AND SWEDEN

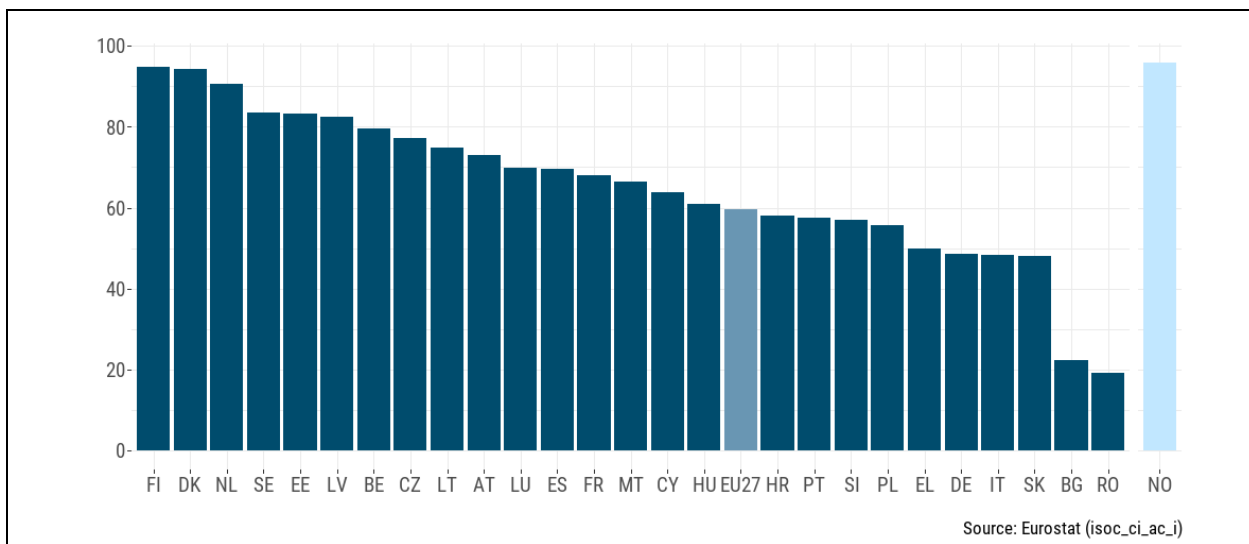
⁶ THE INVESTIGATION WAS COORDINATED BY THE COMMISSION, IN COLLABORATION WITH AUTHORITIES OF 23 EU MEMBER STATES, NORWAY AND ICELAND

of manipulating consumers into entering into a subscription. Misleading user interfaces, known as false hierarchy, directing consumers towards certain choices was the next most common tactic, employed by 54 websites (14%). A further 42 websites (11%) were found to include a fake countdown timer, designed to pressure clients into making a purchase by responding to a made-up time limited offer.

Banking online is common in most member states

Online banking is widely used, with 60% of individuals across the EU making use of banking services via the internet in 2022 (Figure 20). There is wide variation in the uptake of these services at the country level, ranging from very few users in Romania and Bulgaria, to near total adoption in Denmark and Finland. The proportion of consumers carrying out other financial activities online (including renewal/buying of insurance, arranging a loan/credit and buying and selling of shares) is relatively small across all countries: 13% made use of such services in 2022.

FIGURE 20: EU CONSUMERS USE OF INTERNET BANKING (% , 2022)



Disparities in the use of e-commerce persist

There continue to be large differences in the uptake of e-commerce by age: while more than 4 in 5 of those in the age groups 18-34 and 35-54 report they had bought on-line (81%), the proportion reduces to two thirds of those aged 55-64 (66%), and to half of those over the age of 64 (51%).

Similar differences by education level exist - 51% of people whose highest education level was lower secondary education or below made purchases on-line, compared to 79% among respondents with some tertiary level education. A rural/urban divide in the use of online buying is also apparent. Around two thirds of those living in rural areas bought online in the last 12 months (67%), compared with almost three quarters of those living in large towns (74%). According to data gathered by Eurostat, the main reasons

for not buying online are a preference to buy in person or the lack of necessity to do so, although concerns about reliability of e-commerce is also a factor .

Only around a fifth of parents effectively used controls to limit young gamers

Only 19% of parents effectively use parental controls to limit the amount of time and money their children could spend on games using their online devices in the last 12 months. A further 8% considered activating such controls without doing so.

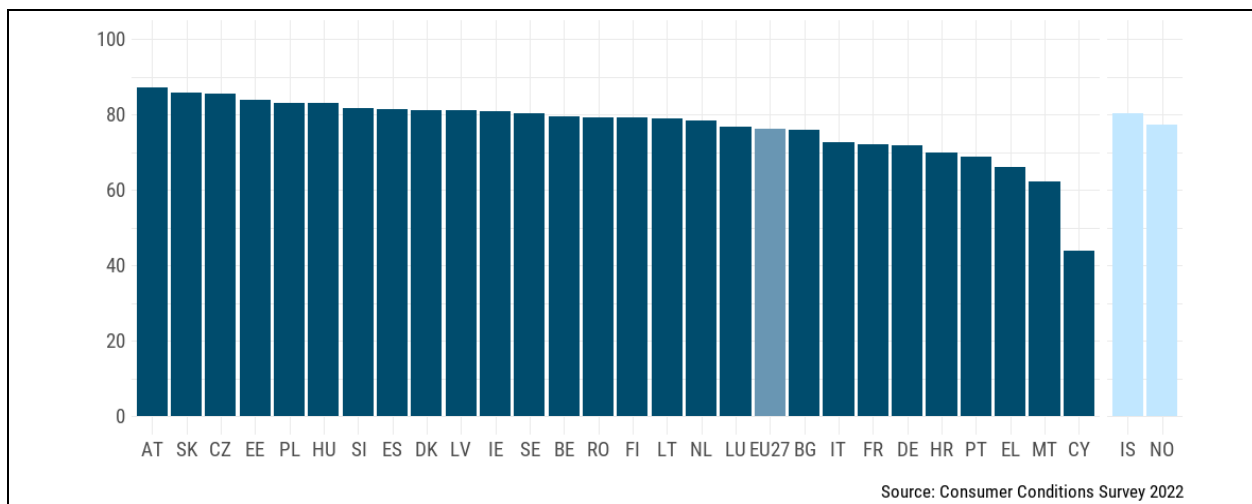
The likelihood of activation of controls increases with level of education: 23% of those with some tertiary education activated such measures, compared with 14% among those with less than high school education.

6. OTHER CONSUMER CONDITIONS – A SNAPSHOT

High levels of consumer trust in traders to respect rights

Consumers are, by and large, confident that traders operate in a fair manner. 76% agree that retailers and service providers respect consumer rights (Figure 21). Trust levels vary by different demographic characteristics, notably by age, level of education, as well as financial situation. Younger people and those with higher levels of education tend to have higher levels of trust, while those in a difficult financial situation show less trust.

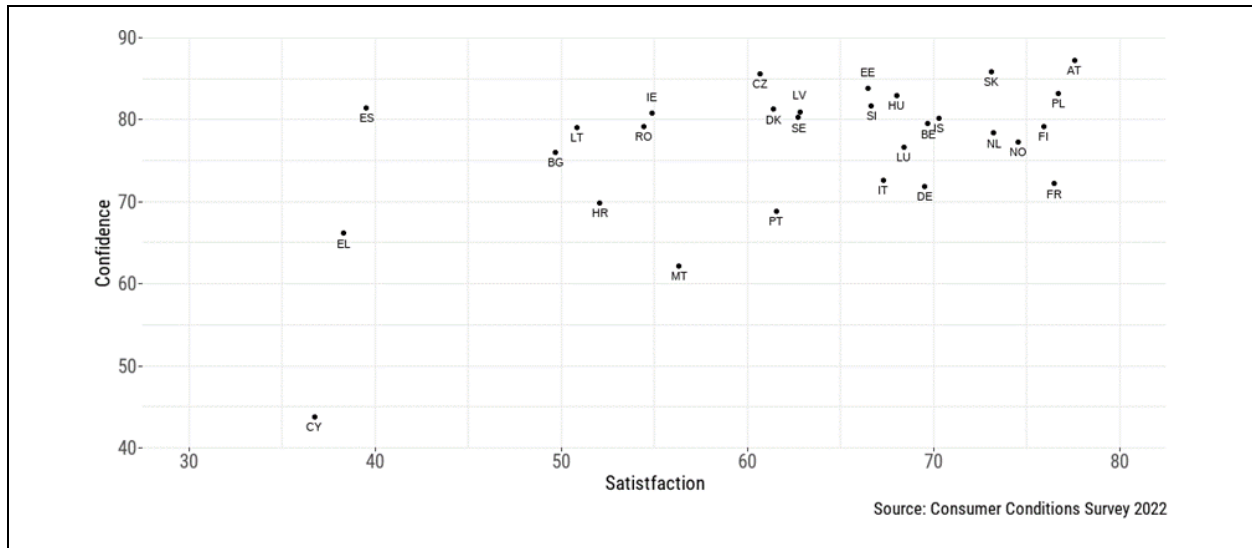
FIGURE 21: IN GENERAL, RETAILERS AND SERVICE PROVIDERS RESPECT YOUR RIGHTS AS A CONSUMER - (STRONGLY AGREE + AGREE, %)



Trust in retailers and services providers tied to management of complaints

There is some evidence of a relationship between consumer trust in retailers and services providers and their ability to deal with complaints effectively. A higher rate of consumer satisfaction with resolution of problems tends to be associated with a higher rate of trust (Figure 22).

FIGURE 22: RELATIONSHIP BETWEEN SATISFACTION WITH HANDLING COMPLAINTS AND CONFIDENCE IN RESPECT FOR CONSUMER RIGHTS (%)



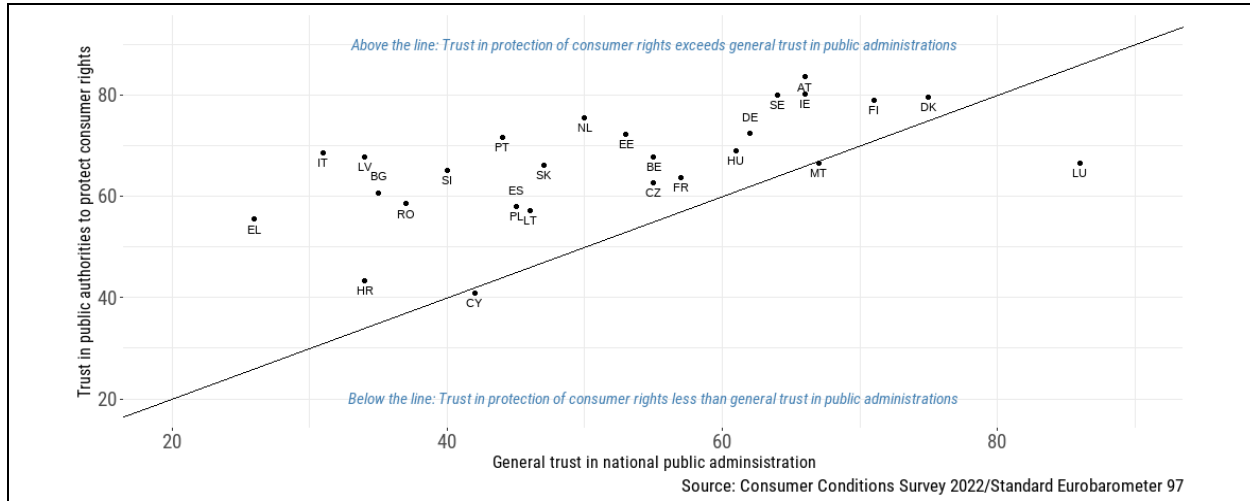
Trust in public authorities to protect consumer tends to be higher than general trust levels in public administrations

Combining data from Eurobarometer 97⁷ with figures from the 2023 Consumer Conditions survey shows that higher trust in public administrations generally is linked to higher levels of trust in public authorities specifically in relation to protection of consumer rights.

Figure 23 includes data from two questions: the proportion of Europeans who tend to trust national public administrations in their country of residence (used to indicate general trust), as well as the proportion who agree or strongly agree to the statement “you trust public authorities to protect your rights as a consumer”. At the same time, it is clear in the majority of countries that trust in consumer authorities is generally higher than general trust levels in public administrations.

⁷ STANDARD EUROBAROMETER 97 - SUMMER 2022

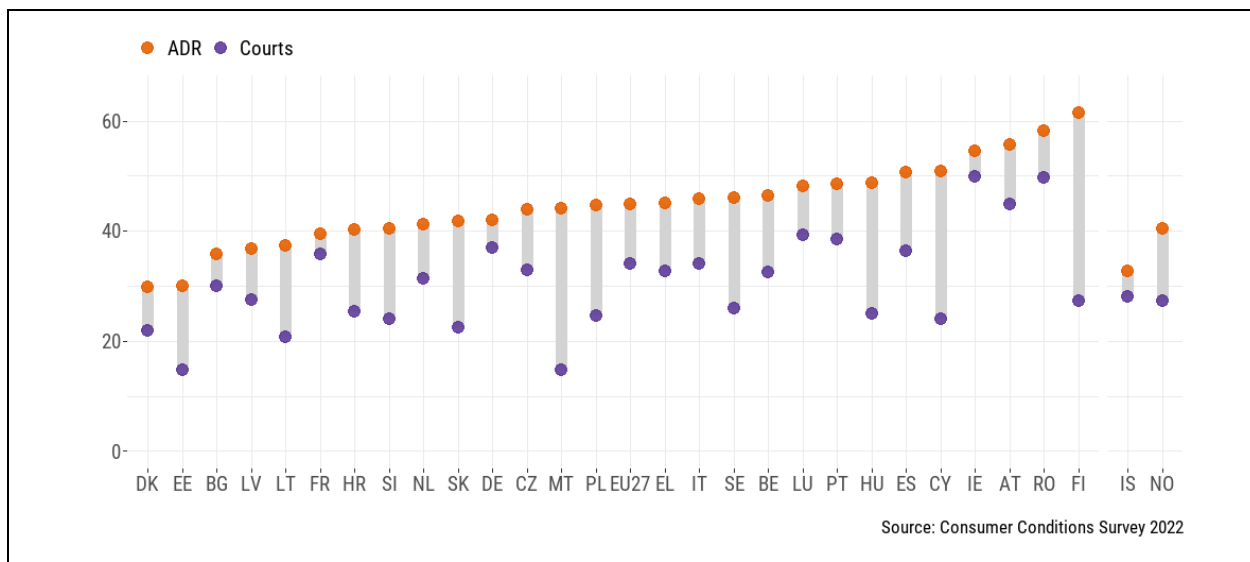
FIGURE 23: RELATIONSHIP BETWEEN GENERAL TRUST IN PUBLIC ADMINISTRATION AND SPECIFIC TRUST IN PUBLIC AUTHORITIES TO PROTECT CONSUMER RIGHTS



Alternative dispute resolution is considered more efficient than courts

Consumers perceive that it is easier to settle a dispute through an out-of-court body in comparison to doing so through the courts. Some 45% of consumers felt that it is easy to settle disputes with retailers and service providers through an out-of-court body, compared with 34% who felt that going through the courts is easy. This difference in perception is common to all member states, although the difference varies considerably (Figure 24). The oldest cohort (65+) is significantly less likely to agree with the ease of settling disputes via the courts (28%) or through an out-of-court body (39%).

FIGURE 24: IT IS EASY TO SETTLE DISPUTES WITH RETAILERS AND SERVICE PROVIDERS THROUGH AN OUT-OF-COURT BODY (ADR) AND COURTS - (STRONGLY AGREE + AGREE, %)



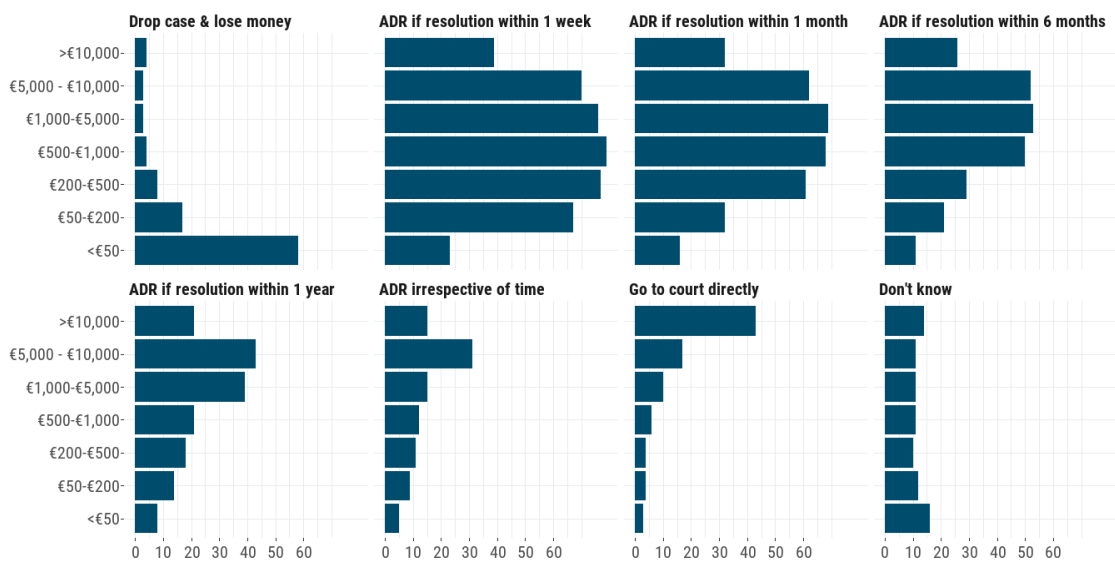
Consumers engagement with ADR directly related to time and money

Alternative dispute resolution (ADR) mechanisms are designed to provide both consumers and traders with a quick and inexpensive alternative to court proceedings. Research conducted in the summer of 2022 in six EU member states⁸ found that consumers are more inclined to consider ADR for claims of high value and/or with lower resolution time.

