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Making markets work for consumers
Sixth edition - October 2011

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COMMISSION STAFF WORKING PAPER

**The Consumer Markets Scoreboard
Making markets work for consumers
Sixth edition — October 2011**

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1. INTRODUCTION

Europe's future growth depends on stimulating innovation and improving the functioning of the single market. The demand side of the single market can make a significant contribution to these goals. Consumers who are empowered, and who understand the abundance and complexity of the choices they face, reward efficient and innovative businesses, thereby sharpening competition and stimulating innovation. Thus, it is important to identify the markets and sectors where consumers find it hard to make the right choices, where consumer confidence is low and problems abound, and where consumers find it hard to switch or see little competition. This is the purpose of the Scoreboard.

There is widespread acknowledgement of the need to identify those parts of the single market which are not working well for consumers.

The Europe 2020 strategy¹ recognises that: *'To gear the single market to serve the Europe 2020 goals requires well-functioning and well-connected markets, where competition and consumer access stimulate growth and innovation.'*

Guideline 6 of the Europe 2020 integrated guidelines on improving the business and consumer environment emphasises that *'Member States should ensure that markets work for citizens, consumers and businesses.'* The Commission's Annual Growth Survey report on Europe 2020 progress also identified consumer conditions among *'growth drivers or framework conditions to growth'*.

The Consumer Markets Scoreboard is the Commission's main tool for identifying potentially underperforming sectors in the single market. In a second stage, the markets that appear to be underperforming are analysed in depth in order to gain a better insight into the problems and identify measures that can be taken to address them.

Ranking different markets, based on consumer views of their functioning on a comparable basis, provides an important indication of where markets are failing consumers. The individual characteristics of each market are fully addressed in the in-depth studies.

The majority of the Scoreboard data is supplied by a survey of consumer markets which provides comparable consumer opinions, across all EU countries, for 51 consumer markets, accounting for more than 60% of the household budget. The survey does not cover housing, education or most medical products and services. Carrying out this survey at EU level leads to significant economies of scale and a wide comparability of market performance. It also allows best practices to be identified. The survey was conducted among consumers who had recent or ongoing purchasing experience of each market, thus ensuring that it reflects relevant experience rather than uninformed opinion. This being the second edition of the survey, it can be compared with 2010. Consumer perceptions affect businesses behaviour, as they provide a clear indication of market malfunctioning from a consumer perspective. Other indicators are also used in order to incorporate the various aspects of market functioning and to complete the analysis.

The survey is based on random sampling. The telephone interviews were conducted between March and May 2011 with a sample of 500 people (aged 18+) for each of the 51 markets and in

¹ COM(2010) 2020.

each EU Member State (250 people in Cyprus, Luxembourg and Malta). In total, over 650.000 individual markets assessments were carried out. The EU-level results are based on a confidence level of 95% with a margin of error up to +/- 0.85%. The full details of the survey are included in the survey report².

Prices for comparable and representative goods and services across the EU were provided by Eurostat and other sources (European Central Bank, Commission's Market Observatory for Energy, Commission's Directorate-General for Competition).

The Member States provided the data relating to complaints. The Commission is currently working with national complaint bodies on the implementation of the Complaints Recommendation³, which will enable future Scoreboards to include fully comparable complaints data across the EU.

2. MARKET MONITORING SURVEY RESULTS

2.1. Market Performance Indicator (MPI)

The Market Performance Indicator (**MPI**) is a composite index based on the results of survey questions on the four key aspects of consumer experience:

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

The four components of the index are equally weighted.

The MPI ranks 51 consumer markets at EU level according to the consumers' assessments. It provides a “signal” of how consumers perceive markets rather than being a full assessment of the actual functioning of markets. National rankings based on the MPI are included in Annex II. Annex III contains a description of each market.

Overall, the MPI was better in 2011 than in 2010, with nearly all markets showing progress in absolute results. In order to neutralise any possible external effect that might influence the index as a whole, and isolate the relative changes in the performance of each market, the MPI results at EU and national level are ‘*normalised*’. Thus, the individual score of each market is divided by the average of the respective group of markets (i.e. products or services). This also makes comparative market analysis easier by indicating the position of the markets in relation to the average (i.e. above or below 100)⁴.

² The survey and a dashboard providing easy access to the results are available on: http://ec.europa.eu/consumers/strategy/cons_satisfaction_en.htm.

³ C(2010)3021 final.

⁴ However, it should be borne in mind that figures which have been normalised with different averages (i.e. in different country tables or in products compared to services) are not strictly comparable.

Figure 1 shows the normalised EU-level MPI scores weighted according to the size of each country's population. Thus, the views of consumers from large Member States have a greater influence on these results⁵. Lower MPI scores are an indication that the market may be malfunctioning. The right side of the graph shows the difference between the normalised MPI scores of 2011 and 2010, as well as the ranking of the comparable markets in those two years.⁶

Figure 2 presents the normalised MPI at EU27 level divided into two subgroups of goods and services.

The 2011 MPI largely confirms the image first captured in 2010. Services markets continue to underperform, with network services and financial services all performing below average. With a few exceptions (second-hand cars, fuel for vehicles) goods markets in general appear to be functioning considerably better. This may be partly because goods markets are inherently more straightforward and tangible for consumers. Hence, in order to provide an extra analytical dimension, the MPI has been further sub-divided into goods and services so as to benchmark peer markets and help identify underperforming goods markets.

The greatest improvements are to be found in 'investments, pensions, securities', 'cafes, bars and restaurants' and 'leisure goods'. Despite these improvements, the 'investments, pensions, securities' market still occupies the last position. 'Fuels' and 'electricity' experienced the largest deterioration in their relative MPI scores, which may reflect consumer sentiment with respect to electricity and oil prices.

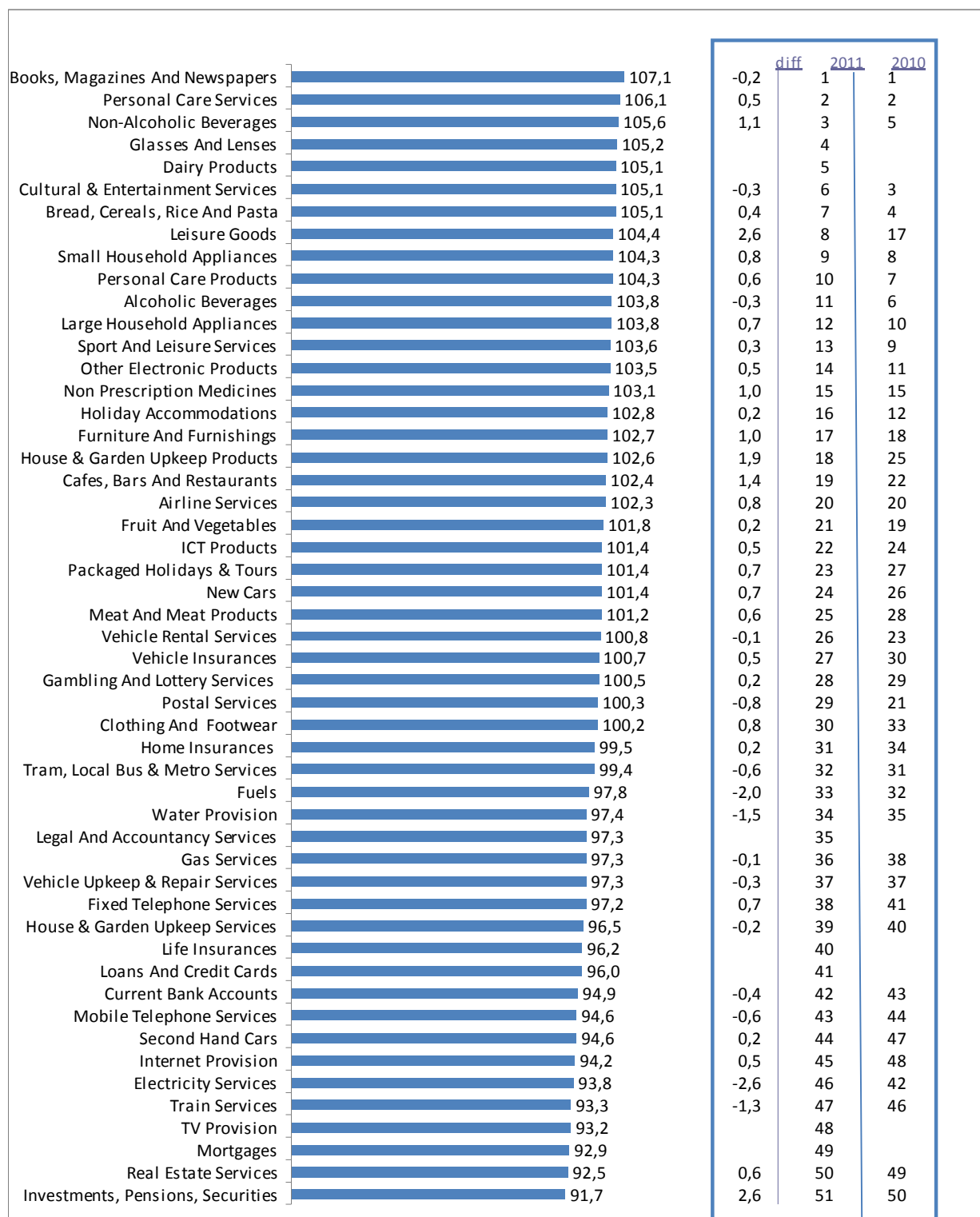
The analysis of consumer markets should take into consideration their share in consumers' expenditure. This properly accounts for the risk of higher detriment in markets where consumers spend more. **Figure 3** shows the MPI scores (normalised at EU level without sub-groups) in relation to the share of each market in the household budget (data from the Household Budget Survey⁷ — HBS). The HBS figures for some markets (e.g. mortgages) are low because they only include the costs and administrative fees of loan reimbursement. They also reflect the fact that a smaller share of the EU population uses the service in question. **Figure 3** shows that 'investments, pensions, securities', 'real estate services', 'mortgages', 'electricity services', 'second hand cars' and 'fuels' are of particular concern when their MPI performance and their household budget shares are taken into account.

