

2018 Consumer Markets Scoreboard: trust of Europeans in services still needs improvement

While the overall trust in markets has followed a positive trend since 2010, the report reveals that only 53% of consumers trust that businesses in the services sectors comply with consumer rules. For goods, the figure is slightly higher at 59%. Consumer trust in services and goods' markets has not improved compared to the 2016 scoreboard. Telecoms, financial services and utilities (water, gas, electricity, and postal services) remain particularly problematic areas for consumers in most EU Member States. On a positive note, the report concludes that the East-West gap in consumer trust is slowly closing. Also, services such as personal care services (hairdressers, spas), holiday accommodation and packaged holidays benefit from a high trust from consumers.

"Consumer trust is growing, but there are still too many consumers that have bad experiences in certain markets, for instance when buying real estate or a second-hand car." said Věra Jourová, Commissioner for Justice, Consumers and Gender Equality. "In April 2018, we presented a '[New Deal for Consumers](#)' to strengthen enforcement of consumer rights and give consumers new means to defend their rights. The possibility to launch a collective action should give consumers more trust that they can defend their rights and push businesses to better respect the rules."

Key findings of the 2018 Consumer Markets Scoreboard

- **Compared to 2016, there has been little improvement, although the trend has remained positive since 2010.** Mortgages, water supply, gas and electricity services have improved most over the past two years, but they remain among the least trusted market, with the exception of gas services.
- **Markets in Western Europe continue to perform better for consumers, while on average the biggest improvements this year in performance are reported in Eastern Europe again.** This suggests that the East-West gap in how markets work for consumers is slowly closing. The Commission's and the Member States' ongoing activities on the issue of the [dual food quality](#) should be able to further improve the situation in this respect.
- **Internet provision and mobile telephone services are still the most problematic for consumers,** with 20.3% and 17.5% having faced problems in these sectors respectively in the past year. Other areas mentioned by at least 10% of consumers include: TV subscription, fixed telephony, sales of ICT and electronic goods, train and urban transports, second hand cars, real estate, postal services, new cars, car rental and car repair services.
- **Financial services are the sector where consumers suffer the highest**

detriment (financial loss or waste of time) in case of problems. At least 35% of consumers having faced problems in home insurance, mortgages, loans and credit, electricity and water supply report severe detriment as a result. Other areas where consumers facing problems report high levels of detriment are airlines, investment products, and car insurance.

- **Real estate and second hand cars are the least trusted sectors by consumers.** Only 38% of consumers trust that real estate service providers comply with consumer protection rules and 36% of consumers do so for the second hand car sector.

Commission actions to improve consumer protection and trust

Improving consumer protection has been high on the Juncker Commission's agenda. The Commission proposed in April 2018 a New Deal for Consumers, which will empower qualified entities to launch representative actions on behalf of consumers and introduce stronger sanctioning powers for Member States' consumer authorities. It will also extend consumers' protection when they are online and clarify how EU law to clarify that dual quality practices misleading consumers are prohibited.

Under the EU Consumer Protection Cooperation (CPC) [Regulation](#), the Commission together with consumer authorities have launched several enforcement actions to make sure businesses fully respect EU consumer rules. A recent example of such an action includes the improvement of [Airbnb](#) 's terms and conditions.

Background

The Consumer Scoreboards provide an overview of how the Single Market works for EU consumers. Published since 2008, they aim to ensure better monitoring of consumer outcomes and provide evidence to inform policy.

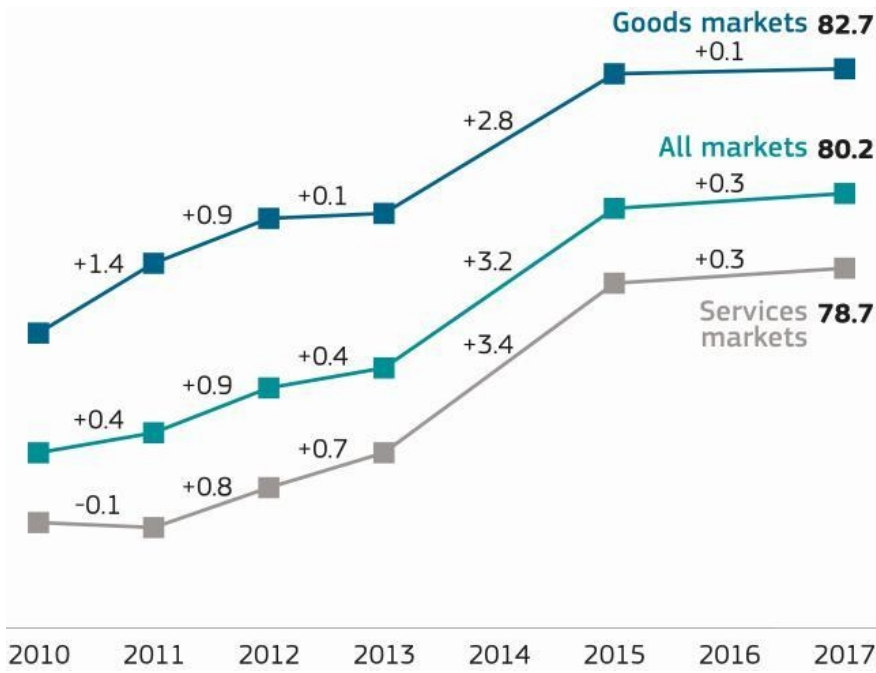
There are two types of scoreboards, published in alternate years and based on representative EU-wide surveys:

- The **Consumer Markets Scoreboard** tracks the performance of over 40 consumer markets based on key indicators such as trusting that sellers comply with consumer protection rules, comparability of offers, the choice of retailers/suppliers, the extent to which markets live up to consumer expectations, and the degree to which problems encountered in the market cause detriment. Other indicators, such as switching and prices, are also monitored and analysed.
- The **Consumer Conditions Scoreboard** monitors national conditions for consumers in three areas: (1) knowledge and trust, (2) compliance and enforcement and (3) complaints and dispute resolution. It also examines progress in the integration of the EU retail market ([2017 Consumer Conditions Scoreboard](#)).

For further information

Market Performance Indicator, 2010-2017

Consumer scoreboards



Services markets

Top 3 performing



84.9

Personal care services
(e.g. hairdressers,
nail studios, etc.)



84.1

Holiday
accommodation
(e.g. hotels)



82.6

Packaged holiday
and travel tours

Bottom 3 performing



73.1

Real estate



75.0

Investment products,
private personal
pensions and securities



75.8

Mortgages

Goods markets

Top 3 performing



85.3

Spectacles and lenses



85.1

Small household
appliances



84.6

Dairy products

Bottom 3 performing



75.5

Second hand cars



80.4

New cars



81.3

Meat and meat
products