When asked about different hypothetical claims of varying value and duration in time, consumers were generally more willing to devote more time and effort to claims of higher value. While 58% of those surveyed would be prepared to drop their case and lose the money for a claim of €50 or less, 31% would use ADR irrespective of the time required for a claim in the region of €5,000 to €10,000 (Figure 25).

Based on data from the 2022 Justice Scoreboard⁹ the estimated time needed to resolve litigious civil and commercial cases at first instance varies considerably by country. Among the 23 member states with data available this time ranges from just over 100 days in Lithuania, to almost 700 days in Italy. The estimated time exceeds 200 days in 12 countries.

FIGURE 25: WILLINGNESS TO TAKE UP ADR BY CLAIM VALUE AND PROCEDURE LENGTH (%)



Source: Behavioural study on disclosure of ADR information to consumers by traders and ADR entities.
Data provided are cumulative - i.e. people who indicated that they would use ADR if time period was less than 1 month are also included in results for less than one week.

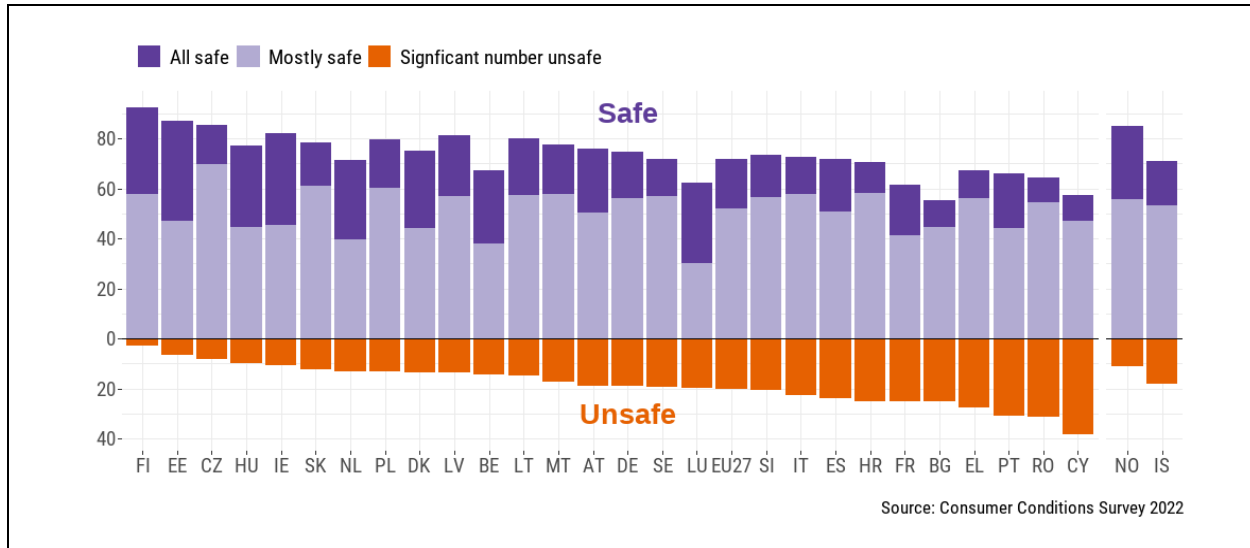
⁸ BEHAVIOURAL STUDY ON DISCLOSURE OF ADR INFORMATION TO CONSUMERS BY TRADERS AND ADR ENTITIES

⁹ [HTTPS://COMMISSION.EUROPA.EU/SYSTEM/FILES/2022-05/EU_JUSTICE_SCOREBOARD_2022.PDF](https://commission.europa.eu/system/files/2022-05/EU_JUSTICE_SCOREBOARD_2022.PDF)

High confidence in the safety of goods in the EU

At the EU level 72% of consumers are generally confident that the products they buy are safe: either confident that all products are safe (20%) or that products are mostly safe (52%), (Figure 26).

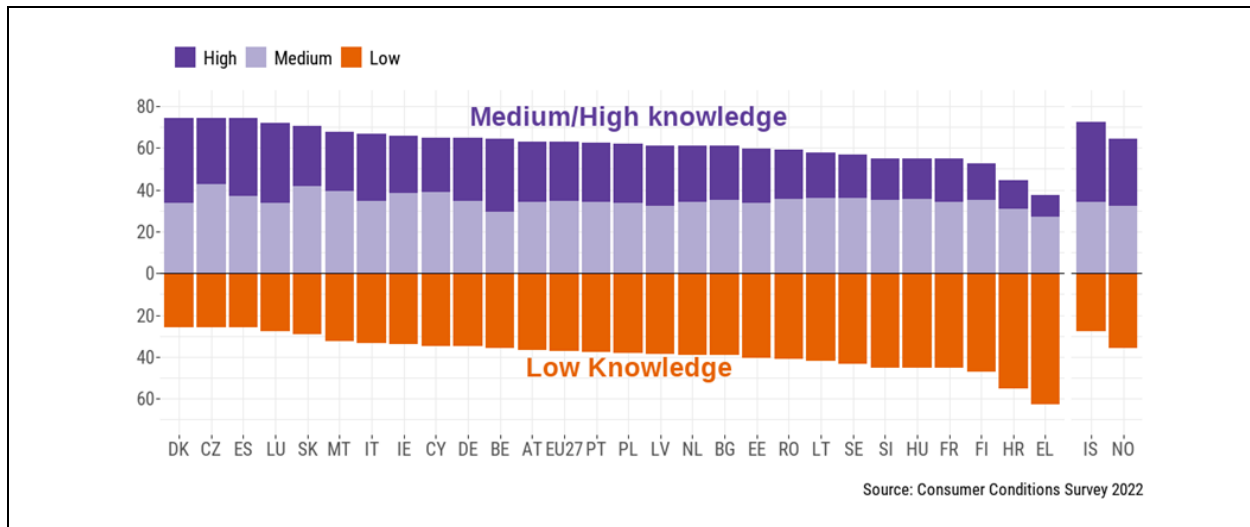
FIGURE 26: CONSUMER CONFIDENCE LEVELS IN PRODUCT SAFETY (%)



MOST EUROPEAN CONSUMERS DON'T HAVE GOOD KNOWLEDGE OF THEIR ECONOMIC CONSUMER RIGHTS

In 2022 more than half (56%) of consumers were aware of their right to return goods bought at distance within 14 days of reception. The same proportion knew that a contract could not include a clause to raise the price significantly without offering the possibility to cancel. Just over two fifths (43%) understood their right to a free repair or replacement in the event of a new product breaking down within two years of delivery, while around a third (31%) knew they did not have to pay for or to return unsolicited products.

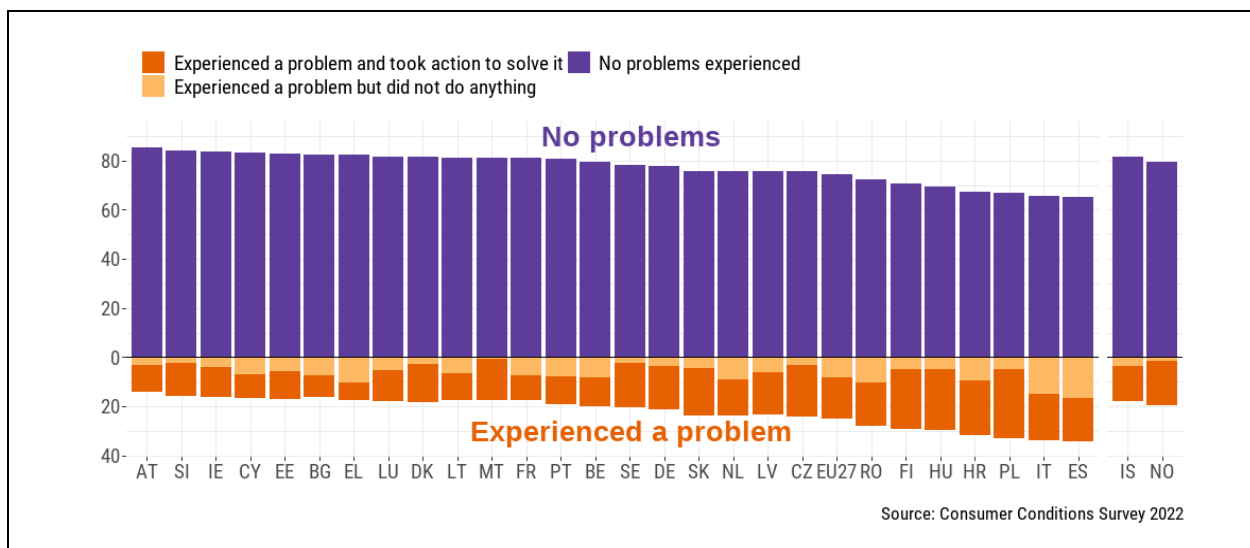
Based on these four rights, consumers were categorised according to their overall level of knowledge: high (aware of at least three of the above rights), medium (aware of two) or low (aware of less than two). Across EU countries more than a third of consumers had a low knowledge of their rights (37%), compared with 28% with high knowledge. There was significant variation in these proportions between countries (Figure 27).

FIGURE 27: OVERALL KNOWLEDGE OF CONSUMER RIGHTS (%)

A QUARTER OF CONSUMERS EXPERIENCED A PROBLEM OVER THE LAST YEAR, AND THEIR COMPLAINTS WERE MAINLY ADDRESSED TO TRADERS

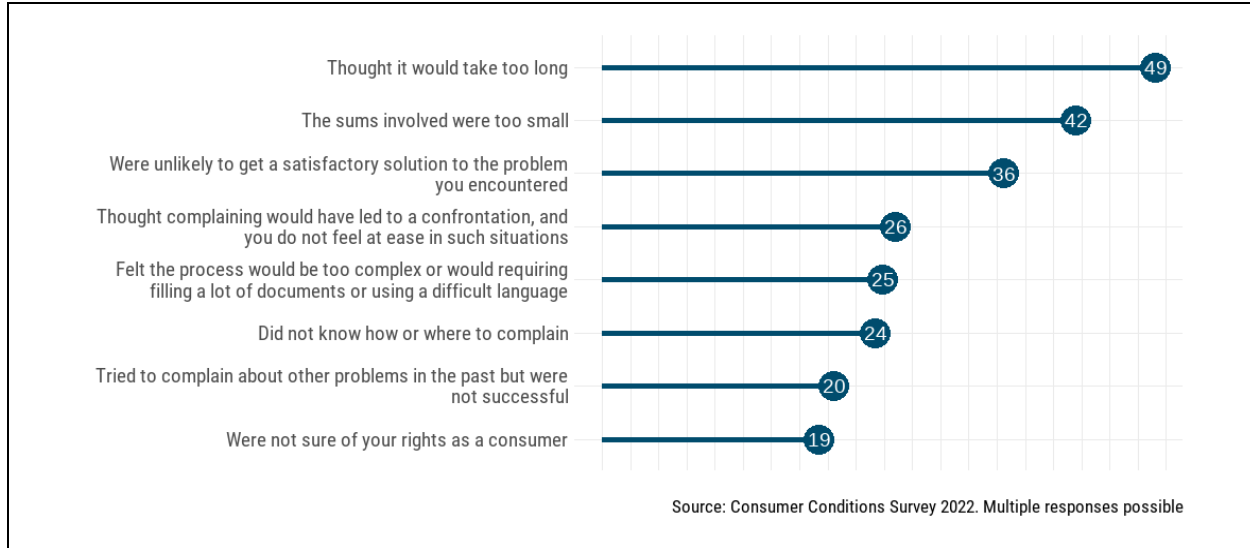
In 2022, 25% of consumers reported that they had encountered a problem over the previous 12 months when buying goods or services from a trader in their own country, for which they felt there was legitimate reason to complain (Figure 28).

The proportion of consumers reporting a problem varies by age, with younger people more likely to report experience of a problem: over a quarter of 18-34 (29%) year olds and 35-54 year olds (30%) did so, compared with around a fifth of those aged 55-64 (21%) and those over 64 (17%). This is related to the prevalence of buying goods and services online which is more common among younger consumers: of those who bought online in the last 12 months 30% had experienced a problem, compared with 14% of those who had not.

FIGURE 28: CONSUMER EXPERIENCE OF PROBLEMS IN LAST 12 MONTHS (%)

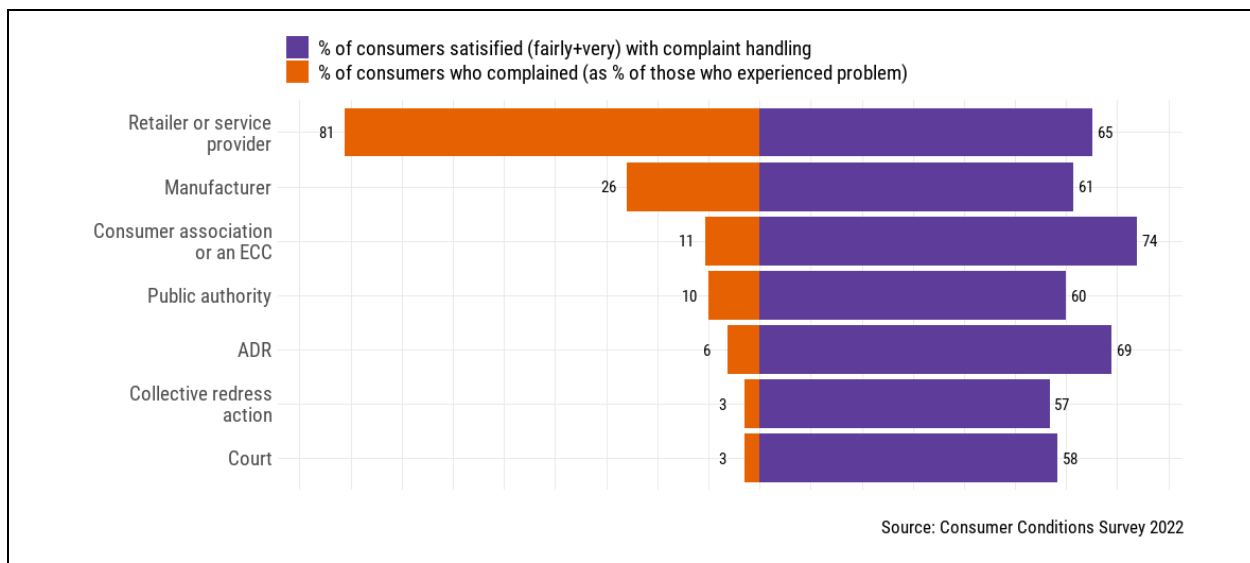
Of those encountering problems almost half did not complain, because they felt it would take too long to do so (49%), the sums involved were too small (42%) or because they felt it was unlikely to get a satisfactory solution to the problem (36%) among other reasons (Figure 29).

FIGURE 29: REASONS WHY CONSUMERS ENCOUNTERING PROBLEMS DID NOT COMPLAIN (%)



Consumers typically complain to the retailer or service provider (81%), while taking the business to court remains the least common action taken, along with joining a collective redress action (3%). Lodging a complaint with a public authority remains rare (10% of complainants did so), (Figure 30). Among those that complain, the majority are either fairly or very satisfied with how the complaint was dealt with, although the satisfaction levels differ by the recipient of complaints.