⁵ When the MPI is calculated on the basis of equal country weights, reflecting the extent to which problems are shared among Member States, the results are broadly similar, except that 'trains' and 'postal services' perform considerably worse in larger Member States (as was the case in 2010). On the other hand, 'water provision' as well as 'house and garden upkeep services' perform better in larger EU countries. Unlike 2010, when 'fuels' and 'vehicle insurance' ranked lower in larger EU countries, in 2011 these markets rank, respectively, lower and higher across the board.

⁶ For the purpose of comparison, 2010 scores have been "normalised".

⁷ Eurostat figures for 2005 and estimates for missing categories.

Figure 1: normalised MPI (Market Performance Indicator) EU27 level



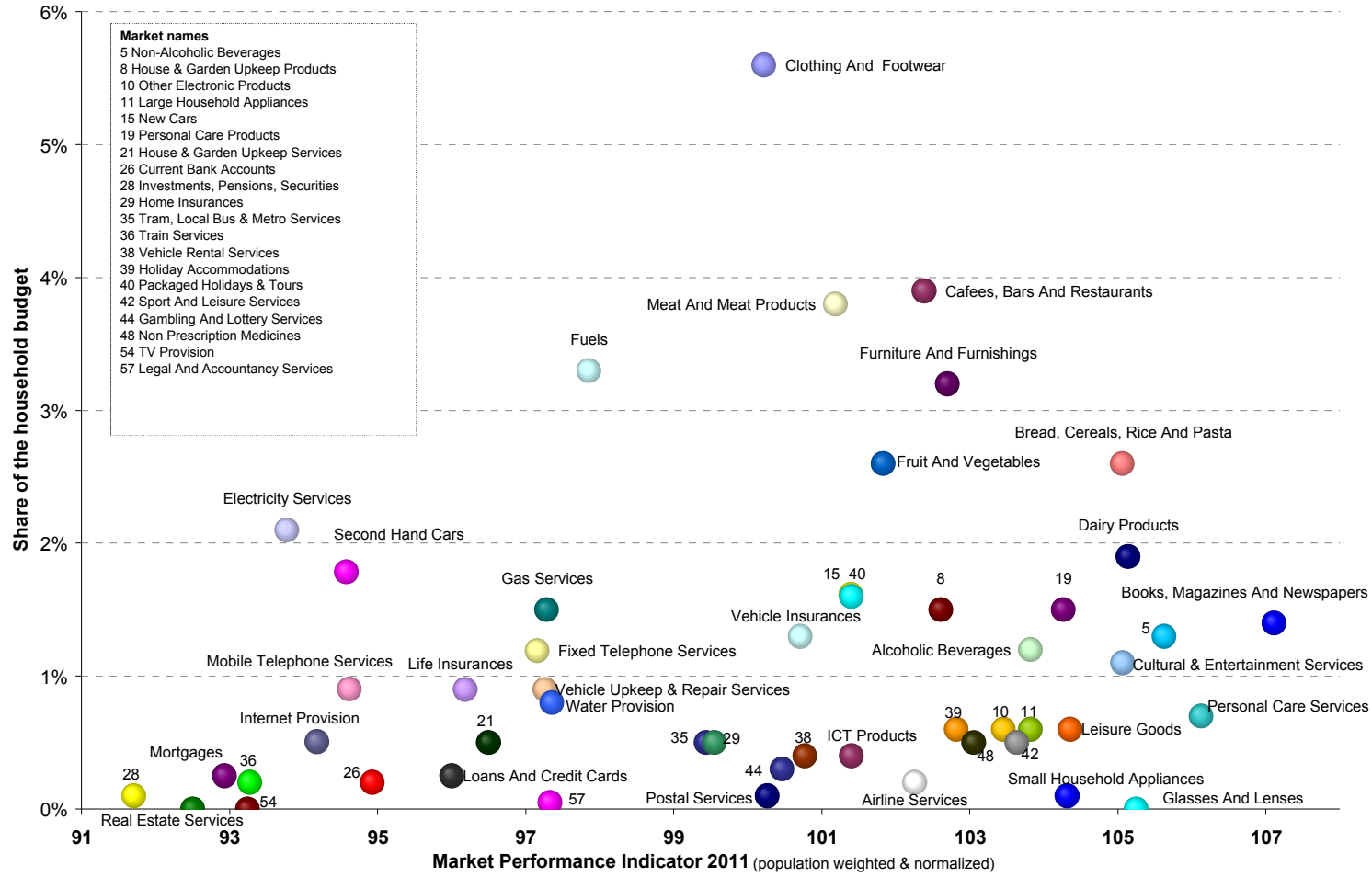
Source: Market monitoring survey, 2011

Figure 2: normalised MPI EU27 level with sub-groups

		diff	2011	2010
S E R V I C E S	Personal Care Services	108,1	1,2	1
	Cultural & Entertainment Services	107,0	0,4	2
	Sport And Leisure Services	105,6	1,0	3
	Holiday Accommodations	104,8	0,8	4
	Cafes, Bars And Restaurants	104,3	2,0	5
	Airline Services	104,2	1,4	6
	Packaged Holidays & Tours	103,4	1,4	7
	Vehicle Rental Services	102,7	0,5	8
	Vehicle Insurances	102,7	1,1	9
	Gambling And Lottery Services	102,4	0,8	10
	Postal Services	102,2	-0,2	11
	Home Insurances	101,5	0,8	12
	Tram, Local Bus & Metro Services	101,4	0,1	13
	Water Provision	99,3	-0,9	14
	Legal And Accountancy Services	99,3		15
	Gas Services	99,2	0,5	16
	Vehicle Upkeep & Repair Services	99,2	0,3	17
	Fixed Telephone Services	99,1	1,3	18
	House & Garden Upkeep Services	98,5	0,5	19
	Life Insurances	98,1		20
	Loans And Credit Cards	98,0		21
	Current Bank Accounts	96,9	0,2	22
	Mobile Telephone Services	96,6	0,1	23
	Internet Provision	96,1	1,1	24
	Electricity Services	95,7	-2,0	25
	Train Services	95,2	-0,7	26
	TV Provision	95,2		27
	Mortgages	94,9		28
	Real Estate Services	94,5	1,3	29
	Investments, Pensions, Securities	93,7	3,2	30
P R O D U C T S	Books, Magazines And Newspapers	104,3	-1,0	1
	Non-Alcoholic Beverages	102,8	0,3	2
	Glasses And Lenses	102,4		3
	Dairy Products	102,3		4
	Bread, Cereals, Rice And Pasta	102,3	-0,4	5
	Leisure Goods	101,5	1,7	6
	Small Household Appliances	101,5	0,0	7
	Personal Care Products	101,5	-0,2	8
	Alcoholic Beverages	101,0	-1,1	9
	Large Household Appliances	101,0	-0,1	10
	Other Electronic Products	100,6	-0,3	11
	Non Prescription Medicines	100,2	0,1	12
	Furniture And Furnishings	99,9	0,1	13
	House & Garden Upkeep Products	99,8	1,0	14
	Fruit And Vegetables	99,0	-0,6	15
	ICT Products	98,6	-0,3	16
	New Cars	98,6	-0,2	17
	Meat And Meat Products	98,4	-0,2	18
	Clothing And Footwear	97,4	0,0	19
	Fuels	95,0	-2,8	20
	Second Hand Cars	91,8	-0,7	21