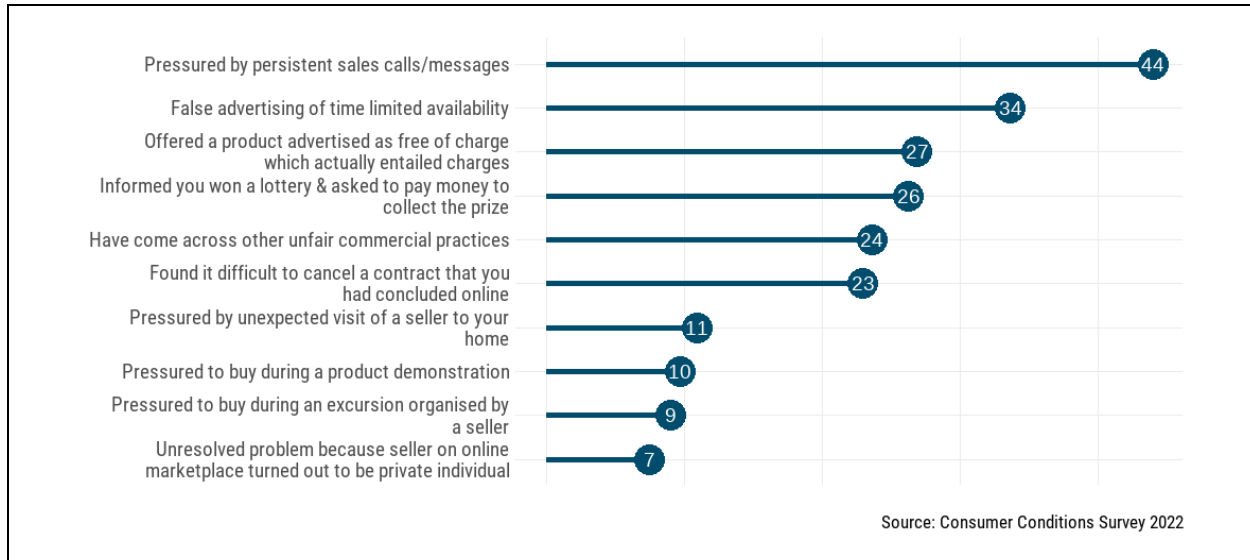
FIGURE 30: EU CONSUMERS' COMPLAINTS AND SATISFACTION WITH COMPLAINT HANDLING BY RECIPIENT (%)



Close to half of European consumers experience pressure selling via calls and messages

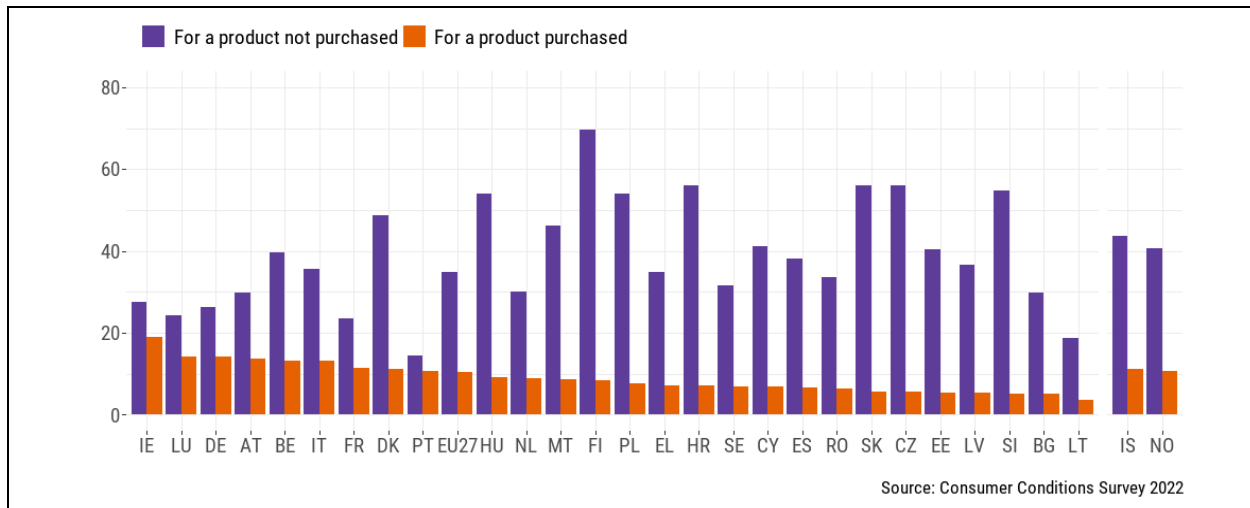
Pressure selling through the use of persistent sales calls/messages urging consumers to buy something or sign a contract is the most common unfair practice encountered. Around two fifths of EU consumers (44%) reported experience of such practices from traders, followed by false advertising of time limited availability of products/special prices (34%). (Figure 31).

FIGURE 31: CONSUMERS EXPERIENCE OF UNFAIR PRACTICES FROM TRADERS (% OF CONSUMERS)



Product recalls are visible to consumers but experienced by a small minority

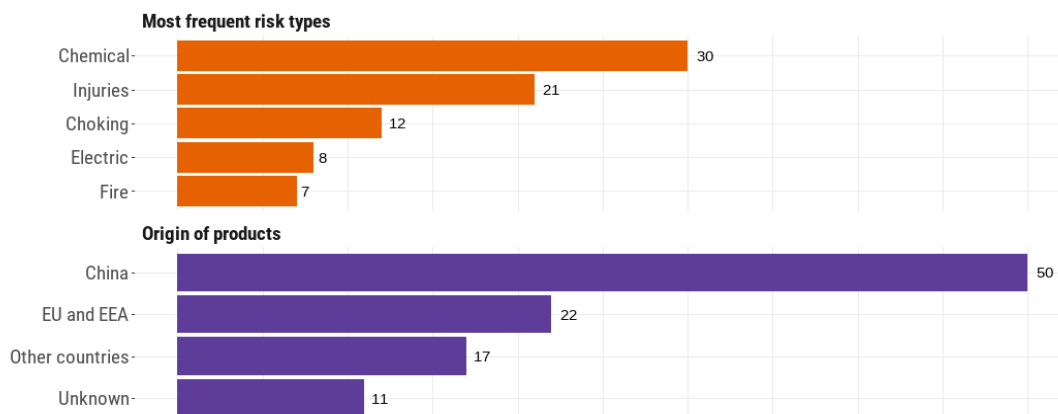
Consumers show an awareness of product recalls: across the EU some 42% of consumers had experience of a product recall in the last two years. Whilst visibility is relatively high, only 10% of consumers experienced a recall for a product they owned (Figure 32).

FIGURE 32: EU CONSUMERS EXPERIENCE OF PRODUCT RECALLS IN THE PAST 2 YEARS (%)

More than 2100 alerts about dangerous products exchanged across the EU by authorities in 2022.

According to data from the Safety Gate¹⁰, the EU rapid alert system for dangerous non-food products linking national product safety authorities in the EU, there were 2,117 product alerts in 2022. Half of all alerts related to products produced in China, with the remaining products flagged as dangerous coming from EU and EEA countries (22%) and other countries (17%). A further 11% of affected products were of unknown origin.

Among alerts recorded in 2022 the most frequently signalled type of risk was the presence of potentially harmful chemicals (30%), typically linked with cosmetic products, jewellery and toys. The next highest risk, generally associated with motor vehicles, was injury (21%) (Figure 33).

FIGURE 33: SAFET GATE ALERTS BY ORIGINI OF PRODUCTS AND TYPE OF RISK (2022, %)

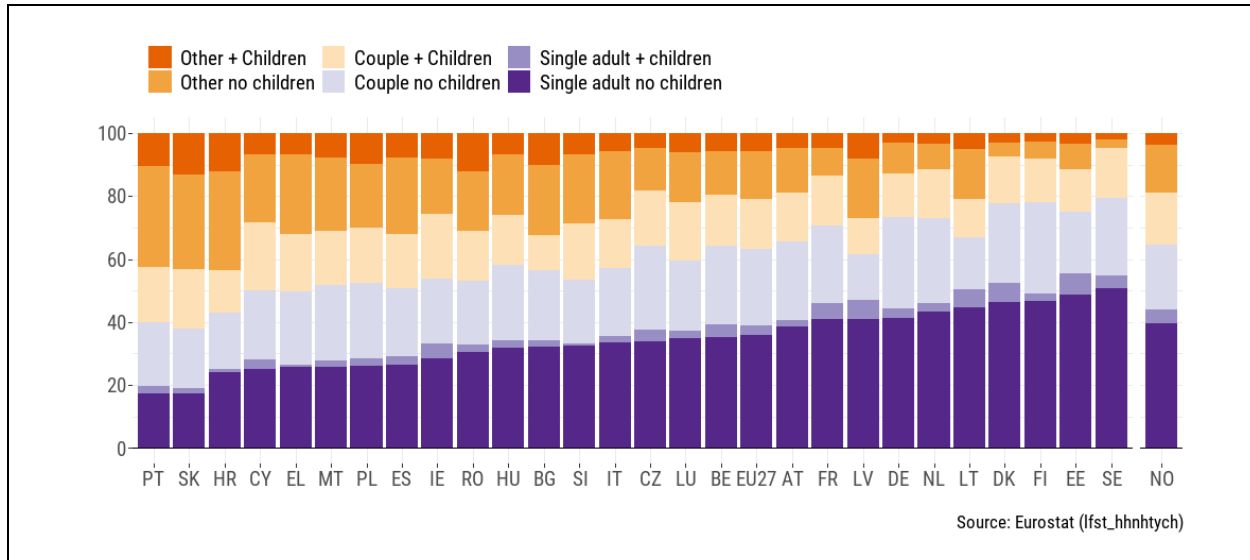
Source: Safety Gate - 2022 annual report

¹⁰ [HTTPS://EC.EUROPA.EU/SAFETY-GATE/](https://ec.europa.eu/safety-gate/)

ANNEX I: CONSUMER CONTEXT

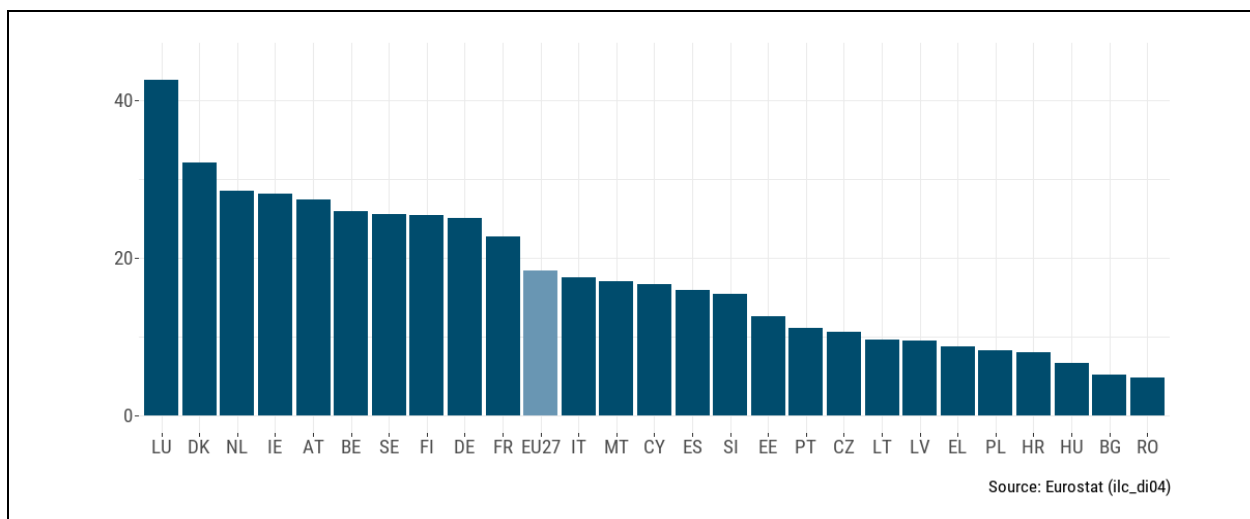
The European Union is home to more than 196 million households, with household consumption accounting for 50% of the EU's GDP in 2021. More than one third of European households consist of adults living alone (36%), with one person households accounting for the largest share in most member states (Figure 34).

FIGURE 34: COMPOSITION OF HOUSEHOLDS BY SIZE (2021, %)



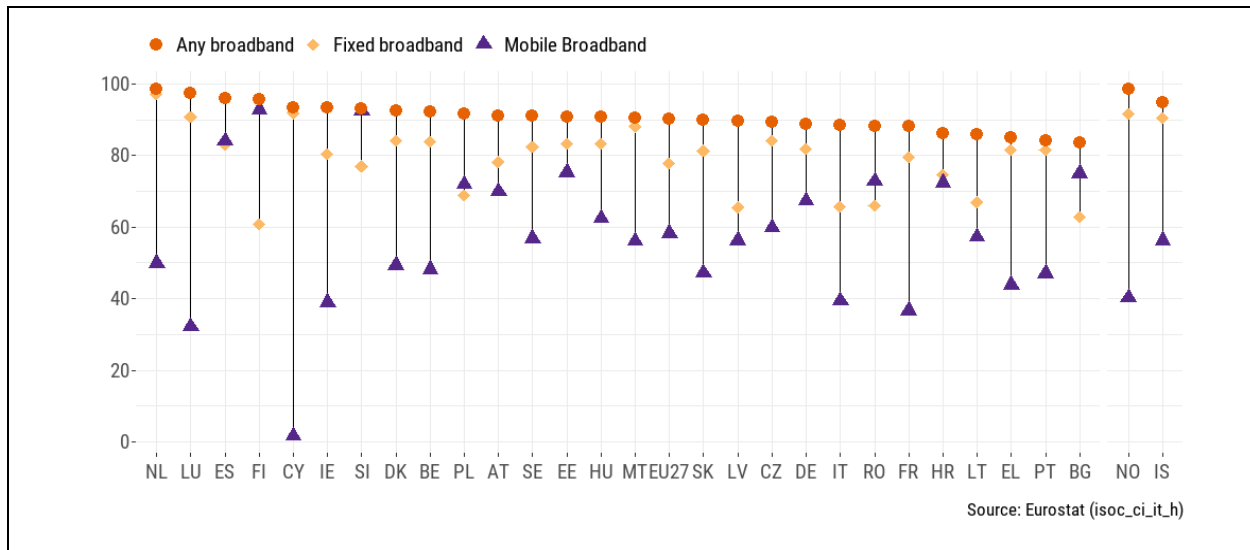
Median net household income represents the net income for which half of households earns less and the other half earns more. At the EU level, the median net household income was EUR 18,414 in 2021 (Figure 35).

FIGURE 35: MEDIAN NET HOUSEHOLD INCOME 2021 (EUR THOUSANDS)



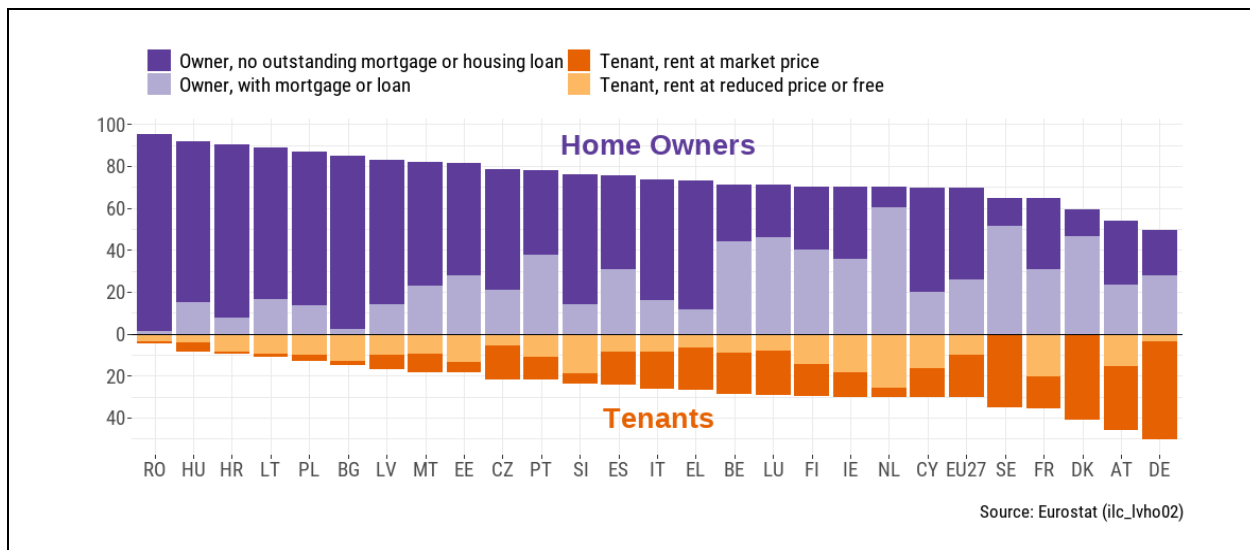
90% of EU households had a broadband connection in 2021 (Figure 36).

FIGURE 36: HOUSEHOLD INTERNET CONNECTION BY TYPE (2021, %)

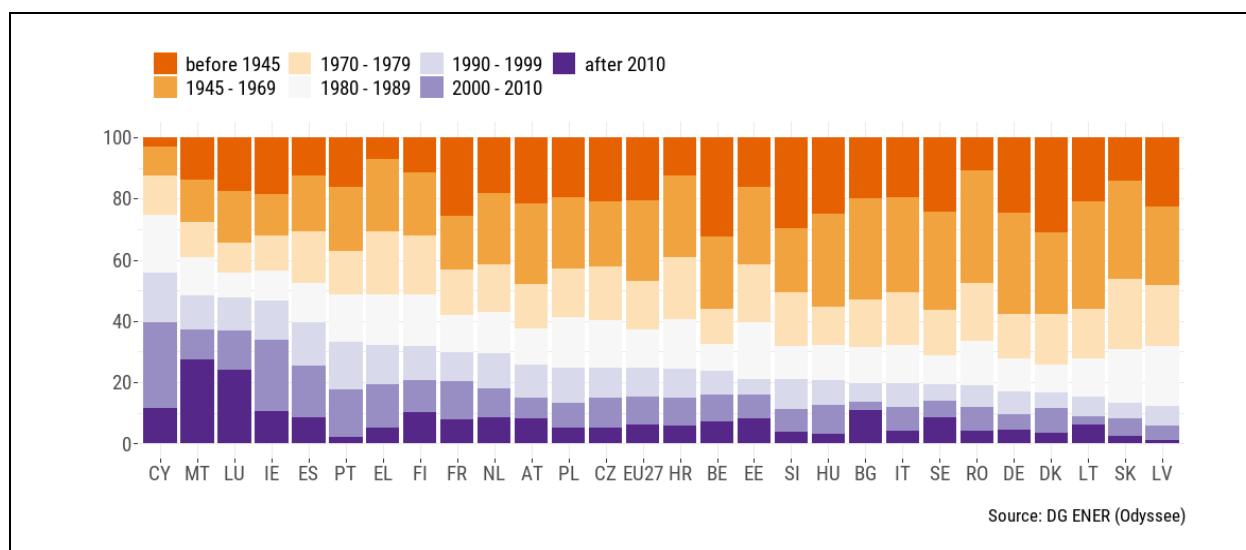


Across the EU more than two thirds of the population live in a home that they own (70%) (Figure 37), with most homeowners having no associated outstanding debt. There are marked differences between countries: while approximately 50% of the population of Germany live in rented homes, more than 95% of the people living in Romania live in a home they own.