Source: Market monitoring survey, 2011

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

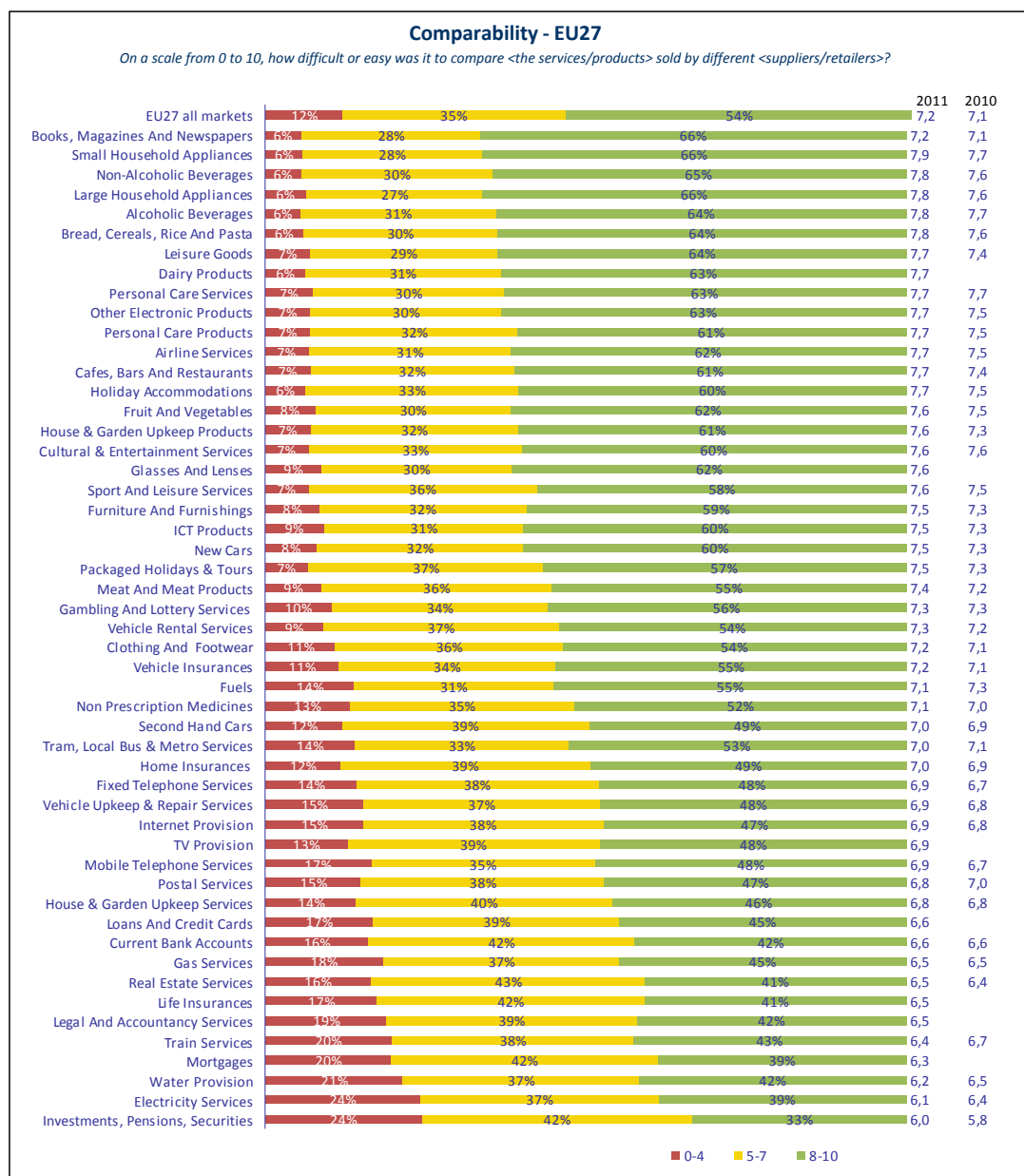


Source: Market monitoring survey 2011, Eurostat data, estimates

Figure 4 to Figure 8 show the components of the MPI index. They include the percentage of respondents sharing a certain view on comparability, trust, problems & complaints and overall satisfaction, the average score for each market on a scale from 0 (lowest) to 10 (highest) and the 2010 scores. In order to make the presentation of the scores more intelligible, the scores on the scale are regrouped into three categories: score 0-4 which represents a low rating, score 5-7 which represents an average rating and score 8-10 which represents a high rating. The EU-27 averages for each indicator are based on all countries and all markets taken together.

2.2. Comparability

Figure 4: Comparability



Source: Market monitoring survey, 2011

The comparability indicator reflects the ability of consumers to make informed decisions and it covers both price and quality implicitly. Markets with high comparability allow consumers to make good choices and to reward innovation and efficiency, whereas markets with low comparability are more likely to indicate a misallocation of resources. If consumers cannot maximise their welfare through informed choice, the efficiency of competitive markets is undermined.

Overall, the comparability of consumer markets is slightly higher this year than in 2010, with more than half (54%) of respondents rating it very good (52% in 2010). 12% of consumers still consider comparability to be very poor (scores of 0 to 4). The largest improvements can be seen for the markets in 'leisure goods', 'house and garden upkeep products' and 'cafés, bars and restaurants' (+0.3). 'Electricity services', 'water provision' and 'train services' registered the most significant decreases in the comparability scores (-0.3).

Consumers find it more difficult to compare services than to compare goods. This may be partly because service offers, tariffs and contractual terms are more complex. Moreover, the quality that service providers will deliver in the future is uncertain. Around one in four consumers considers that it is hard to compare 'investments, pensions, securities' and 'electricity services', while one in five consumers has difficulties with 'water provision', 'mortgages' and 'train services'. Some of these services require specialised knowledge, while others have a limited number of suppliers. The best comparability scores are attributed to the markets of 'books, magazines and newspapers' and 'small household appliances', where product characteristics are easier to evaluate.

'Second-hand cars', 'TV provision' and 'internet provision' rank higher in terms of comparability than in the MPI index. For some other markets, it is the comparability indicator which drags down their MPI scores: 'non-prescription medicines', 'water provision', 'glasses and lenses', 'cultural & entertainment services', 'legal and accountancy services', and 'postal services'.

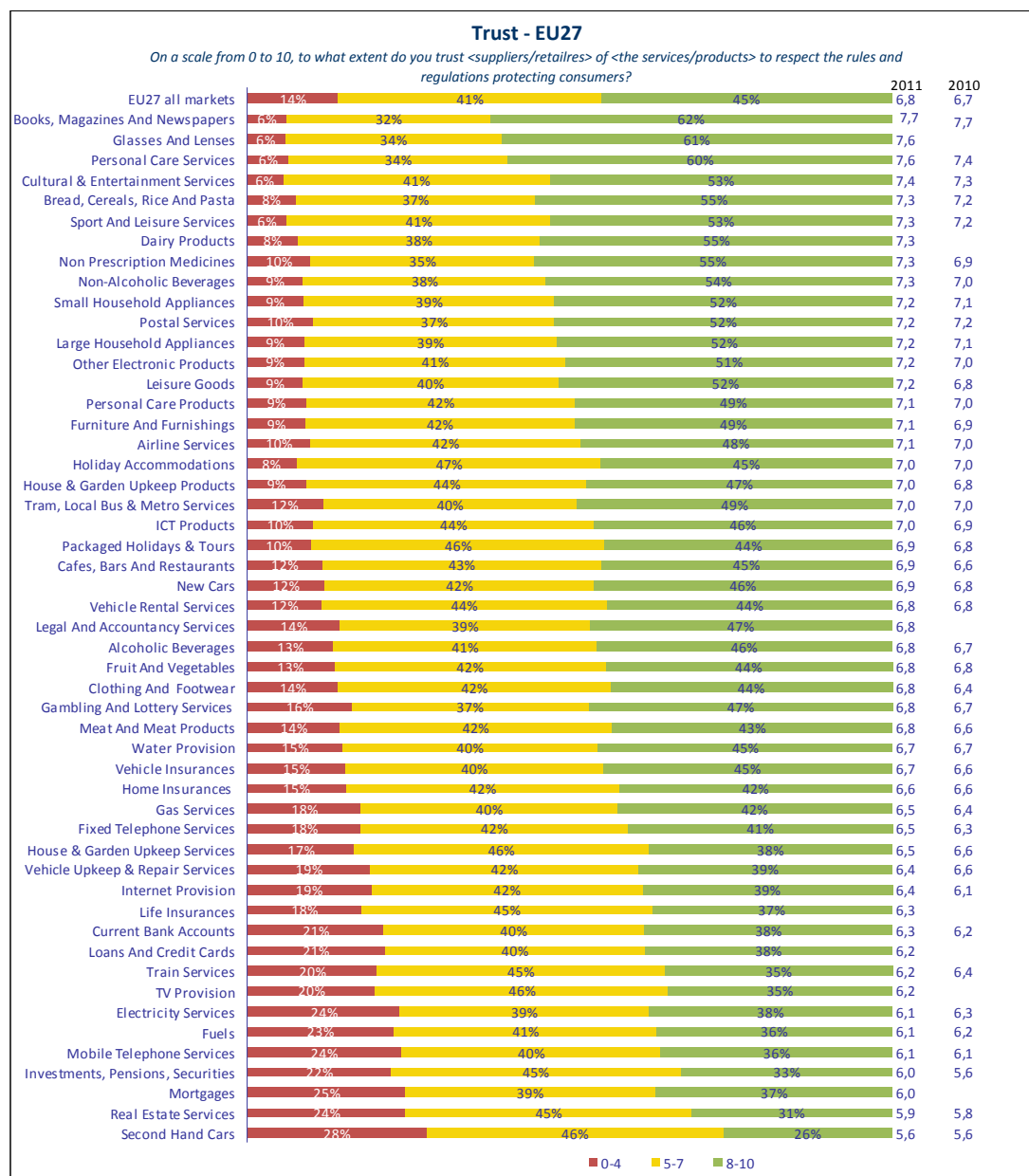
2.3. Trust

Trust reveals whether consumers feel confident that businesses comply with consumer legislation. It is based on consumers' experiences with infringements by providers, misleading or unfair commercial practices, opaque information or unfair contract terms. Consumer trust and confidence is an essential component of a well-functioning market

Consumers' trust in suppliers' compliance with consumer protection rules has seen a slight increase in 2011, with 45% of respondents giving very good scores to this indicator (43% in 2010). Nevertheless, more than half of consumers are not entirely confident in their suppliers. Trust has the lowest overall score of the indicators (i.e. comparability, satisfaction, choice). In 2011 the most significant improvements in trust scores were registered by the markets for 'investments, pensions, securities', 'non-prescription medicines', 'leisure goods', 'clothing and footwear', 'non-alcoholic beverages' and 'house and garden upkeep products'.