FIGURE 37: HOME OWNERSHIP: DISTRIBUTION OF POPULATION BY TENURE STATUS (2021, %)



Approximately 15% of the housing stock within the EU was built in the 21st century, 9% between 2000 and 2010, with the remaining 6% built after 2010. In contrast, just under half was built before 1970 (46.7%), with significant differences between members states (Figure 38).

FIGURE 38: DISTRIBUTION OF DWELLING STOCK BY YEAR OF CONSTRUCTION (% OF STOCK, 2019)

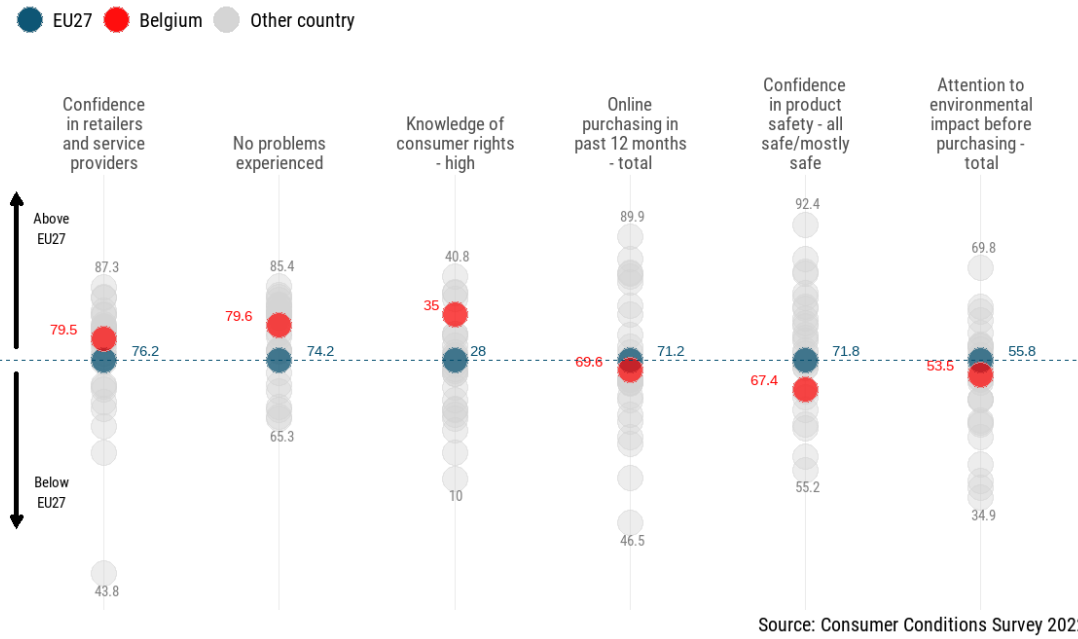
ANNEX II: SUMMARY INDICATORS BY COUNTRIES

This annex contains a visual summary of key variables for each country (red circle) in the Consumer Conditions survey 2022, with a comparison to the EU27 average (blue circle and dotted line). When the red circle is above, the performance is better than the EU average, and worse when below. Shaded circles represent the other countries. All values are expressed as a % of respondents.

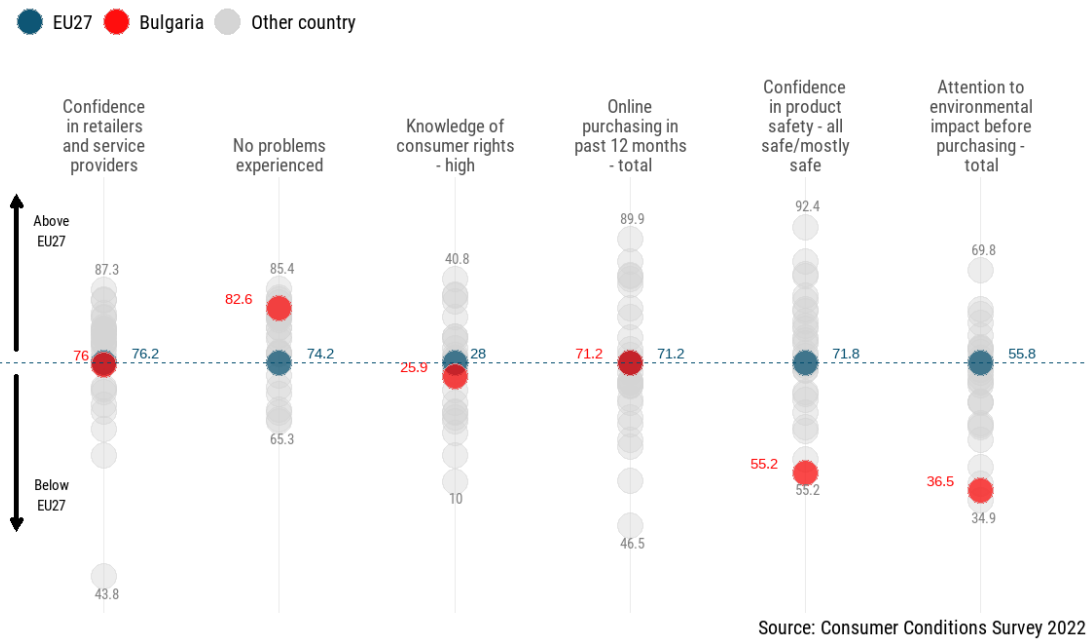
Definition of the variables

- **Confidence:** % Confidence in retailers and service providers (In agreement (strongly agree + agree) with the following statement: "In general, retailers and service providers respect your rights as a consumer.")
- **Product safety:** % Confidence in product safety ("Thinking about all non-food products currently on the market in your country, do you think that...? Essentially all non-food products are safe **OR** A small number of non-food products are unsafe.")
- **Knowledge:** % Knowledge of consumer rights – high: The percentage of respondents who answered at least three of the following questions correctly:
 - **Cooling off period:** Suppose you ordered a new electronic product by post, phone or the Internet, do you think you have the right to return the product 4 days after its delivery and get your money back, without giving any reason? (Correct answer = Yes)
 - **One sided change to contracts:** Imagine you subscribed for a regular publication or gym membership and the company's terms and conditions contained a clause that allowed it to raise the price significantly without first allowing you to cancel the contract. Do you think such a clause would be valid? (Correct answer = Yes)
 - **Faulty product guarantee:** Imagine that an electronic product you bought new 18 months ago breaks down without any fault on your part. You didn't buy or benefit from any extended commercial guarantee. Do you have the right to have it repaired or replaced for free? (Correct answer = Yes)
 - **Unsolicited products:** Imagine that you received two books by post that you had not ordered, together with a 20 euro invoice for the goods. Are you obliged to pay the invoice? (Correct answer = No).
- **No problems experienced:** % Who experienced no problems purchasing good or services domestically (Responded "No" to "Have you experienced any problem when buying or using any goods or services in your country where you thought you had a legitimate cause for complaint?")
- **Online purchasing:** % 'Online purchasing in past 12 months - total' (Proportion of respondents who answered "Yes" to the following question: "In the past 12 months, have you purchased any goods or services via the Internet?". The proportion is based on an overall response, to the same question in four different contexts: purchases made domestically, from an EU country (not home country), from a non-EU country (not home country) and from an unknown country)
- **Environmental influence:** % Attention to environmental impact before purchasing - total (Proportion of respondents who answered "Yes" to "Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice? Yes Overall - Percentage (Yes, for all or most goods or services you bought, Yes, but only for some, Yes, but only for one or two)