Services receive lower trust scores than goods. This is linked to the inherent complexity of these markets as well as to the difficulty of assessing their quality at the time of the purchase.

Figure 5: Trust



Source: Market monitoring survey, 2011

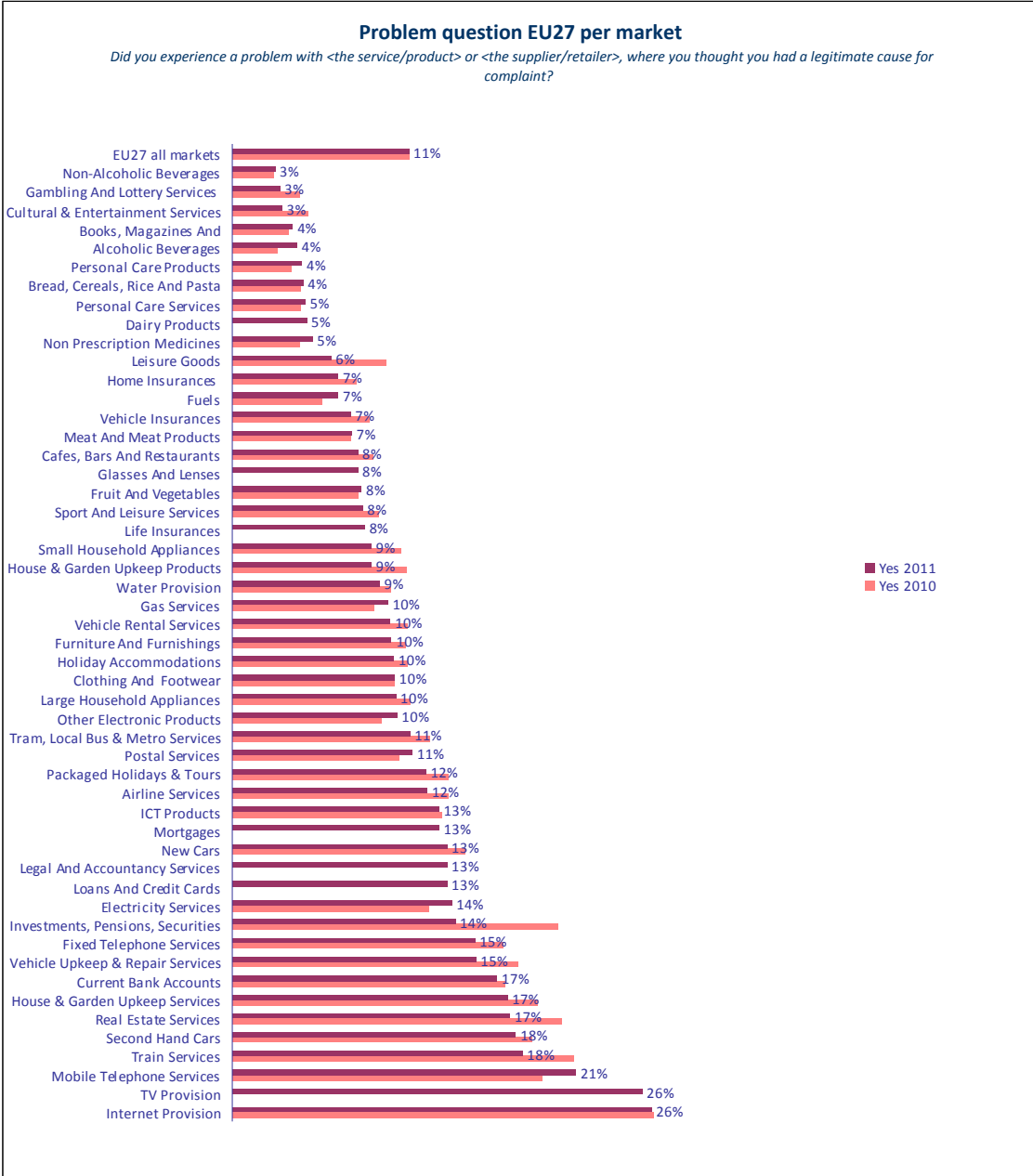
Figure 5 shows that more than a quarter of respondents give a poor rating to the markets in ‘second-hand cars’ and ‘mortgages’. For ‘second-hand cars’ the percentage of consumers who give a poor rating is even higher than those who give a very good rating⁸. In addition to these two markets, the markets with the lowest scores for consumer trust are ‘real estate services’, ‘investments, pensions, securities’ and ‘mobile telephone services’. For many of these markets the amounts involved are substantial which, combined with the need for specialised knowledge, may provide an incentive for unfair practices. At the other end of the spectrum, the best ranked markets are ‘books, magazines and newspapers’, ‘glasses and lenses’, ‘personal care services’ and ‘cultural and entertainment services’.

⁸ George Akerlof, ‘The Market for ‘Lemons’’.

Compared with their position in the MPI ranking, ‘postal services’ and ‘tram, local bus and metro services’ score better in terms of trust. The markets with a much lower position in the trust ranking than in the MPI are ‘alcoholic beverages’ and ‘fuels’. For the latter, consumers' trust might be affected by the preferential adjustment of fuel prices to trends in oil prices.

2.4. Problems

Figure 6: Problems



Source: Market monitoring survey, 2011

The problems indicator is important because it is able to capture issues which do not appear in complaints statistics. It is especially useful for markets where complaints mechanisms are either cumbersome or non existent, or where the sums involved are too small for people to complain.

This indicator also provides a clear indication of which sectors need to step up their performance through improved customer service.

In 2011, one tenth of EU consumers have experienced one or more problems with the surveyed markets for which they consider they have a legitimate reason to complain. Compared with 2010, the overall problems figure has decreased only very slightly and remains virtually unchanged. At market level, the biggest increase in the percentage of consumers experiencing problems was registered by 'mobile telephone services'. 'Investments, pensions, securities' saw the biggest improvement, which can be explained to a certain extent by a gradual recovery of the financial industry. Other markets registering fewer problems were: 'leisure goods', 'train services', 'real estate services', 'vehicle upkeep and repair services' and 'house and garden upkeep products'.

More than a quarter of consumers have had problems with Internet and TV provision. One in five consumers has reported problems with 'mobile telephone services'. The markets which seem to cause consumers the fewest problems are: 'non-alcoholic beverages', 'cultural & entertainment services' and 'gambling and lottery services'.

Compared to the very small percentage of consumers who report problems in this market, the category 'gambling and lottery services' appears much lower in the MPI index. Other markets which also rank much lower in the MPI scores than they do in the problems ranking are 'Life insurance' and 'Fuels'. On the other hand, problems have a high ranking in the categories of 'large household appliances' and 'other electronic products'.