Country Summary: Belgium

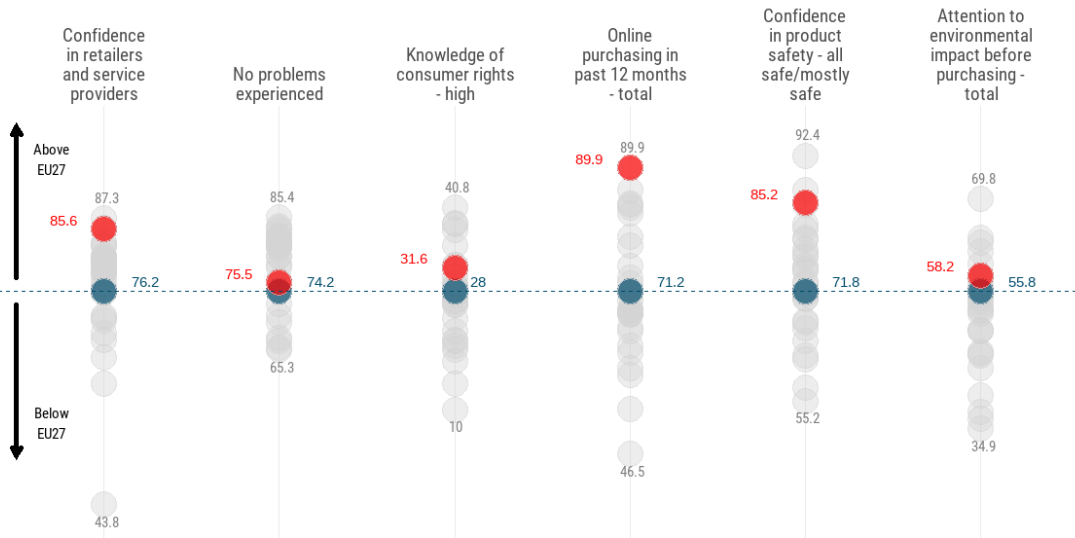


Country Summary: Bulgaria



Country Summary: Czech Republic

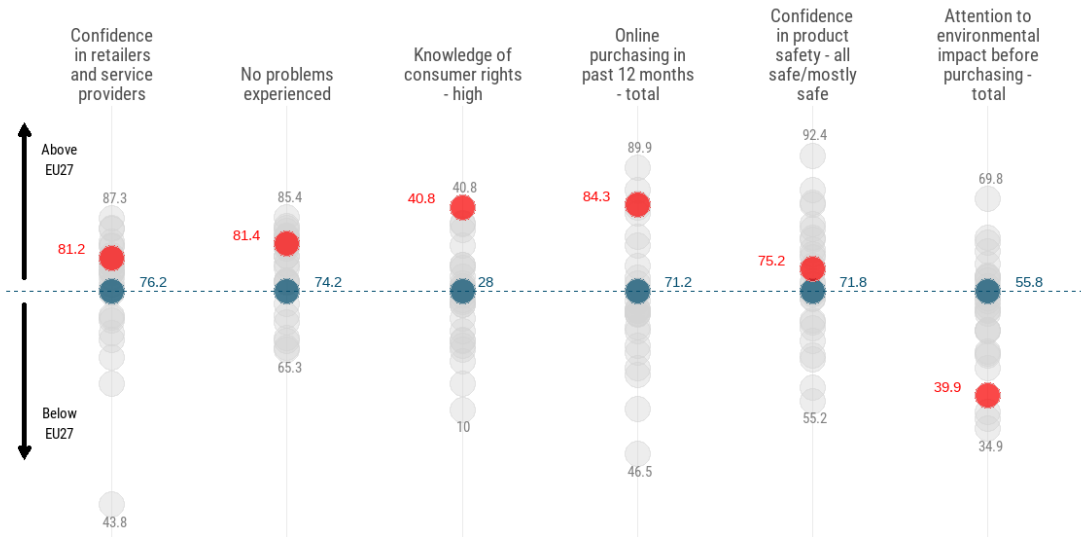
● EU27 ● Czech Republic ● Other country



Source: Consumer Conditions Survey 2022

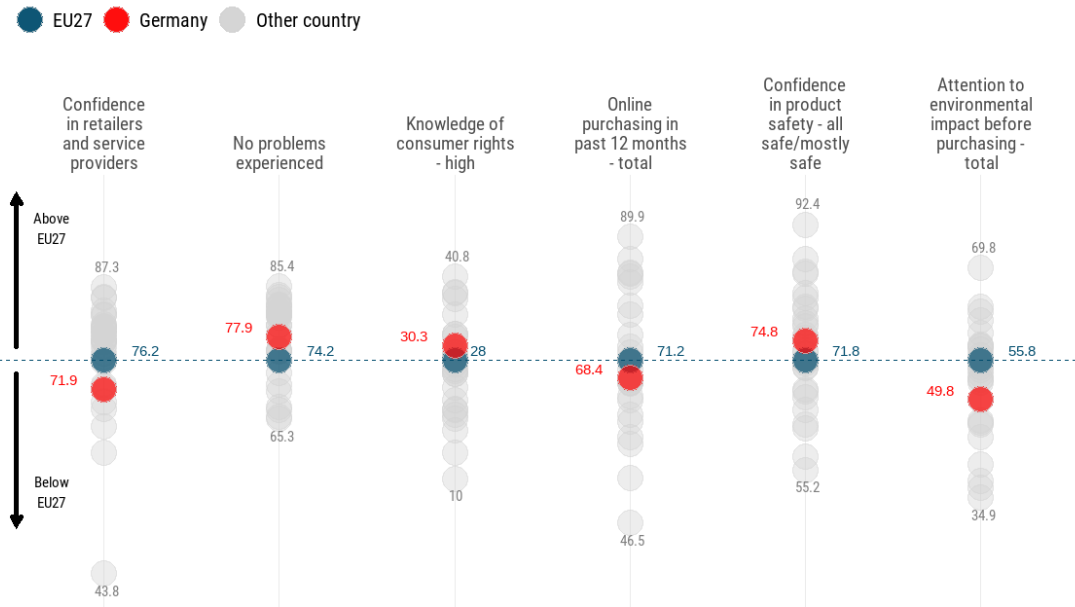
Country Summary: Denmark

● EU27 ● Denmark ● Other country

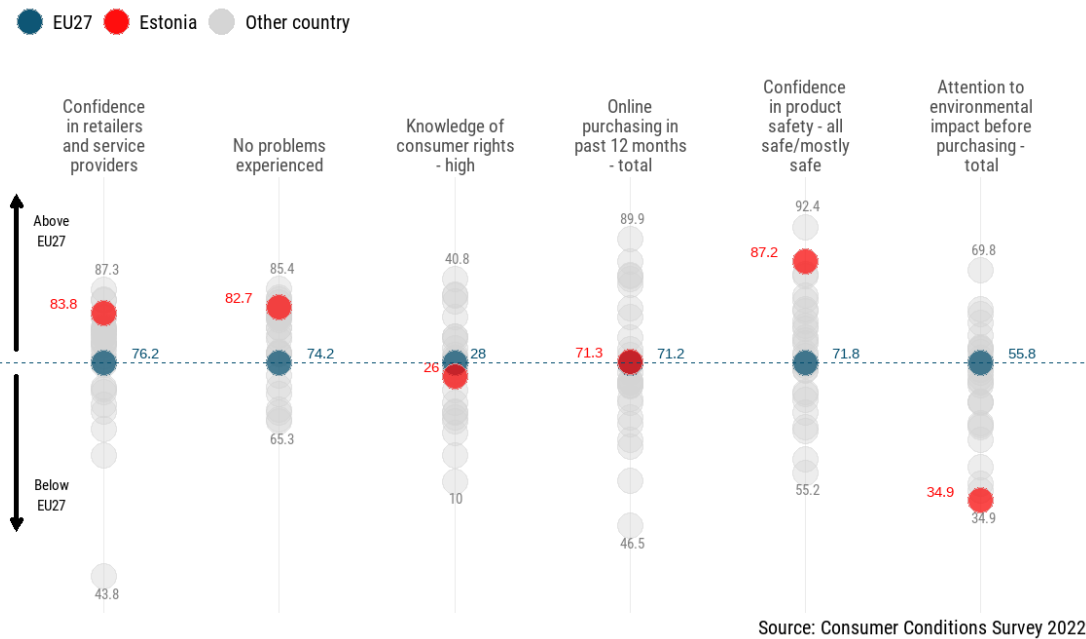


Source: Consumer Conditions Survey 2022

Country Summary: Germany

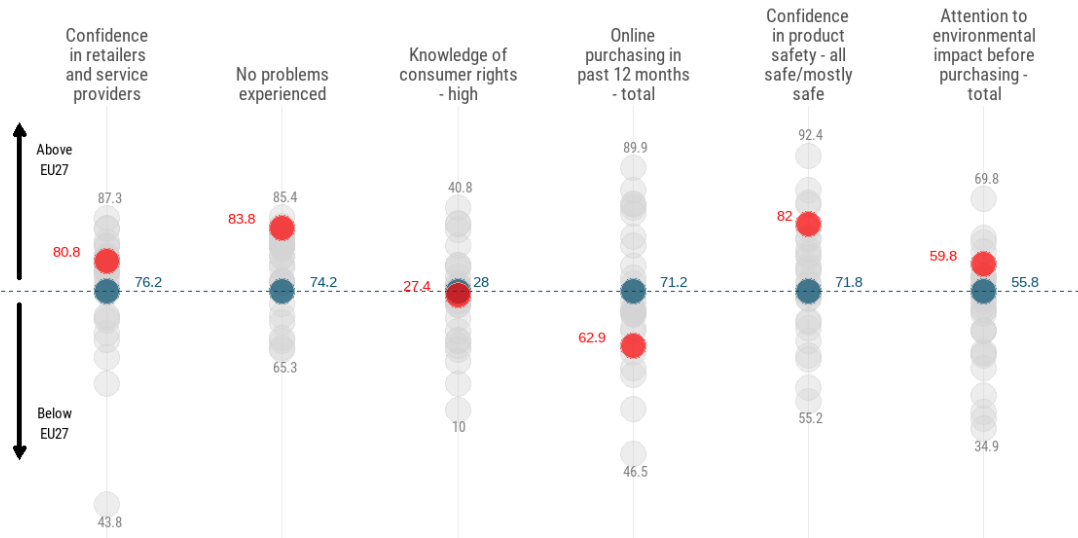


Country Summary: Estonia



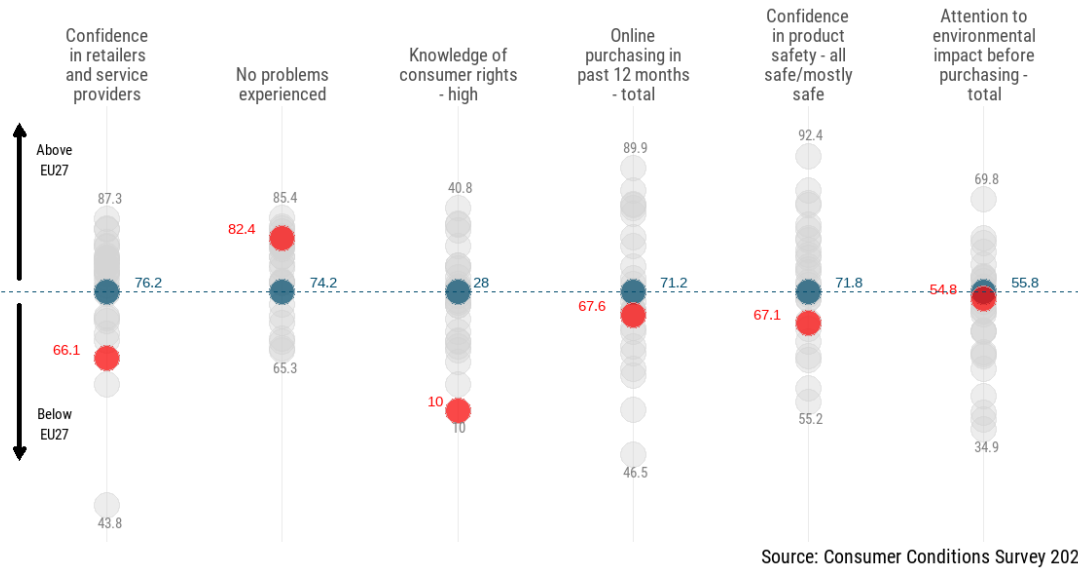
Country Summary: Ireland

● EU27 ● Ireland ● Other country



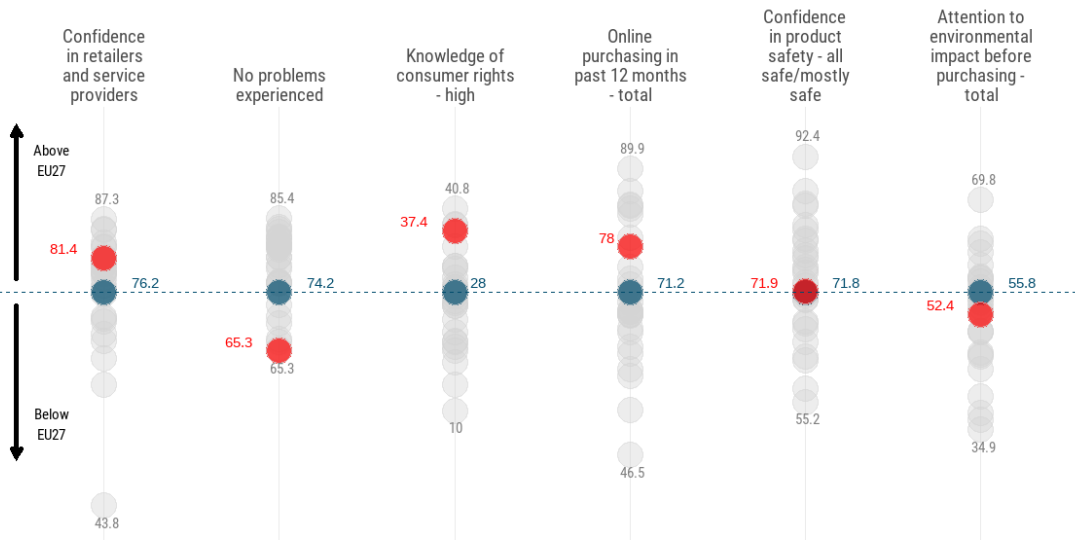
Country Summary: Greece

● EU27 ● Greece ● Other country



Country Summary: Spain

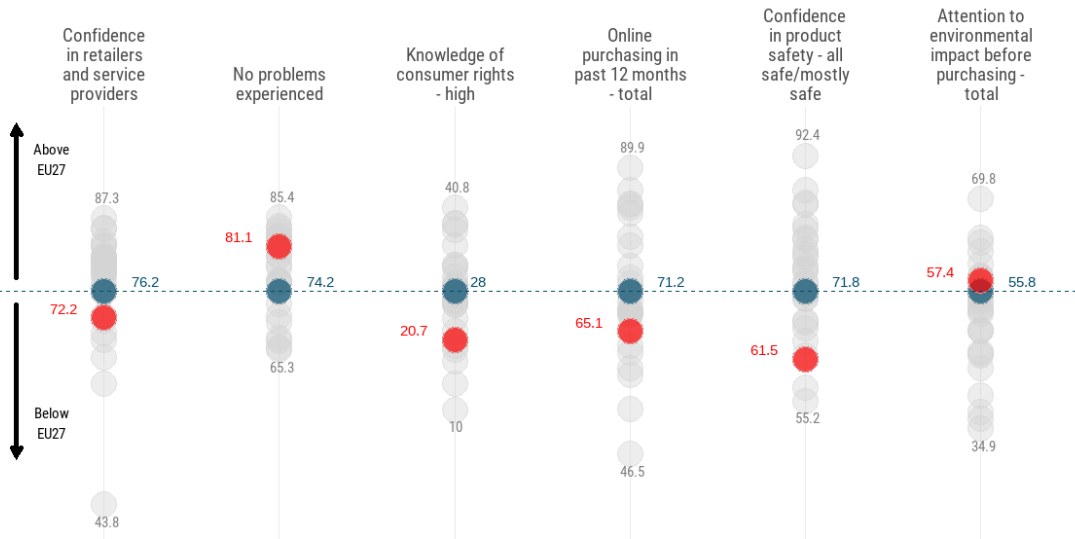
● EU27 ● Spain ● Other country



Source: Consumer Conditions Survey 2022

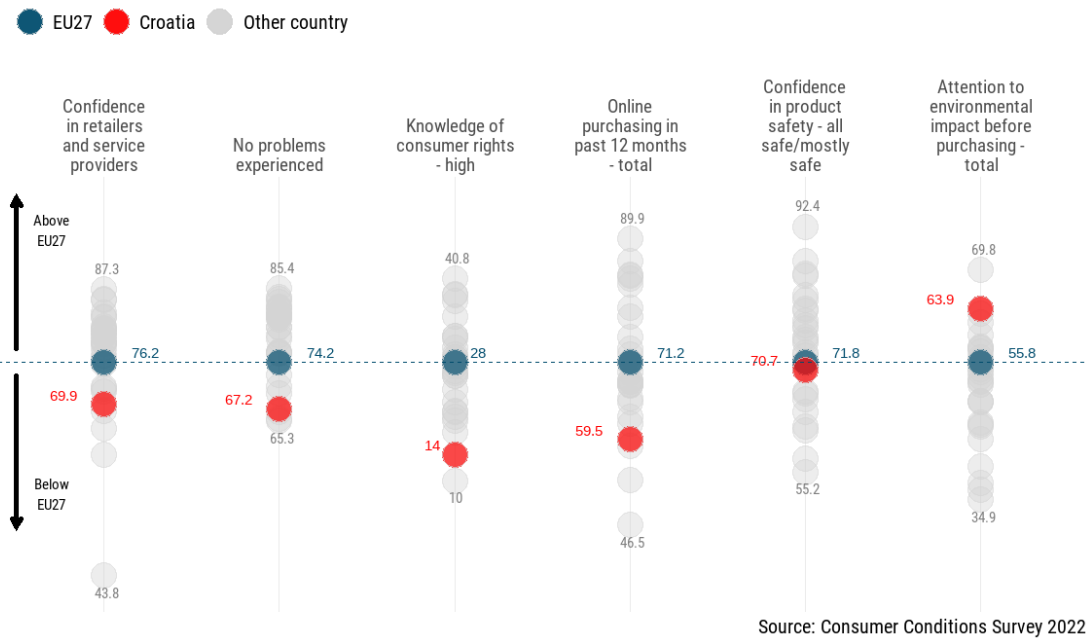
Country Summary: France

● EU27 ● France ● Other country

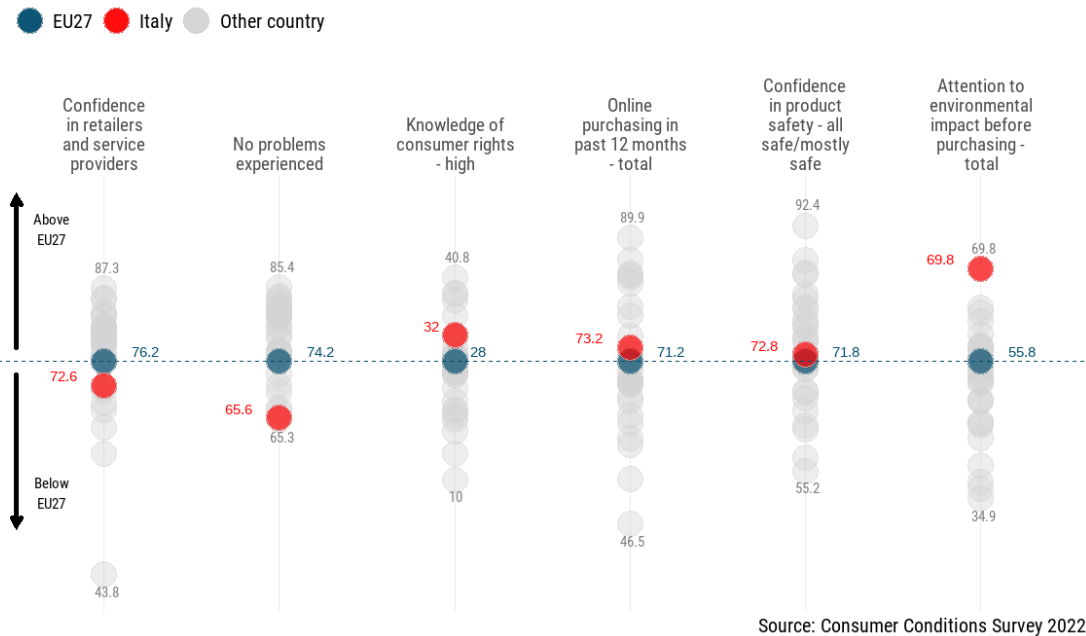


Source: Consumer Conditions Survey 2022

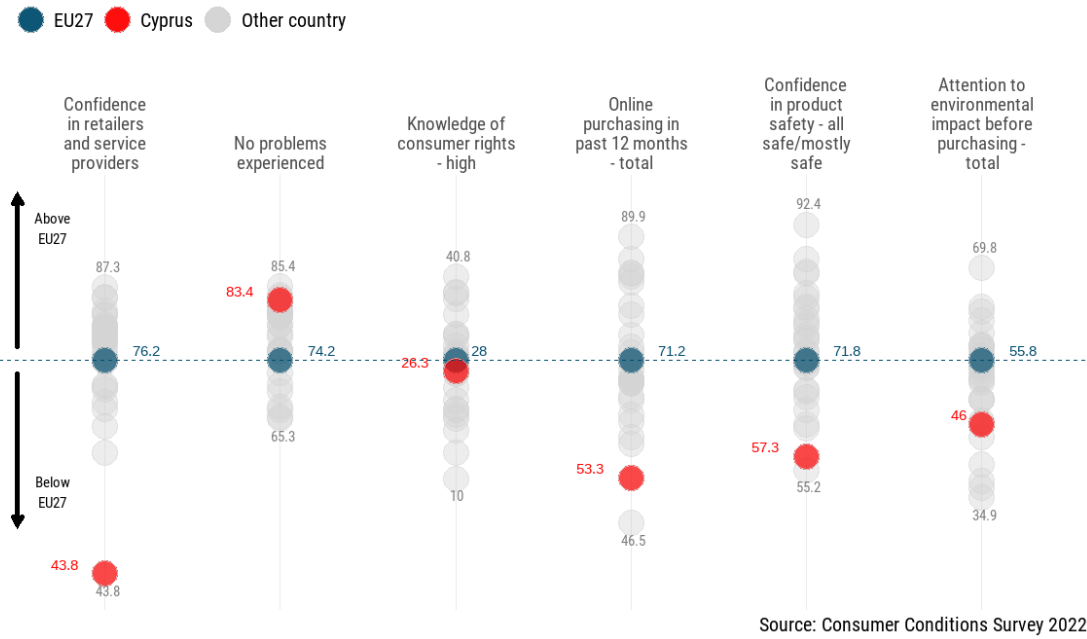
Country Summary: Croatia



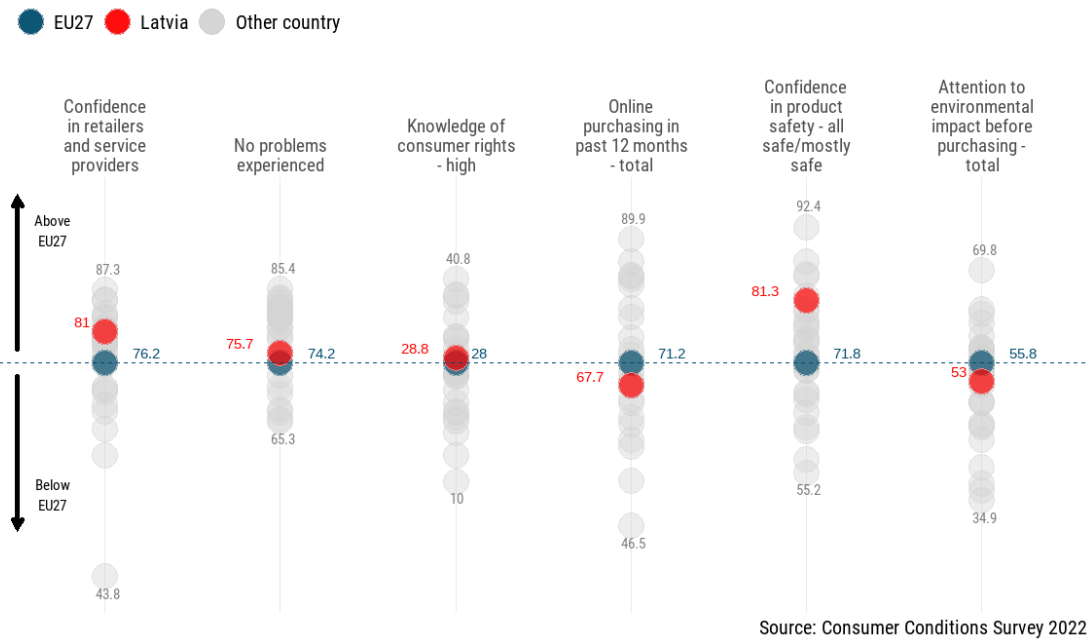
Country Summary: Italy



Country Summary: Cyprus

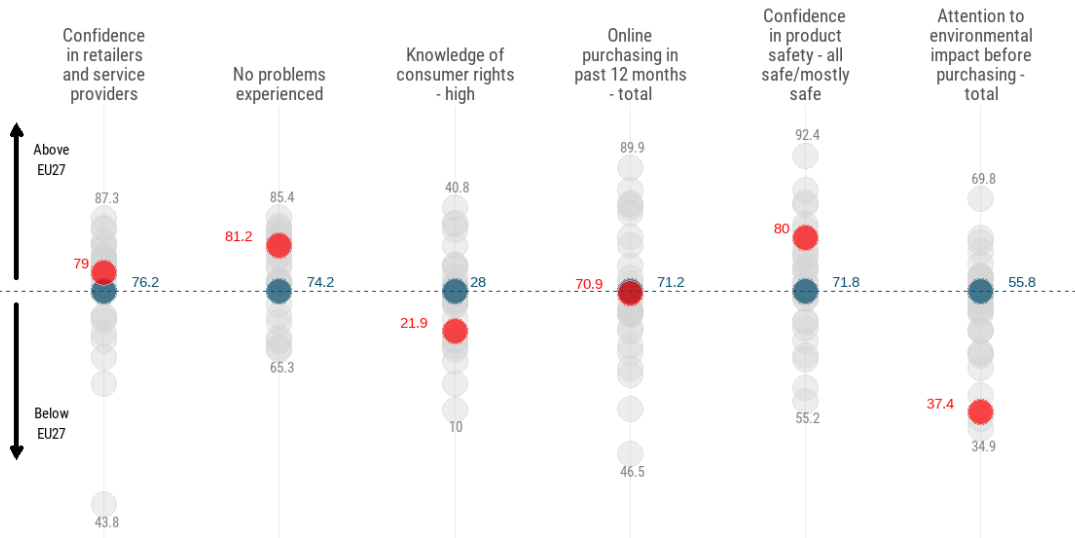


Country Summary: Latvia



Country Summary: Lithuania

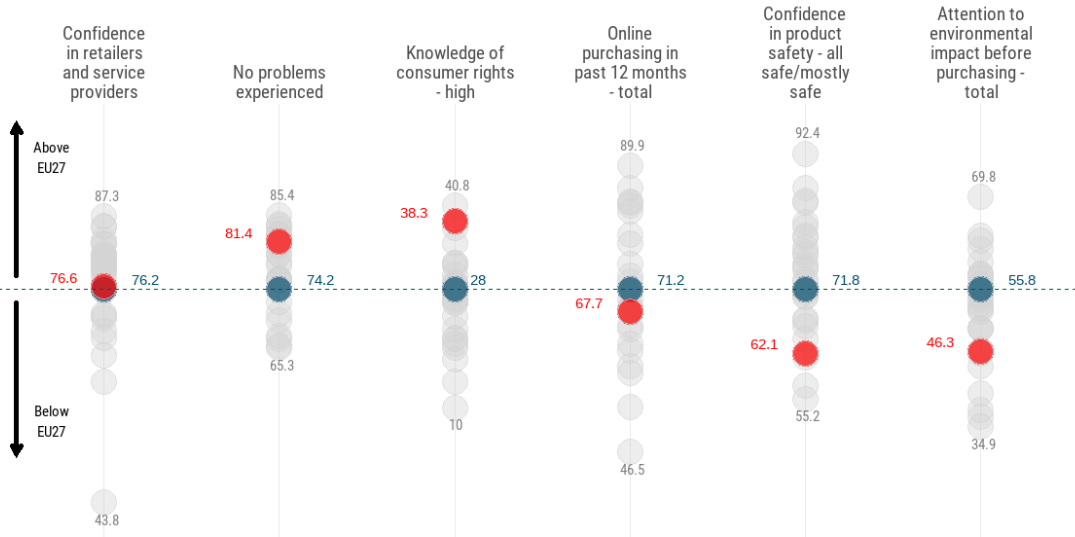
● EU27
 ● Lithuania
 ● Other country



Source: Consumer Conditions Survey 2022

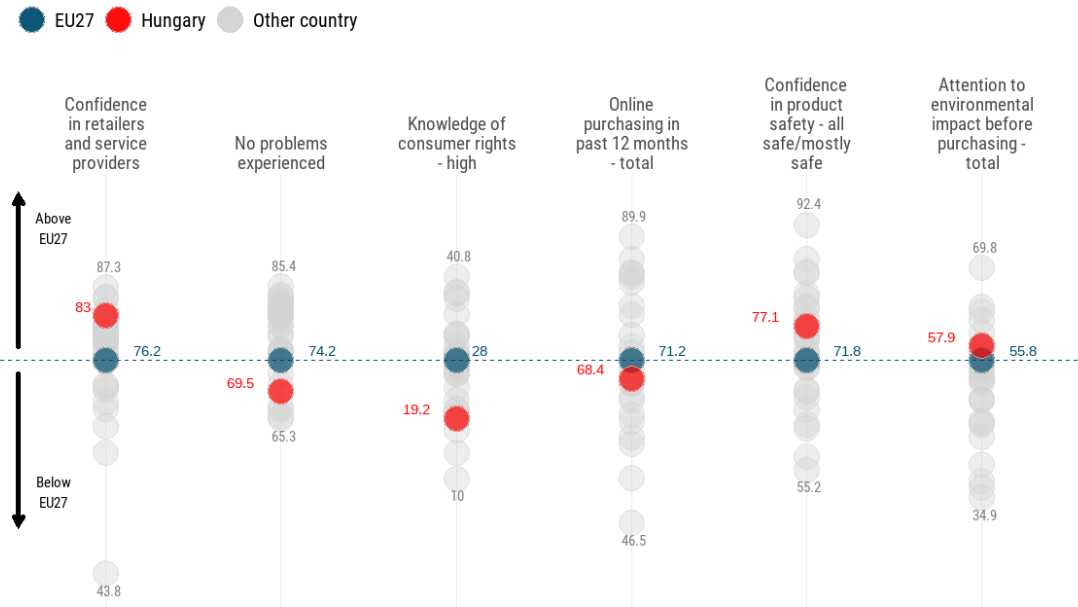
Country Summary: Luxembourg

● EU27
 ● Luxembourg
 ● Other country

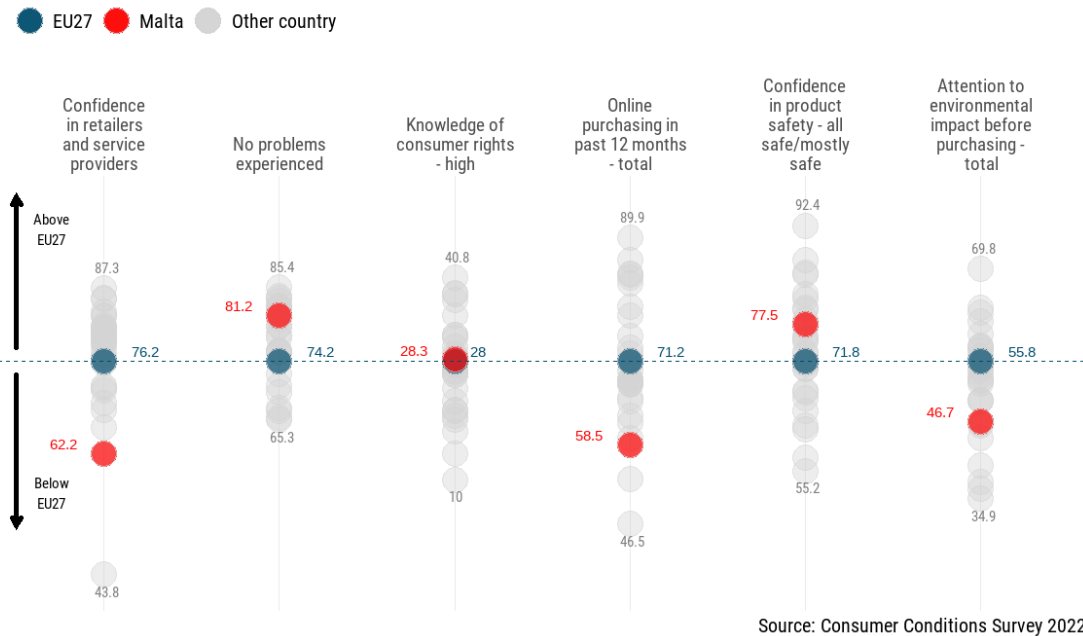


Source: Consumer Conditions Survey 2022

Country Summary: Hungary

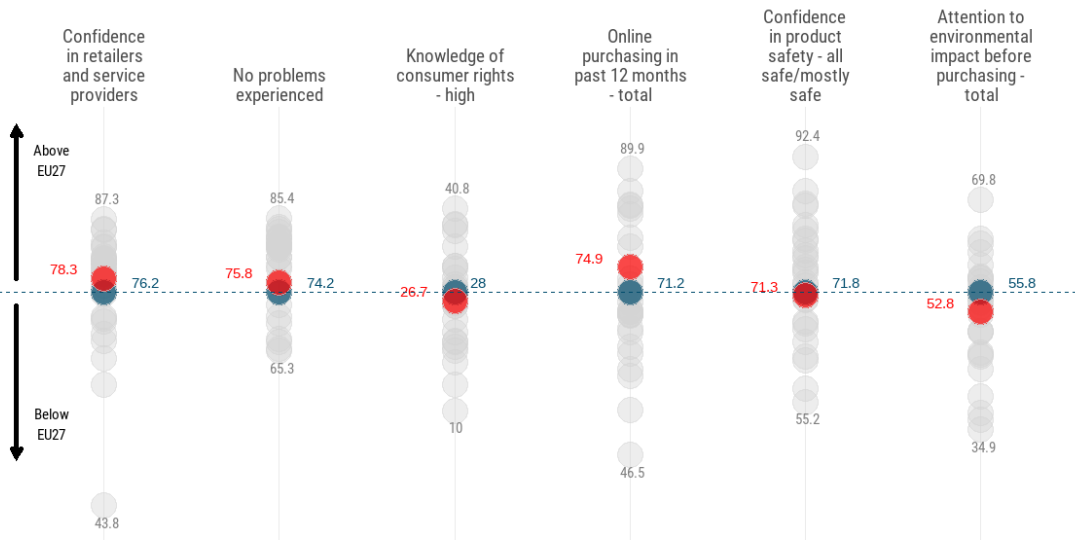


Country Summary: Malta



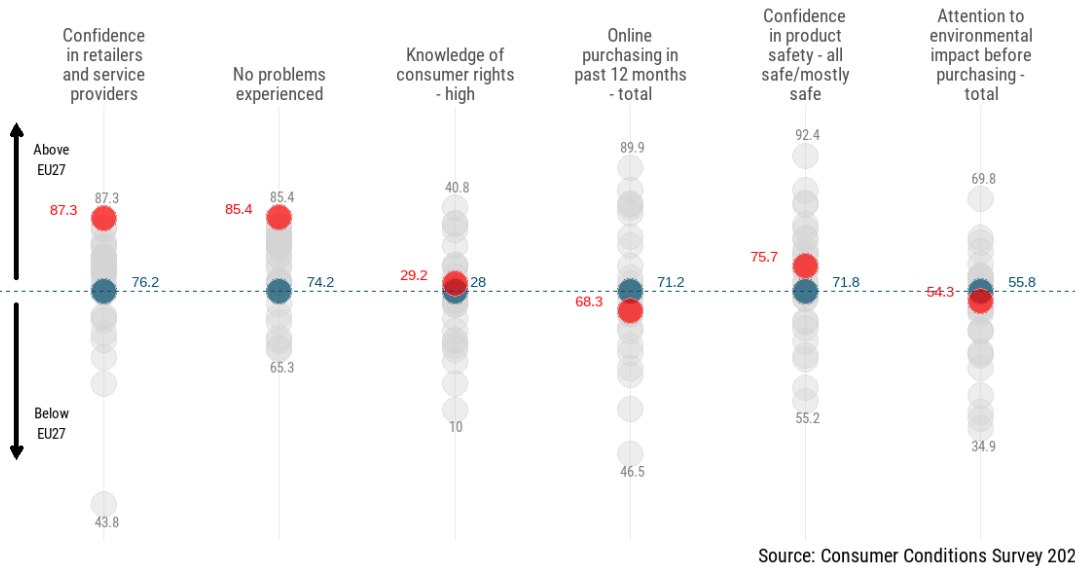
Country Summary: Netherlands

● EU27 ● Netherlands ● Other country

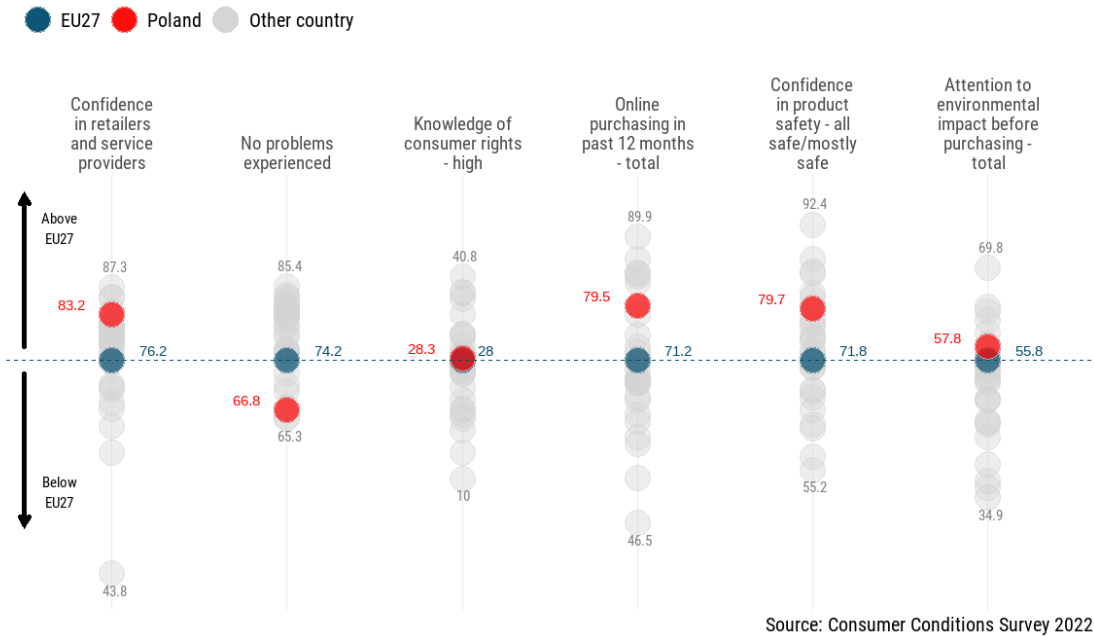


Country Summary: Austria

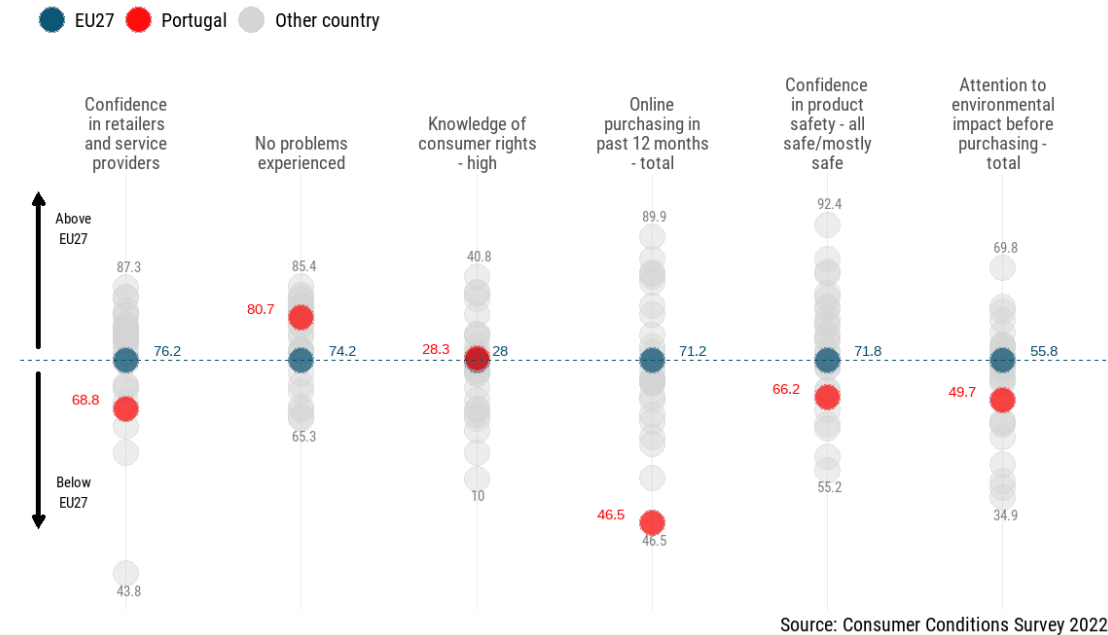
● EU27 ● Austria ● Other country



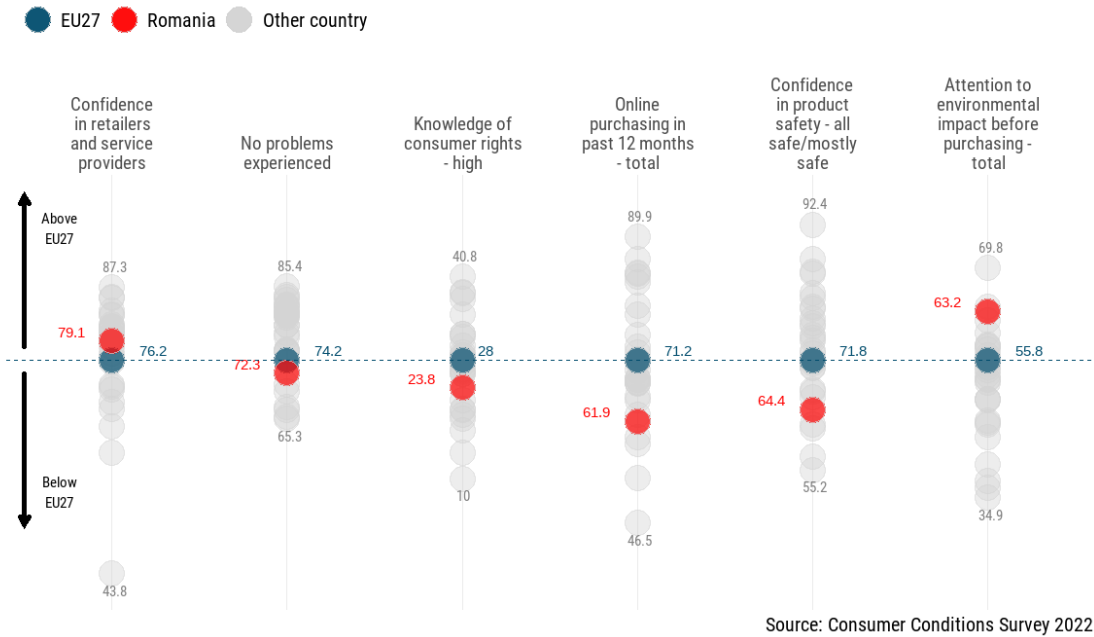
Country Summary: Poland



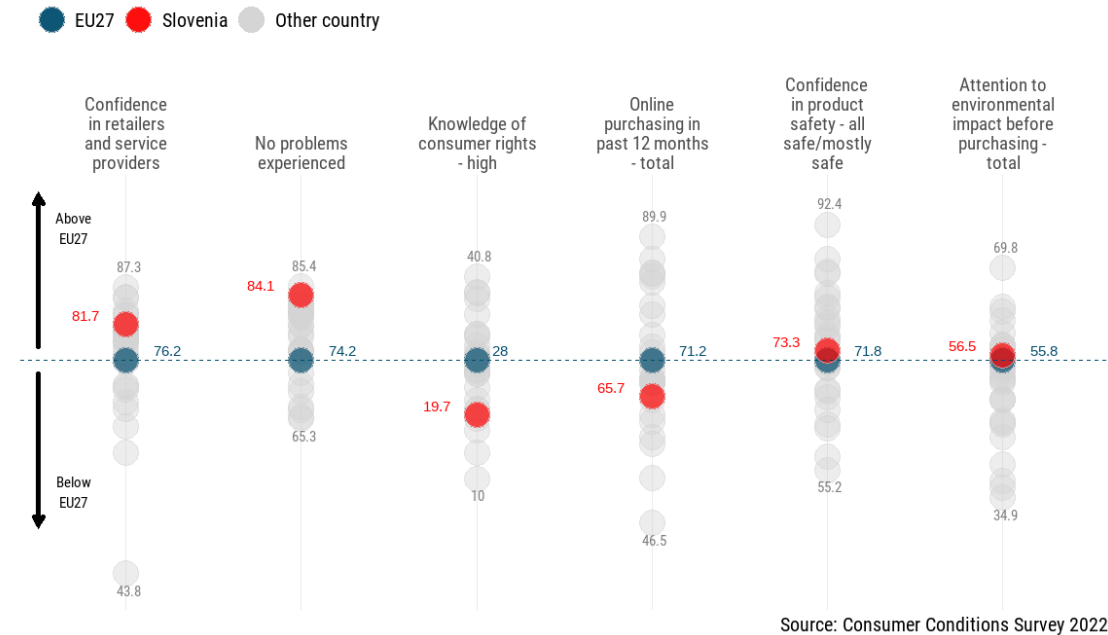
Country Summary: Portugal



Country Summary: Romania



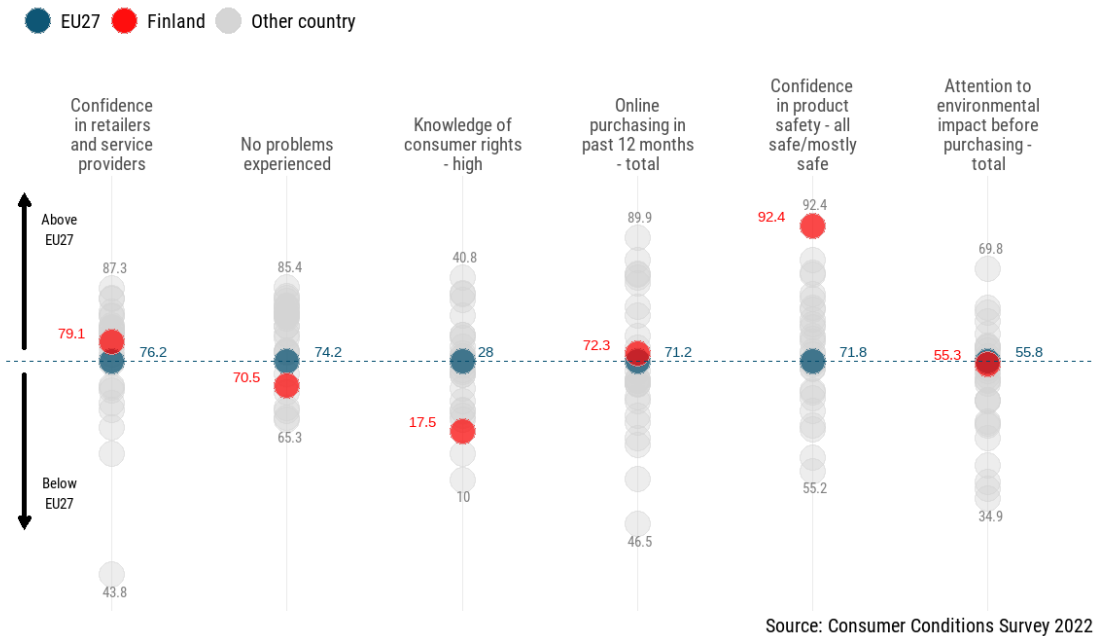
Country Summary: Slovenia



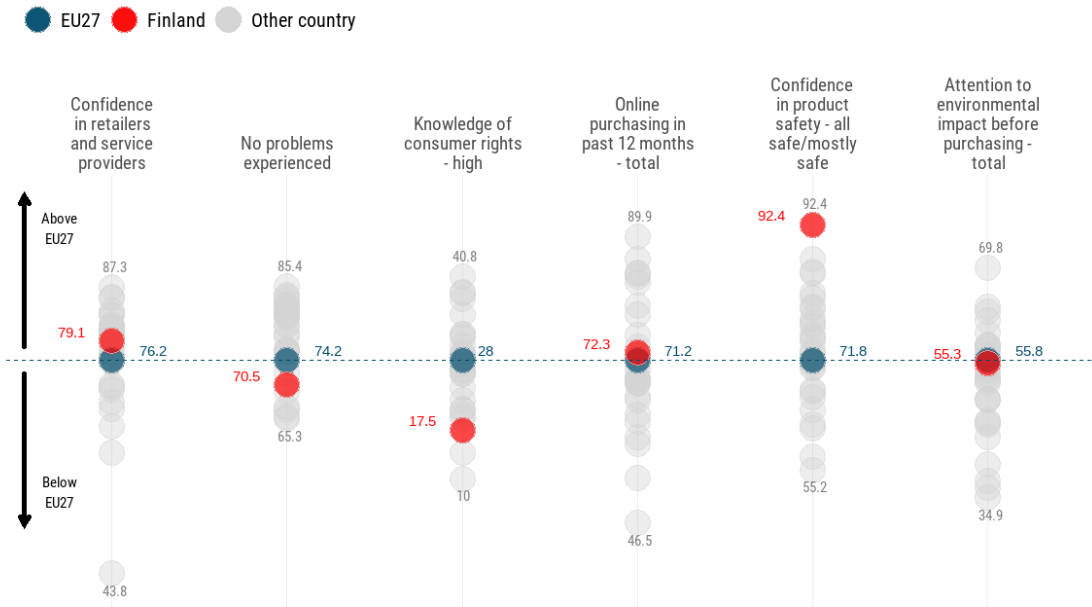
Country Summary: Slovakia



Country Summary: Finland

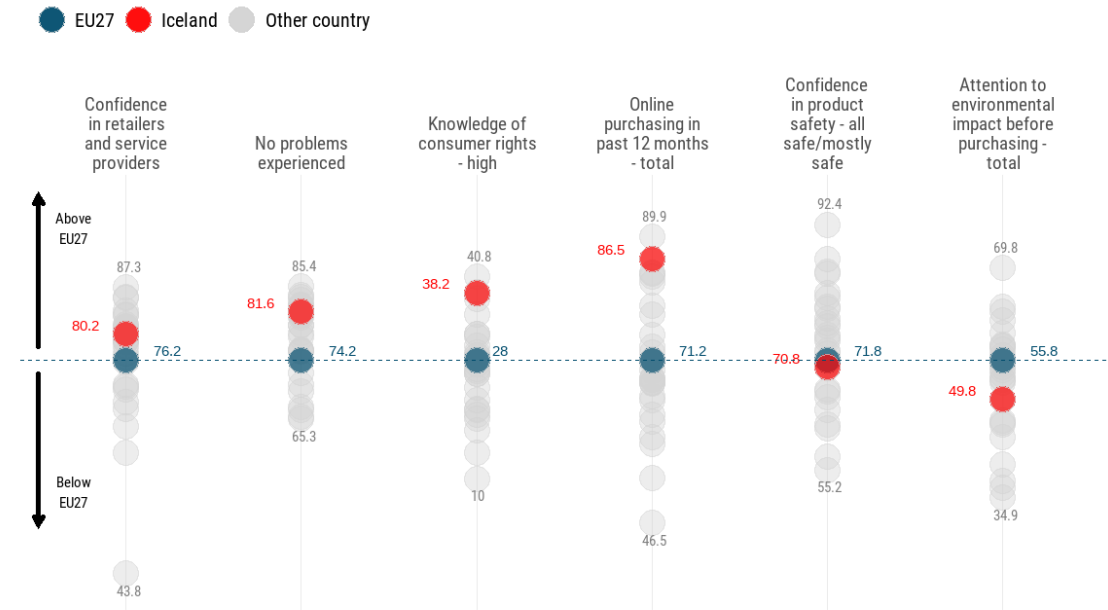


Country Summary: Sweden



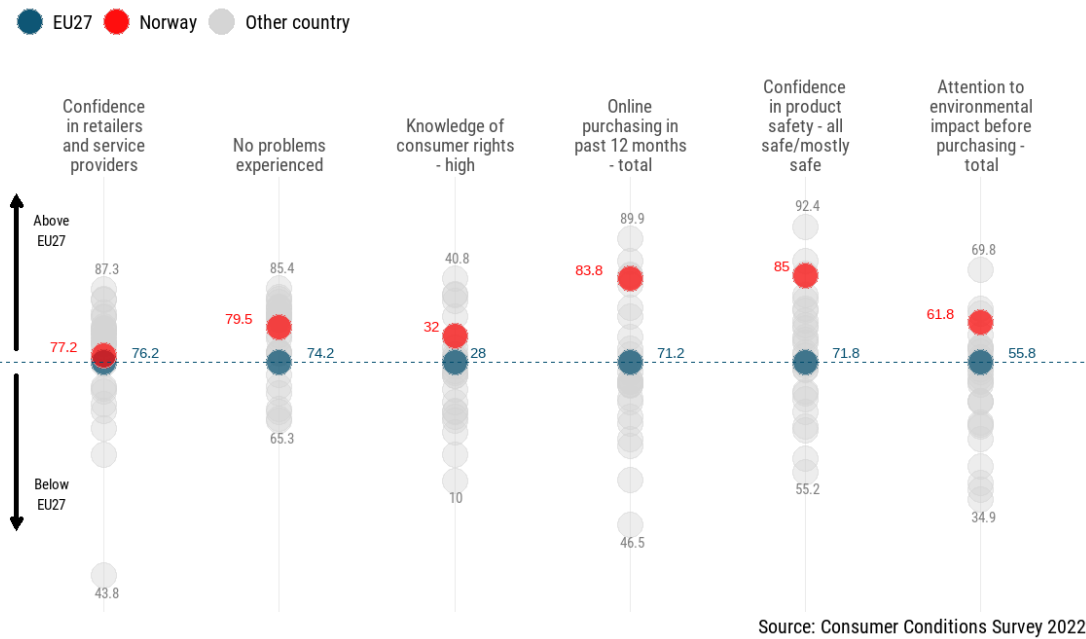
Source: Consumer Conditions Survey 2022

Country Summary: Iceland



Source: Consumer Conditions Survey 2022

Country Summary: Norway



ANNEX III: DATA SOURCES

Consumer Conditions Survey

The Consumer Conditions Survey was carried out by the company Ipsos for the account of the European Commission. It assesses consumers' attitudes, behaviours and experiences with respect to domestic and cross-border trade as well as other, related themes. Key topics include consumer confidence and knowledge; online purchasing; product safety; problems and complaints; and unfair and illicit commercial practices.

Data were collected in between 18 October and 4 December 2022. Fieldwork was conducted by telephone among representative samples of the general public aged 18 and older in each of the 27 European Union Member States (EU27), as well as Iceland and Norway. The sample size is 1,000 per country except in Luxembourg, Malta, Cyprus and Iceland where the sample size is 500.

The relevant questions from the Consumer Conditions survey and other data sources used in the construction of the figures that are included in this report are detailed below. All official data were extracted from the relevant databases on 9 February 2023.

FIGURE 1: HARMONISED INDEX OF CONSUMER PRICES - EU27 (ANNUALISED RATE OF CHANGE, %)

Eurostat

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/PRC_HICP_MANR/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/PRC_HICP_MANR/default/table?lang=en)

FIGURE 2: HARMONISED INDEX OF CONSUMER PRICES: ALL-ITEMS, OCT 2022 (ANNUAL RATE OF CHANGE, %)