2.5. Complaints

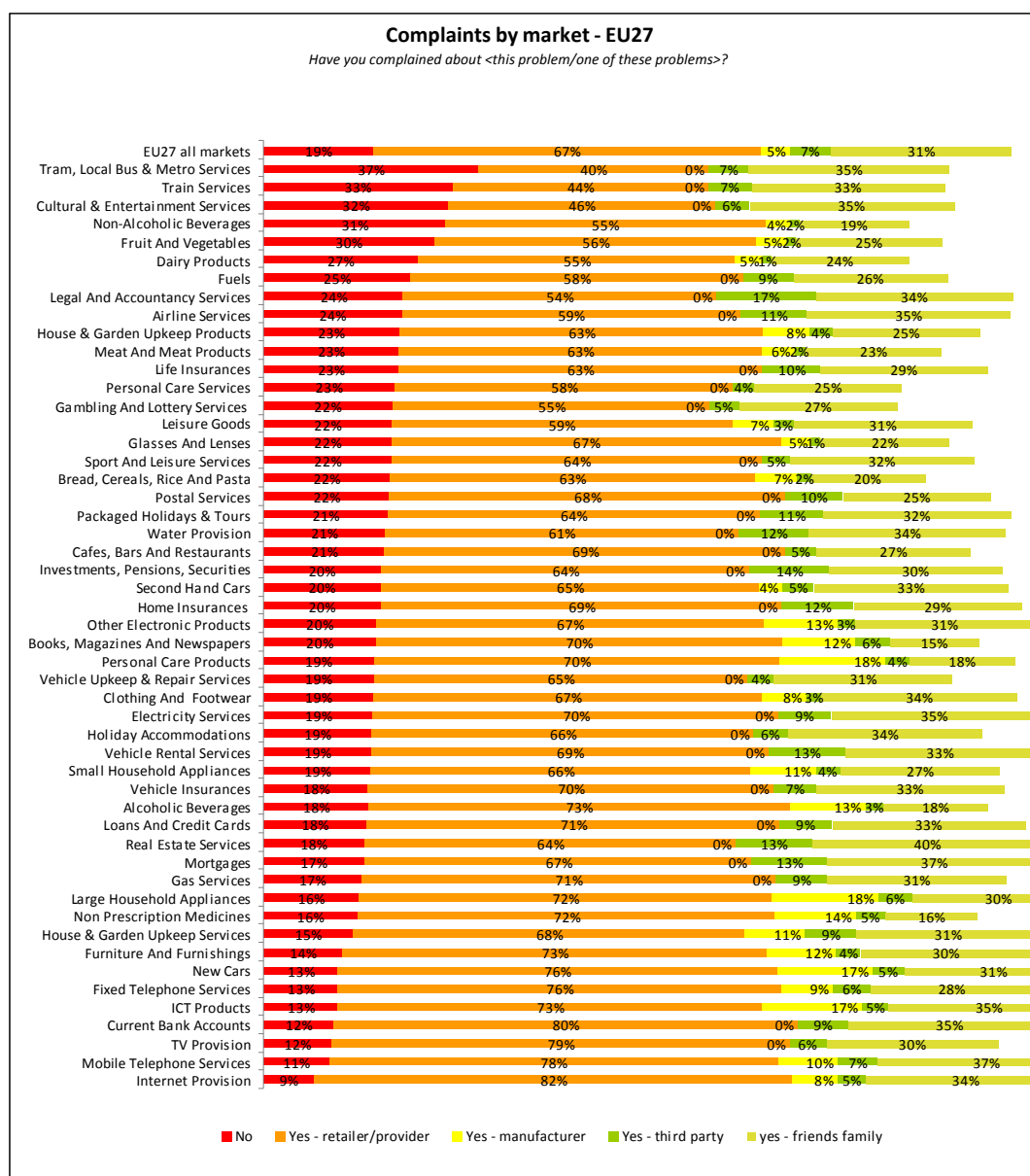
Complaints are a key indicator of how markets are functioning from the consumers' perspective. The party to whom consumers address their complaints is a reflection of the severity of the problem, given that more time and effort is needed to complain to an official body than to family or friends.

In 2011 one in five consumers experiencing a problem has not complained to the company, a complaint body, friends or family. The fact that consumers have not complained might be explained by the limited financial cost of the problem, by the small scale of the problem or because consumers may consider (rightly or wrongly) that they do not have the necessary tools to resolve the problem. Among those consumers who did complain, more than two in three directed their complaints to retailers / providers.

The gap between problems and complaints is widest in: 'train services', 'legal and accountancy services', 'tram, local bus and metro services', 'airline services' and 'second hand cars'. Businesses and complaint handling bodies in these sectors should consider improving the accessibility of their services.

Figure 7 shows that consumers who encounter problems are most likely to complain about 'Internet provision', 'mobile telephone services', 'TV provision', 'current bank accounts' and 'ICT products'. The markets which appear at the bottom of the ranking and about which consumers complain less are: 'tram, local bus and metro services', 'train services' and 'cultural and entertainment services'.

Figure 7: Complaints



Source: Market monitoring survey, 2011

2.6. Overall satisfaction

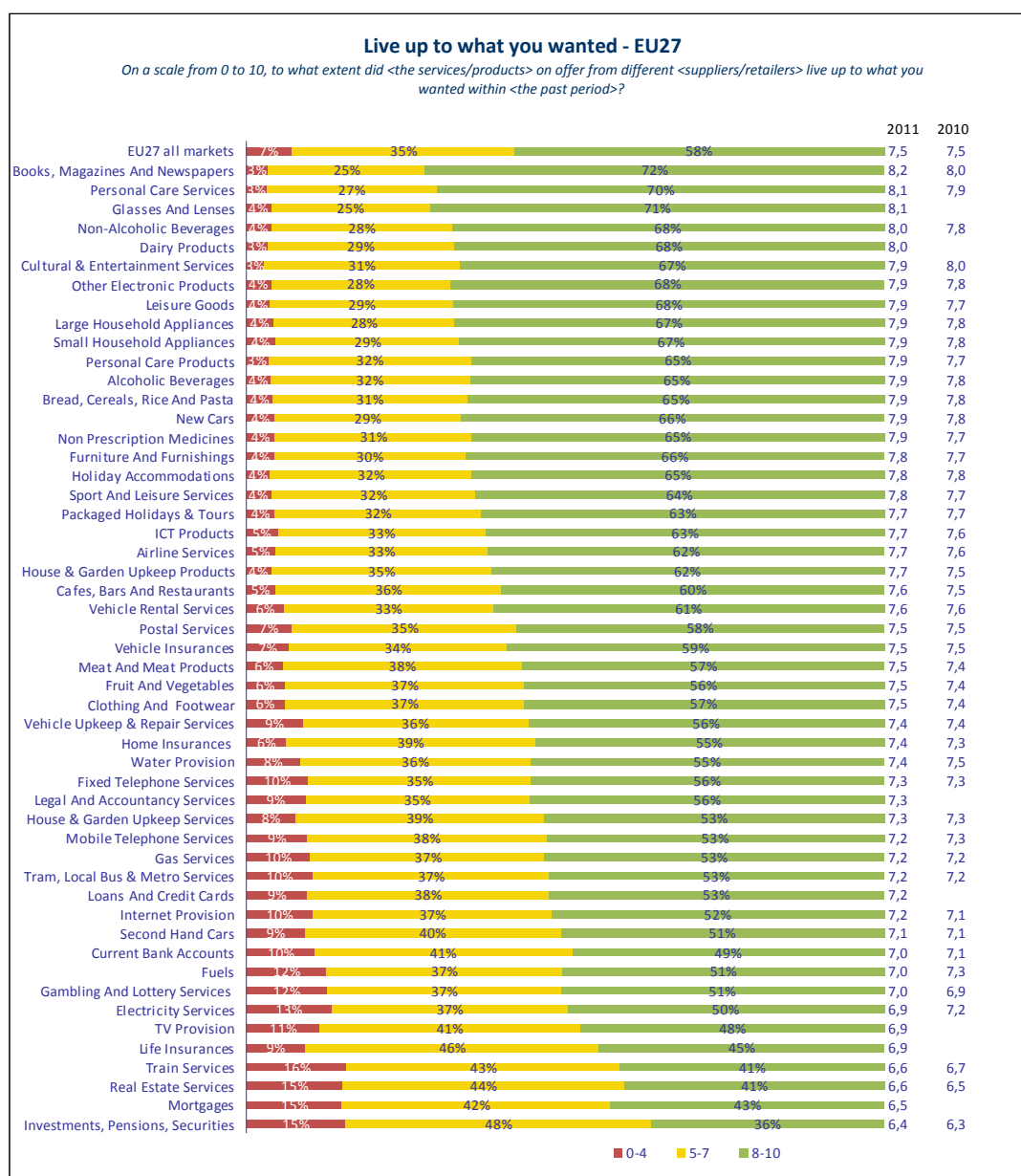
The responses to the question whether markets live up to consumers' expectations give an overall assessment of consumer satisfaction. They also provide clues with respect to the extent of other failures not picked up by specific indicators. The close correspondence between the results for this indicator and the overall MPI would appear to suggest that the specific indicators chosen provide an accurate picture of consumer appreciation of specific sectors.

In 2011, 58% of consumers gave the surveyed markets very good scores in terms of satisfaction. The overall 2011 score (7.5) is similar to the one seen in 2010, although there are slight increases

in extreme evaluations and a decrease in average ones. The ‘leisure goods’ market registered the biggest improvement in its score (+0.3).

Consumers are most satisfied with ‘books, magazines and newspapers’, ‘personal care services’ and ‘glasses and lenses’. The lowest satisfaction scores are assigned to ‘investments, pensions, securities’, ‘mortgages’ and ‘real estate services’. ‘Train services’ obtain the highest percentage of consumers giving a very poor score (16%).