Eurostat

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/PRC_HICP_MANR/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/PRC_HICP_MANR/default/table?lang=en)

FIGURE 3: MONEY TAKEN FROM SAVINGS IN LAST 6 MONTHS AS A RESULT OF INCREASED INFLATION RATES (%)

Consumer Conditions survey 2022

Which, if any, of the following have you done over the last six months as a result of increased inflation rates? (% Yes, All adults aged 18+)

- You have withdrawn money from your savings

FIGURE 4: VOLUMES OF NEW EURO-DENOMINATED LOANS TO HOUSEHOLDS, EURO AREA (ANNUAL RATE OF CHANGE, %)

European Central Bank

BSI - MFI Balance Sheet Items

- Extended credit card credit (Stock)

[HTTPS://SDW.ECB.EUROPA.EU/QUICKVIEW.DO?SERIES_KEY=BSI.M.U2.N.A.A2Z3.A.1.U2.2250.EUR.E](https://sdw.ecb.europa.eu/quickview.do?series_key=BSI.M.U2.N.A.A2Z3.A.1.U2.2250.EUR.E)

- Revolving loans & overdrafts (Stock)

[HTTPS://SDW.ECB.EUROPA.EU/QUICKVIEW.DO?SERIES_KEY=BSI.M.U2.N.A.A2Z1.A.1.U2.2250.EUR.E](https://sdw.ecb.europa.eu/quickview.do?series_key=BSI.M.U2.N.A.A2Z1.A.1.U2.2250.EUR.E)

- Mortgages (New business)

[HTTPS://SDW.ECB.EUROPA.EU/QUICKVIEW.DO?SERIES_KEY=MIR.M.U2.B.A2C.A.B.A.2250.EUR.N](https://sdw.ecb.europa.eu/quickview.do?series_key=MIR.M.U2.B.A2C.A.B.A.2250.EUR.N)

- Loans for consumption (New business)

[HTTPS://SDW.ECB.EUROPA.EU/QUICKVIEW.DO?SERIES_KEY=MIR.M.U2.B.A2B.A.B.A.2250.EUR.N](https://sdw.ecb.europa.eu/quickview.do?series_key=MIR.M.U2.B.A2B.A.B.A.2250.EUR.N)

FIGURE 5: EUROPEAN CONSUMER'S CONCERNS FOR NEAR FUTURE (VERY/FAIRLY CONCERNED, %)

Consumer Conditions survey 2022

Thinking about your personal financial situation over the next six months, how concerned, if at all, are you about each of the following (% Very/Fairly concerned, All adults aged 18+):

- Being able to pay your bills
- Being able to afford your transport to work

Which, if any, of the following have you done over the last six months as a result of increased inflation rates (% Yes, All adults aged 18+)?

- You have withdrawn money from your savings

FIGURE 6: CONSUMER CONFIDENCE LEVELS IN OCTOBER (2018, 2020 & 2022)

European Commission - Directorate-General for Economic and Financial Affairs (DG ECFIN)/Eurostat

Consumer Confidence Indicator

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/EI_BSCO_M/DEFAULT/TABLE?LANG=EN&CATEGORY=EUROIND.EI_BCS.EI_BCS_CS](https://ec.europa.eu/eurostat/databrowser/view/EI_BSCO_M/default/table?lang=en&category=EUROIND.EI_BCS.EI_BCS_CS)

FIGURE 7: CONSUMER CONFIDENCE LEVELS SINCE 2018

European Commission - Directorate-General for Economic and Financial Affairs (DG ECFIN)/Eurostat

Consumer Confidence Indicator

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/EI_BSCO_M/DEFAULT/TABLE?LANG=EN&CATEGORY=EUROIND.EI_BCS.EI_BCS_CS](https://ec.europa.eu/eurostat/databrowser/view/EI_BSCO_M/default/table?lang=en&category=EUROIND.EI_BCS.EI_BCS_CS)

FIGURE 8: EU CONSUMERS: REACTION TO HIGH ENERGY PRICES

Consumer Conditions survey 2022

Which, if any, of the following applies to you as a result of the recent increase in energy prices? (% Yes, All adults aged 18+)

- You have changed your everyday habits at home to save on energy
- You have changed your everyday habits regarding the transport you use
- You have requested a quotation to make energy saving renovations to your home, or asked your landlord to undertake such work
- You have looked for information on available subsidies for energy saving home renovations
- You have received unwanted sales calls or otherwise felt pressured by companies offering energy saving home renovations
- You have experienced difficulties affording your energy bills
- You have sought advice or support from an energy ombudsman, consumer association or other relevant body
- You have switched energy suppliers

FIGURE 9: CHANGED HABITS TO SAVE ENERGY AT HOME (%) BY COUNTRY

Consumer Conditions survey 2022:

Which, if any, of the following applies to you as a result of the recent increase in energy prices? (% Yes, All adults aged 18+)

- You have changed your everyday habits at home to save on energy

FIGURE 10: HARMONISED INDEX OF CONSUMER PRICES: ENERGY PRICES, DECEMBER 2022 (ANNUAL RATE OF CHANGE, %)

Eurostat

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/PRC_HICP_MANR/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/PRC_HICP_MANR/default/table?lang=en)

FIGURE 11: VOLUME OF COMMERCIAL FLIGHTS WITHIN EU (PERCENTAGE CHANGE OVER SAME MONTH IN 2019)

Eurocontrol/Eurostat

Commercial flights by reporting country – monthly data

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/BOOKMARK/D71A48A9-F2F8-4CFA-A136-A3504F1794E2?LANG=EN](https://ec.europa.eu/eurostat/databrowser/bookmark/D71A48A9-F2F8-4CFA-A136-A3504F1794E2?lang=en)

FIGURE 12: VOLUME OF COMMERCIAL FLIGHTS WITHIN THE EU, DEC 2022 (% CHANGE OVER DEC 2019)

Eurocontrol/Eurostat

Commercial flights by reporting country – monthly data

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/BOOKMARK/D71A48A9-F2F8-4CFA-A136-A3504F1794E2?LANG=EN](https://ec.europa.eu/eurostat/databrowser/bookmark/D71A48A9-F2F8-4CFA-A136-A3504F1794E2?LANG=EN)

FIGURE 13: ATTITUDES TOWARDS POST COVID-19 TRAVEL ARRANGEMENTS

Consumer Conditions survey 2022

To what extent do you agree or disagree with the following statements about travelling now that restrictions linked to the covid-19 crisis have been lifted (% Tend to /Strongly agree, All adults aged 18+)?

- I am confident booking travel services well in advance of my trip
- I prefer booking travel services late to be sure that the trip goes ahead as planned
- If a trip is cancelled I would be willing to accept a voucher to travel later, rather than a refund
- If I book a travel package I am confident that I am well protected if the package organiser goes bankrupt
- I plan to travel in the coming months but not as far as I used to before the covid-19 crisis

FIGURE 14: COMPLAINTS RECEIVED BY EUROPEAN CONSUMER CENTRE NETWORK BETWEEN 2019 AND 2022 BY SECTOR (FIGURE IN THE CIRCLE = PERCENTAGE CHANGE COMPARED TO 2019)

European Consumer Centres Network

Database of consumer claims:

[HTTPS://COMMISSION.EUROPA.EU/LIVE-WORK-TRAVEL-EU/CONSUMER-RIGHTS-AND-COMPLAINTS/RESOLVE-YOUR-CONSUMER-COMPLAINT/EUROPEAN-CONSUMER-CENTRES-NETWORK-ECC-NET_EN](https://commission.europa.eu/live-work-travel-eu/consumer-rights-and-complaints/resolve-your-consumer-complaint/european-consumer-centres-network-ecc-net_en)

FIGURE 15: WHETHER ENVIRONMENTAL IMPACT OF GOODS OR SERVICES PURCHASED IN LAST TWO WEEKS INFLUENCE CHOICE (%)

Consumer Conditions survey 2022:

Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice? (% All adults aged 18+)

- Yes for all or most goods or services you bought
- Yes, but only for some
- Yes, but only for one or two
- No

FIGURE 16: OVERALL, HOW IMPORTANT WAS THE ENVIRONMENTAL IMPACT WHEN CHOOSING PRODUCTS OR SERVICES (VERY/FAIRLY IMPORTANT,%)

Market monitoring survey 2022

[HTTPS://COMMISSION.EUROPA.EU/SYSTEM/FILES/2021-03/MMS-OVERVIEW-REPORT-19-20_EN.PDF](https://commission.europa.eu/system/files/2021-03/MMS-OVERVIEW-REPORT-19-20_EN.PDF)

Overall, how important to you were each of the following when choosing products or services? (Very important / fairly important (% All adults aged 18+)

- Environment

FIGURE 17: MOST ENVIRONMENTAL CLAIMS ARE RELIABLE - STRONGLY AGREE/AGREE (%)

Consumer Conditions survey 2022

How strongly do you agree or disagree that most environmental claims about goods or services are reliable? (% Strongly Agree/ Agree, All adults aged 18+)

FIGURE 18: EU CONSUMERS: PROBLEMS ENCOUNTERED WHEN BUYING ONLINE (ALWAYS/MOST OF THE TIME/SOMETIMES, %)

Consumer Conditions survey 2022

When you are searching for or buying products online, how often, if at all, would you say you experience the following (% Always/Most of the time/Sometimes, all those who have purchased any goods or services via the Internet in the past 12 months)?

- Online discounts that seem too large to be genuine
- Personally targeted online advertising
- Different prices to those seen by peers
- Insufficient information about features/functioning of 'free' online services
- Not understanding ordering of search results
- Hidden advertising in search results
- Consumer reviews that do not appear genuine
- Unclear explanation of use of personal data
- Social media 'influencers' who appear to have been paid to promote certain product but do not say this clearly
- Bought new product at higher price from reseller as brand's official website sold out

FIGURE 19: EU CONSUMERS CONCERNS ABOUT ONLINE ADVERTISING (%)

Consumer Conditions survey 2022

Which, if any, of the following concerns are very important to you personally regarding online targeted advertising? (% All those who have purchased any goods or services via the Internet in the past 12 months)

- Your online data is collected/ a profile is made about you without you knowing it or explicitly given a chance to agree
- Cookies are installed on your computer
- Your personal data could be used for other purposes and/or you don't know with whom it might be shared
- You cannot distinguish between information and advertising
- negatively affects your trust in e-commerce
- You cannot "opt-out"/refuse

FIGURE 20: EU CONSUMERS USE OF INTERNET BANKING (% , 2022)

Eurostat

EU survey on the use of Information and Communication Technologies (ICT) in households and by individuals

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/ISOC_CI_AC_ISDV_645/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/isoc_ci_ac_isdv_645/default/table?lang=en)

FIGURE 21: IN GENERAL, RETAILERS AND SERVICE PROVIDERS RESPECT YOUR RIGHTS AS A CONSUMER - AGREEMENT (STRONGLY AGREE + AGREE, %)

Consumer Conditions Survey 2022

In general, retailers and service providers respect your rights as a consumer (% Agree (strongly agree + agree), All adults 18+)

FIGURE 22: RELATIONSHIP BETWEEN SATISFACTION WITH HANDLING COMPLAINTS AND CONFIDENCE IN RESPECT FOR CONSUMER RIGHTS

Consumer Conditions Survey 2022

In general, how satisfied or dissatisfied were you with the way your complaint(s) was were dealt with by the Retailer or service provider (% Very + fairly satisfied, All those who have experienced a problem in the past 12 months and took action to solve it)

In general, retailers and service providers respect your rights as a consumer (% Agree (strongly agree + agree), All adults 18+)

FIGURE 23: RELATIONSHIP BETWEEN GENERAL TRUST IN PUBLIC ADMINISTRATION AND SPECIFIC TRUST IN PUBLIC AUTHORITIES TO PROTECT CONSUMER RIGHTS

Standard Eurobarometer 97 - Public opinion in the European Union, Summer 2022

[HTTPS://EUROPA.EU/EUROBAROMETER/SURVEYS/DETAIL/2693](https://europa.eu/eurobarometer/surveys/detail/2693)

How much trust do you have in certain institutions? For each of the following institutions, do you tend to trust it or tend not to trust it? (% Tend to trust, All adults 18+)

- Public administration in (OUR COUNTRY)

Consumer Conditions Survey 2022

You trust public authorities to protect your rights as a consumer (% Agree (strongly agree + agree), All adults 18+)

FIGURE 24: IT IS EASY TO SETTLE DISPUTES WITH RETAILERS AND SERVICE PROVIDERS THROUGH AN OUT-OF-COURT BODY (ADR) AND COURTS - AGREEMENT (STRONGLY AGREE + AGREE, %)

Consumer Conditions Survey 2022

It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitration, mediation or conciliation body) (% Agree (strongly agree + agree), All adults 18+)

FIGURE 25: WILLINGNESS TO TAKE UP ADR BY CLAIM VALUE AND PROCEDURE LENGTH

Behavioural study on disclosure of ADR information to consumers by traders and ADR entities (to be published)

FIGURE 26: CONSUMER CONFIDENCE LEVELS IN PRODUCT SAFETY (%)

Consumer Conditions Survey 2022

Thinking about all consumer products other than food currently on the market in your country, do you think that (% All adults 18+)

- Essentially all non-food products are safe
- A small number of non-food products are unsafe
- A significant number of non-food products are unsafe

FIGURE 27: OVERALL KNOWLEDGE OF CONSUMER RIGHTS

Consumer Conditions Survey 2022

Respondents were categorised into one of three groups (High, Medium, Low) based on correct responses to the questions below. High knowledge was assigned to three or more correct answers, Medium knowledge to two correct answers, with the remaining respondents considered to have low knowledge.

Cooling off period: Suppose you ordered a new electronic product by post, phone or the Internet, do you think you have the right to return the product 4 days after its delivery and get your money back, without giving any reason? (Correct answer = Yes)

One sided change to contracts: Imagine you subscribed for a regular publication or gym membership and the company's terms and conditions contained a clause that allowed it to raise the price significantly without first allowing you to cancel the contract. Do you think such a clause would be valid? (Correct answer = Yes)

Faulty product guarantee: Imagine that an electronic product you bought new 18 months ago breaks down without any fault on your part. You didn't buy or benefit from any extended commercial guarantee. Do you have the right to have it repaired or replaced for free? (Correct answer = Yes)

Unsolicited products: Imagine that you received two books by post that you had not ordered, together with a 20 euro invoice for the goods. Are you obliged to pay the invoice? (Correct answer = No)].

FIGURE 28: CONSUMERS EXPERIENCE OF PROBLEMS IN THE LAST 12 MONTHS

Consumer Conditions Survey 2022

In the past 12 months, have you experienced any problem when buying or using any goods or services in your country where you thought you had a legitimate cause for complaint? (% All adults 18+)

- Yes, and you took action to solve the problem
- Yes, but you did not do anything
- No

FIGURE 29: REASONS WHY CONSUMERS ENCOUNTERING PROBLEMS DID NOT COMPLAIN

Consumer Conditions Survey 2022

What were the main reasons you did not take any action? (% All those who have experienced a problem in the past 12 months but did not do anything)

- You were unlikely to get a satisfactory solution to the problem you encountered
- The sums involved were too small
- did not know how or where to complain
- You were not sure of your rights as a consumer
- You thought it would take too long
- You tried to complain about other problems in the past but were not successful
- You thought complaining would have led to a confrontation, and you do not feel at ease in such situations
- You felt the process would be too complex or would require filling a lot of documents or using a difficult language

FIGURE 30: EU CONSUMERS' COMPLAINTS AND SATISFACTION WITH COMPLAINT HANDLING BY RECIPIENT (% OF CONSUMERS)

Consumer Conditions survey 2022:

In the past 12 months, have you experienced any problem when buying or using any goods or services in your country where you thought you had a legitimate cause for complaint? And what did you do? (% All those who have experienced a problem in the past 12 months and took action to solve it)

- Complained about it to the retailer or service provider

- Complained about it to the manufacturer
- Complained about it to the public authority
- Complained about it to a consumer association or a European Consumer Centre (ECC)
- Brought the matter to an out-of-court dispute resolution body (ADR)
- Took the business concerned to court
- Joined a collective redress action

In general, how satisfied or dissatisfied were you with the way your complaint(s) was/were dealt with by the (% Very + fairly satisfied, All those who have experienced a problem in the past 12 months and took action to solve it):

- Retailer or service provider
- Manufacturer
- Public authority
- Consumer association or European Consumer Centre
- An Out-of-court dispute resolution body (ADR)
- Court

FIGURE 31: CONSUMERS EXPERIENCE OF UNFAIR PRACTICES FROM TRADERS (% OF CONSUMERS)

Consumer Conditions survey 2022:

I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months...? (% Yes, All adults 18+)

- You have been informed you won a lottery you did not know about, but you were asked to pay some money in order to collect the prize
- You have felt pressured by persistent sales calls or messages urging you to buy something or sign a contract
- You have felt pressured to buy something you did not want during an unexpected visit of a seller to your home
- You have felt pressured to buy something you did not want during an excursion organised by a seller
- You have felt pressured to buy something you did not want during a product demonstration that you attended at a private home, hotel or restaurant
- You have been offered a product advertised as free of charge which actually entailed charges
- You have come across advertisements stating that the product was only available for a very limited period of time but you later realised that it was not the case
- You bought something on an online marketplace and experienced problems you could not resolve because it turned out that you had bought from a private individual rather than a professional seller
- You have come across other unfair commercial practices
- You have found it difficult to cancel a contract that you had concluded online for example, because you could not find the cancellation option on the website or app

FIGURE 32: EU CONSUMERS EXPERIENCE OF PRODUCT RECALLS IN THE PAST 2 YEARS (% OF CONSUMERS)

Consumer Conditions survey 2022

In the past 2 years, have you seen or received any information notices or announcements about the recall of a specific product? (% Yes, All adults 18+)

FIGURE 33: EVOLUTION OF NUMBER OF ALERTS, 2018-2022

Safety Gate - 2022 results

[HTTPS://EC.EUROPA.EU/SAFETY-GATE/#/SCREEN/PAGES/REPORTS](https://ec.europa.eu/safety-gate/#/screen/pages/reports)

FIGURE 34: COMPOSITION OF HOUSEHOLDS BY SIZE (2021, %)

Eurostat

Number of households by household composition, number of children and age of youngest child

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/LFST_HHNHTYCH/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/LFST_HHNHTYCH/DEFAULT/TABLE?LANG=EN)

FIGURE 35: MEDIAN HOUSEHOLD NET INCOME 2021 (EUR THOUSANDS)

Eurostat

Mean and median income by household type - EU-SILC and ECHP surveys

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/ILC_Dl04_CUSTOM_3459254/DEFAULT/TABLE?LANG=EN](https://ec.europa.eu/eurostat/databrowser/view/ILC_Dl04_CUSTOM_3459254/DEFAULT/TABLE?LANG=EN)

FIGURE 36: HOUSEHOLD INTERNET CONNECTION BY TYPE (2021, %)

Eurostat

Households - type of connection to the internet

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/PRODUCT/VIEW/ISOC_CI_IT_H](https://ec.europa.eu/eurostat/databrowser/product/view/ISOC_CI_IT_H)

FIGURE 37: HOME OWNERSHIP: DISTRIBUTION OF POPULATION BY TENURE STATUS (2021, %)

Eurostat

Distribution of population by tenure status, type of household and income group - EU-SILC survey

[HTTPS://EC.EUROPA.EU/EUROSTAT/DATABROWSER/VIEW/ILC_LVHO02_CUSTOM_137548/BOOKMARK/MAP](https://ec.europa.eu/eurostat/databrowser/view/ILC_LVHO02_CUSTOM_137548/BOOKMARK/MAP)

FIGURE 38: DISTRIBUTION OF DWELLING STOCK BY YEAR OF CONSTRUCTION (% OF STOCK, 2019)

European Commission – Directorate General for Energy

Odyssee database

[HTTPS://WWW.INDICATORS.ODYSSEE-MURE.EU/ENERGY-EFFICIENCY-DATABASE.HTML](https://www.indicators.odyssee-mure.eu/energy-efficiency-database.html)

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