Figure 8: Overall satisfaction

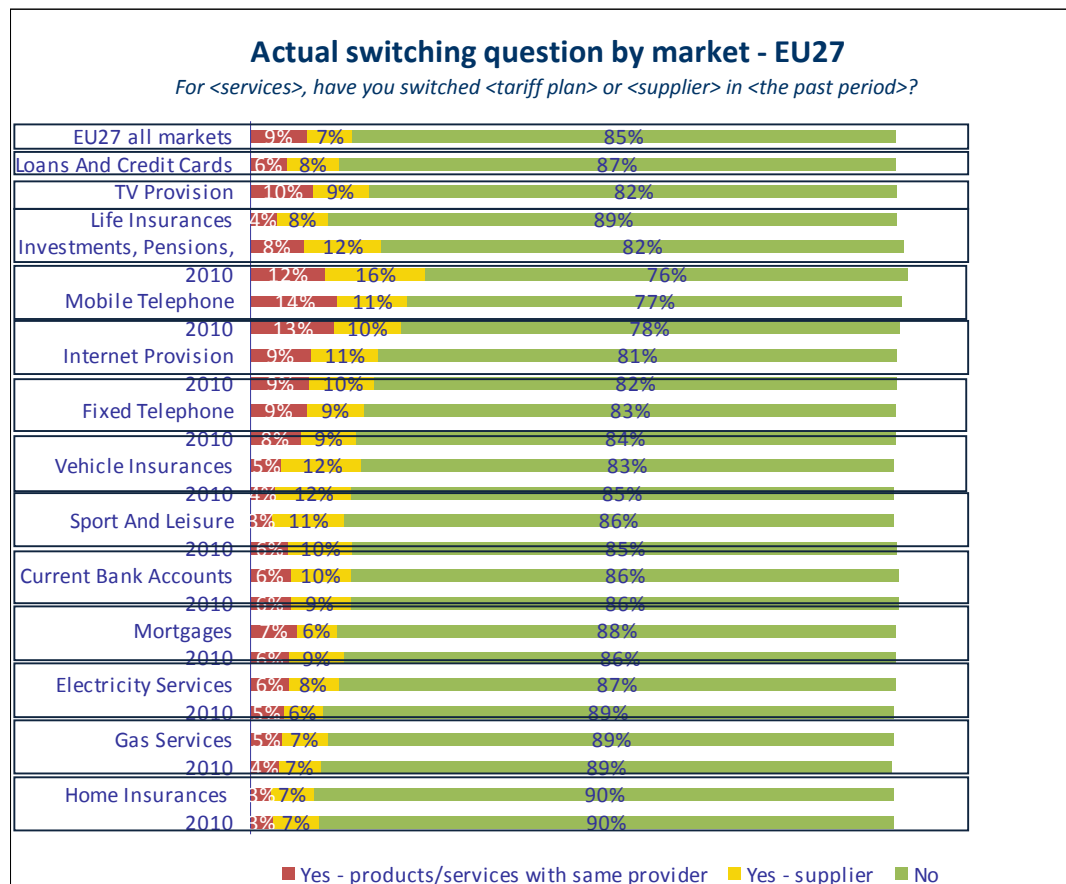


Source: Market monitoring survey, 2011

In relation to the MPI ranking, satisfaction is particularly low for the markets of ‘gambling and lottery services’ as well as ‘fuels’. With respect to MPI scores, the greatest improvement in satisfaction is for ‘new cars’, which may be due to the inherent status effect of new cars.

2.7. Switching

Figure 9: Actual switching⁹



Source: Market monitoring survey, 2011

‘Switching’ reflects competition as well as consumers’ ability to exercise meaningful choice. In certain services markets, switching has a fundamental role in stimulating competition, as it motivates providers to improve their efficiency and service in order to retain the loyalty of their customers. This is especially important in recently liberalised markets, where low levels of actual switching and a switching process which is perceived to be difficult can neutralise the benefits of liberalisation for consumers. In markets where competition has a long tradition, the ease of switching indicator is signalling the presence of barriers even when consumers have sufficient and achievable options.

The rate of switching continues to be low for most services. In 2011, 85% of consumers did not switch supplier or service, which is similar to the 2010 situation. Only 9% of consumers switched supplier and 7% chose to switch their service while remaining with their current supplier. The largest decrease in the percentage of consumers who switched in 2011 compared to 2010 was registered by the market for ‘investments, pensions, securities’ (-6%), which perhaps reflects an easing of the anxiety that consumers felt during the height of the financial crisis.

⁹ The switching period for each service is available in the market monitoring survey available on http://ec.europa.eu/consumers/strategy/cons_satisfaction_en.htm.

‘Electricity services’ appear at the other end of the scale with an increase of more than 2% of consumers who decided to switch (mainly their supplier).

Most often consumers choose to switch their ‘mobile telephone tariff plan’ while remaining with the same provider. Behaviour in this market is different from the other markets, where a higher percentage of consumers switch supplier than service. ‘Home insurance’ and ‘life insurance’ are the services consumers switch less frequently.

In addition to their actual switching behaviour, respondents were asked to score the ease of switching. **Figure 10** reflects the perceived ease of switching for consumers who did not switch and the actual ease for those who did switch.

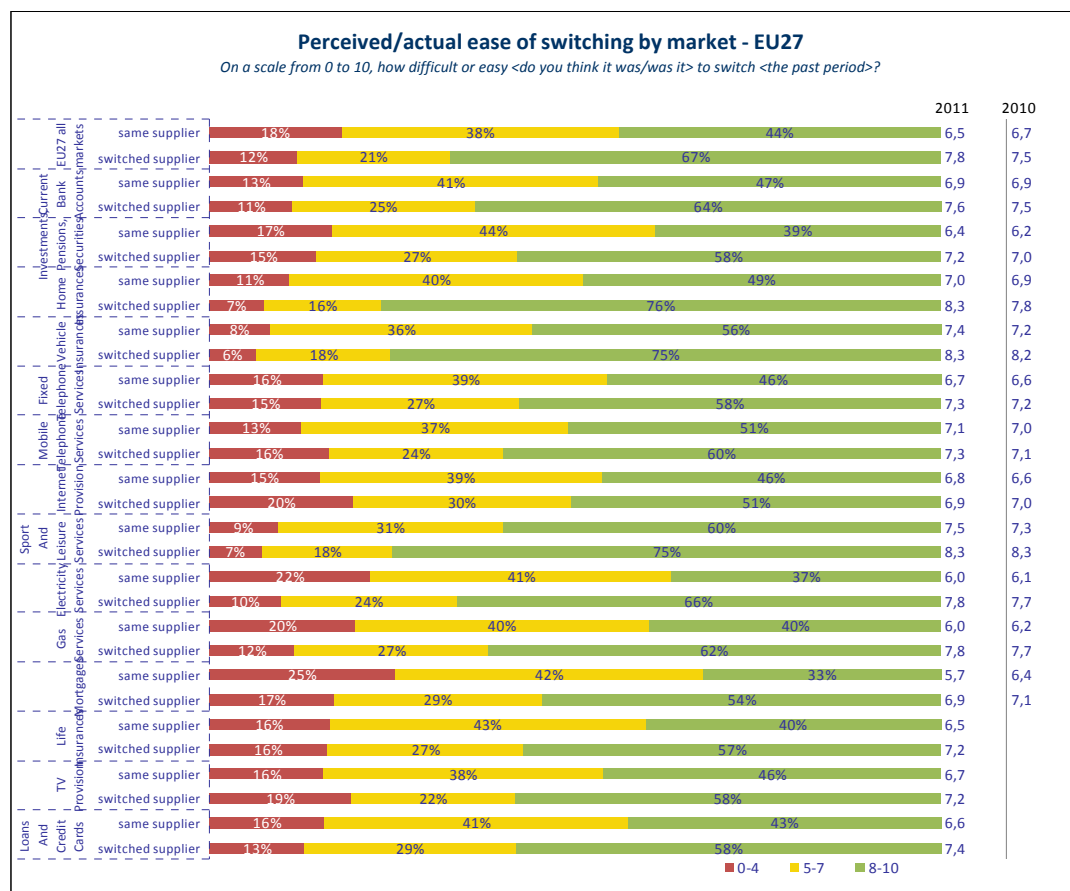
In 2011, 47% of consumers consider switching to be easy while 15% consider it to be difficult. There has been a slight improvement since 2010. It is interesting to note that a much higher percentage of consumers consider that it is easy to switch suppliers (69%) than to switch products or services with the same provider (44%). It seems that once providers have persuaded consumers to join their service, they may have little incentive to encourage consumers to switch products.

‘Mortgages’ registered the largest decrease from 2010 to 2011 in the perceived ease of ‘switching’, which is also the lowest score among all markets. ‘Home insurance’ saw the most significant increase in terms of ease of switching suppliers.

‘Sport and leisure services’ and ‘vehicle insurance’ obtain the best scores.

The scores given to the actual/perceived ease of switching vary significantly between the group of consumers that switched supplier and the group of consumers that did not. Among non-switchers, the markets for mortgages, electricity and gas services are perceived to be the most difficult markets to switch supplier, while the markets for Internet provision and TV-subscription are experienced as the most difficult markets by the consumers that actually did switch supplier. The difference in scores indicates that perceptions and actual experiences do not always match.

Figure 10: Perceived ease of switching



Source: Market monitoring survey, 2011

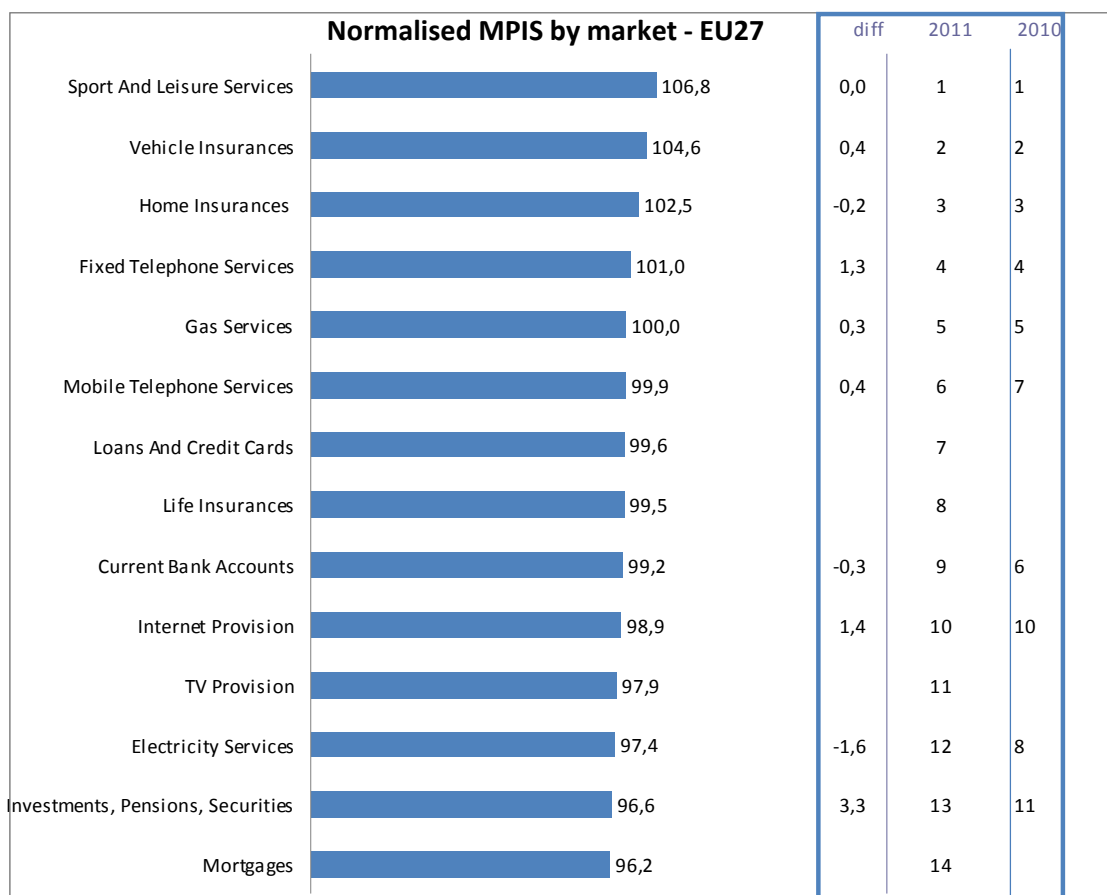
2.8. Market Performance Indicator including Switching (MPIS)

The switching indicator is available for 14 of the 51 consumer markets covered by the survey. The MPIS index is based on five equally weighted dimensions — those included in the MPI, plus an additional switching indicator composed of the results of actual switching and the perceived ease of switching.

‘Sport and leisure services’ have the highest MPIS score and ‘mortgages’ the lowest. ‘Investment, pensions, securities’ registered the biggest improvement in relation to their MPIS scores from 2010.

The category ‘Mobile telephone services’ comes higher in the MPIS ranking compared to the MPI one, while the reverse is true for ‘life insurances’.

Figure 11: MPIS (Market Performance Indicator including Switching)



Source: Market monitoring survey, 2011

2.9. Choice

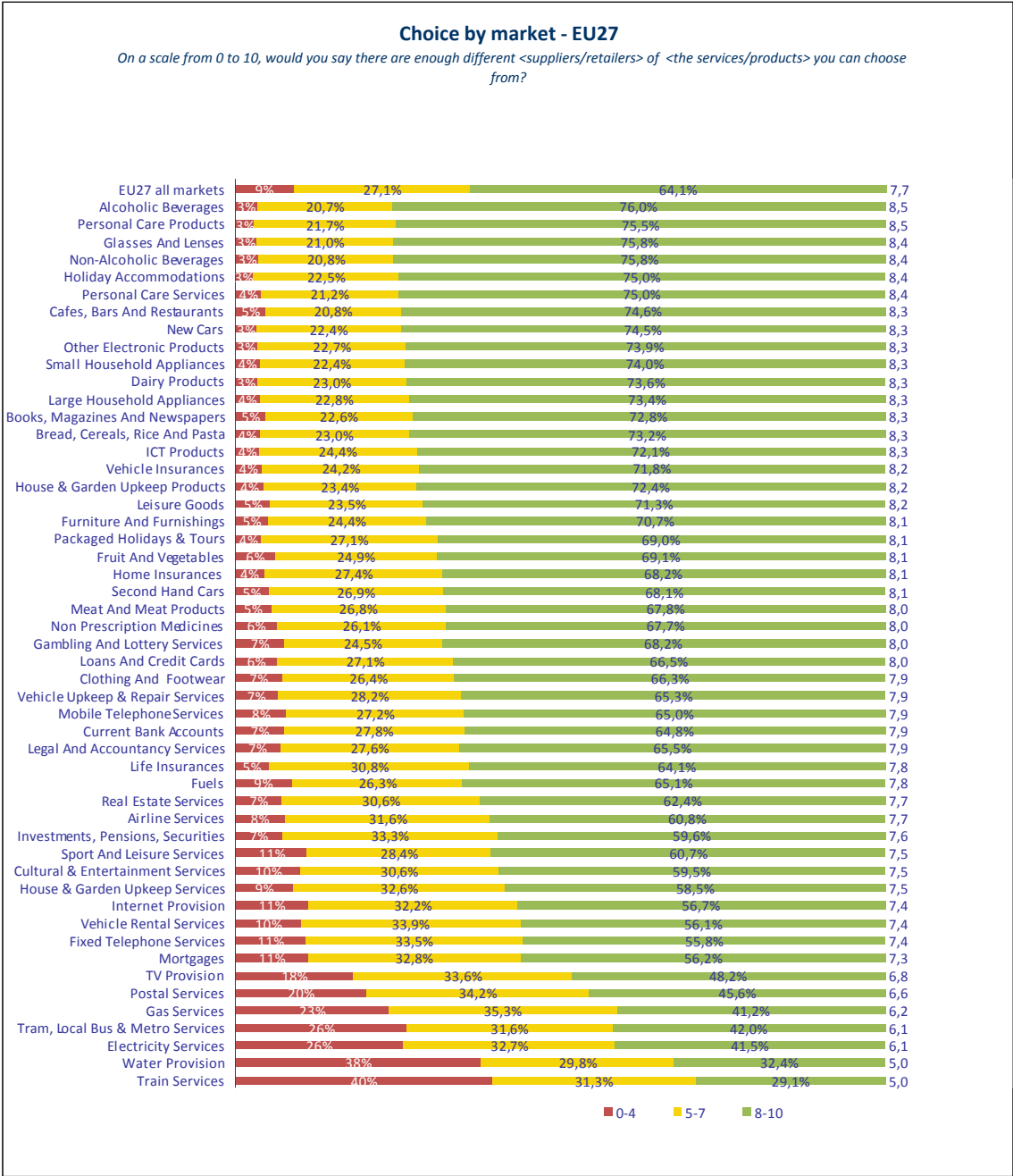
The role of competition in ensuring efficient market functioning is well established and accepted. Most consumers prefer the convenience of a local supplier, in view of the time and transportation costs involved in reaching distant suppliers. The distance which consumers are willing to travel in order to find alternative providers varies between markets (i.e. value of the purchase) and consumers. Also coverage is a determinant of choice in the case of network industries.

In order to address the need for an indicator reflecting the level of local competition, the 2011 market survey includes a new question: whether consumers consider that there are enough different suppliers to choose from in each market. Choice among suppliers is indeed one important component of a fair competition, together with other indicators like prices, quality of the service etc.

Across all markets, 64% of consumers are content with the level of choice available to them, while 9% give a low mark. It is worth noting that the choice component receives the highest average score among all the components included in the survey. This may indicate that choice among suppliers per se is less of a problem for consumers than issues such as trust or comparability.

The lowest marks in terms of choice are given to ‘train services’ and ‘water provision’, where approximately four in ten consumers consider the choice to be inadequate, more than the proportion of consumers who are happy with the status quo. More than a quarter of consumers give low scores to ‘electricity services’ and ‘tram, bus and metro services’. Improvements are also needed in ‘gas services’, ‘postal services’ and ‘TV provision’, where about one in five consumers give poor scores. Most of these results are not surprising, given that some of the markets have been monopolies, while others are still mostly dominated by one major supplier.

Figure 12: Choice



Source: Market monitoring survey, 2011

2.10. Market Performance Indicator including Choice (MPIC)

Figure 13: MPI including choice

		diff	MPI+	MPI	
S E R V I C E S	Personal Care Services	82,9	0,2	1	1
	Cultural & Entertainment Services	80,4	-1,3	2	2
	Holiday Accommodations	80,4	0,9	3	4
	Cafes, Bars And Restaurants	79,9	0,9	4	5
	Sport And Leisure Services	79,3	-1,0	5	3
	Packaged Holidays & Tours	78,6	0,5	6	7
	Airline Services	78,4	-0,5	7	6
	Vehicle Insurances	78,3	1,0	8	9
	Gambling And Lottery Services	77,7	0,5	9	10
	Home Insurances	77,1	0,9	10	12
	Vehicle Rental Services	76,7	-0,7	11	8
	Vehicle Upkeep & Repair Services	74,9	1,0	12	17
	Legal And Accountancy Services	74,9	0,9	13	15
	Postal Services	74,7	-2,2	14	11
	Loans And Credit Cards	74,0	1,4	15	21
	Life Insurances	74,0	1,1	16	20
	Fixed Telephone Services	73,7	0,0	17	18
	House & Garden Upkeep Services	73,6	0,4	18	19
	Tram, Local Bus & Metro Services	73,2	-2,9	19	13
	Current Bank Accounts	73,0	1,4	20	22
	Mobile Telephone Services	72,8	1,5	21	23
	Gas Services	71,5	-2,4	22	16
	Internet Provision	71,5	0,6	23	24
	Real Estate Services	70,8	1,7	24	29
	Mortgages	70,3	0,7	25	28
	Investments, Pensions, Securities	69,9	1,6	26	30
	TV Provision	69,4	-0,4	27	27
	Water Provision	69,3	-4,7	28	14
	Electricity Services	68,5	-1,9	29	25
	Train Services	65,9	-4,1	30	26
P R O D U C T S	Books, Magazines And Newspapers	83,6	-0,2	1	1
	Non-Alcoholic Beverages	82,6	0,3	2	2
	Glasses And Lenses	82,3	0,4	3	3
	Dairy Products	82,0	0,2	4	4
	Bread, Cereals, Rice And Pasta	81,9	0,2	5	5
	Personal Care Products	81,6	0,7	6	8
	Small Household Appliances	81,4	0,4	7	7
	Alcoholic Beverages	81,4	0,9	8	9
	Leisure Goods	81,1	0,1	9	6
	Large Household Appliances	81,0	0,5	10	10
	Other Electronic Products	80,7	0,6	11	11
	House & Garden Upkeep Products	79,8	0,6	12	14
	Non Prescription Medicines	79,8	0,1	13	12
	Furniture And Furnishings	79,7	0,4	14	13
	New Cars	79,1	1,1	15	17
	ICT Products	79,0	0,9	16	16
	Fruit And Vegetables	78,9	0,4	17	15
	Meat And Meat Products	78,3	0,5	18	18
	Clothing And Footwear	77,3	0,5	19	19
	Fuels	75,3	0,8	20	20
	Second Hand Cars	73,1	1,9	21	21

Source: Market monitoring survey, 2011

‘Second-hand cars’ have a much higher position in the MPIC than in the MPI, indicating that the problems experienced in this market have less to do with choice and more with asymmetric information. At the other end of the spectrum, ‘cultural and entertainment services’ as well as ‘sport and leisure services’ seem to be mainly affected by the availability of choice.

3. PRICES

The single market promises European consumers wider choice, better quality and lower prices through integration and improved economies of scale. Market fragmentation can be evaluated using the level of price convergence, taking due account of the factors that limit convergence (e.g. local costs, transportation and logistics, the impact of local demand, culture and taste). Furthermore, prices are a critical element in consumer decision-making and, as such, need to be carefully monitored and analysed.

Data relating to prices are analysed on the basis of comparable and representative products across EU countries. To take account of purchasing power, the degree of correlation between price levels and levels of actual individual consumption per inhabitant were calculated for each Member State in addition to the price divergence for each individual product. In **Figure 14** and **Figure 15**, price differentiation across EU countries (the coefficient of variation presented on the horizontal axis) is plotted against coefficients of correlation between prices and actual individual consumption — vertical axis). The greatest cause for concern are those markets where prices diverge considerably across the EU in a way which does not simply reflect the levels of purchasing power in each Member State.

Figure 14 includes prices provided by Eurostat as part of a research project carried out with national statistical offices¹⁰. The aim is to collect on a regular basis a sufficient number of prices for the assessment of price divergence and fragmentation in retail markets. As regards the 2010 project, among the collected prices 87 products were deemed sufficiently comparable for publication.

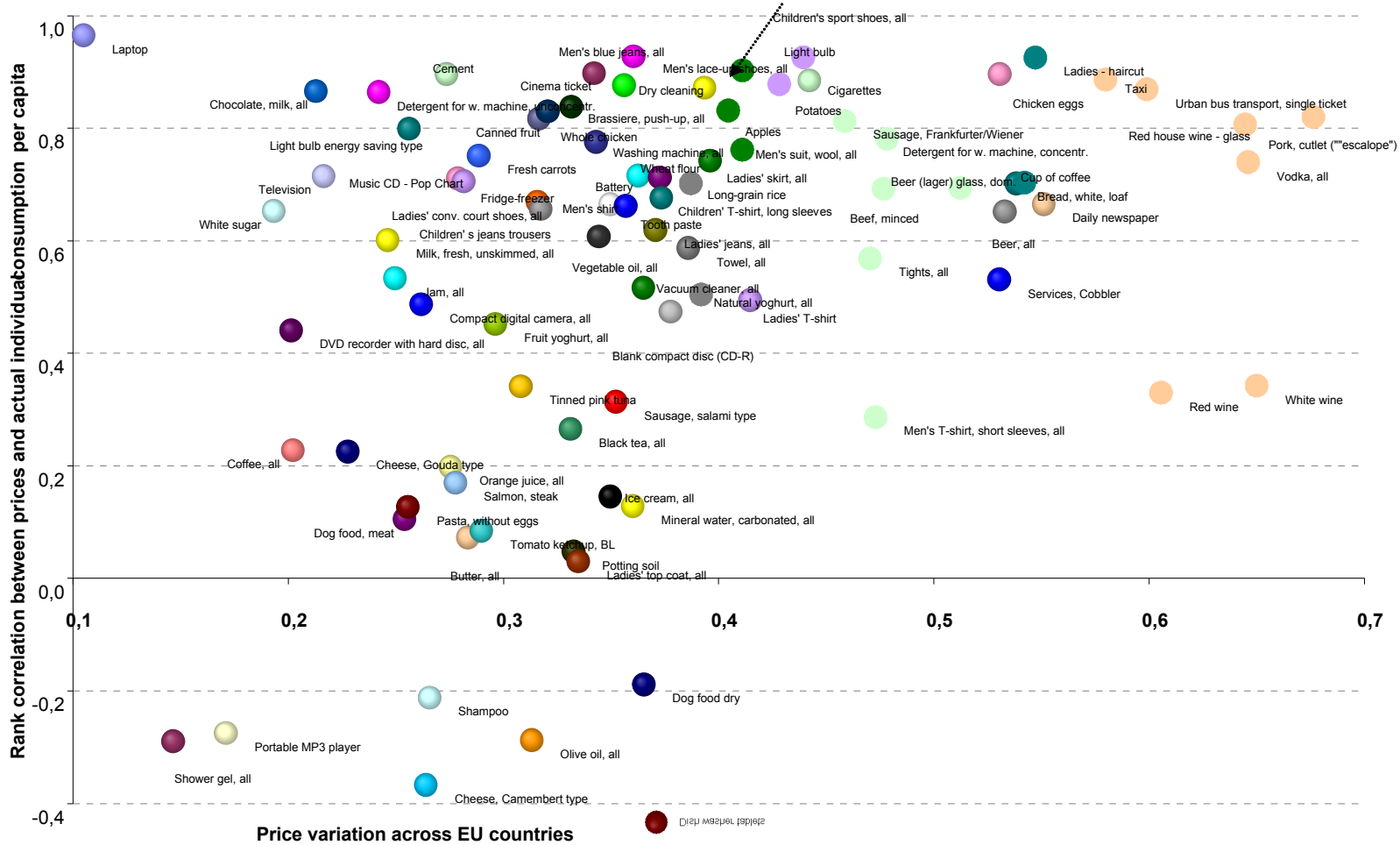
Figure 15 shows that, in general, prices of services show a wider divergence across EU Member States than do prices of goods, a reflection of the lower tradability of services. In the case of goods, cars show a low divergence, which can be explained by the intense competition and the enhanced potential for cross-border trade. Interest rates for home and consumer loans (after adjustment for inflation) are negatively correlated with the levels of consumption, which may partially reflect the higher risk premiums and increased costs of funding which are typical in less economically developed Member States.

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

¹⁰ The data are part of an experimental project, based on figures used to calculate Harmonised Indices of Consumer Prices, which aims to measure inflation and not to compare price levels. Therefore, the products included within the same general product description are not necessarily fully comparable. In different countries different products may be selected, for example, those which are most typical for the individual country, and the products selected may therefore be of different quality, different brands or from different types of outlets. Further details are available on:

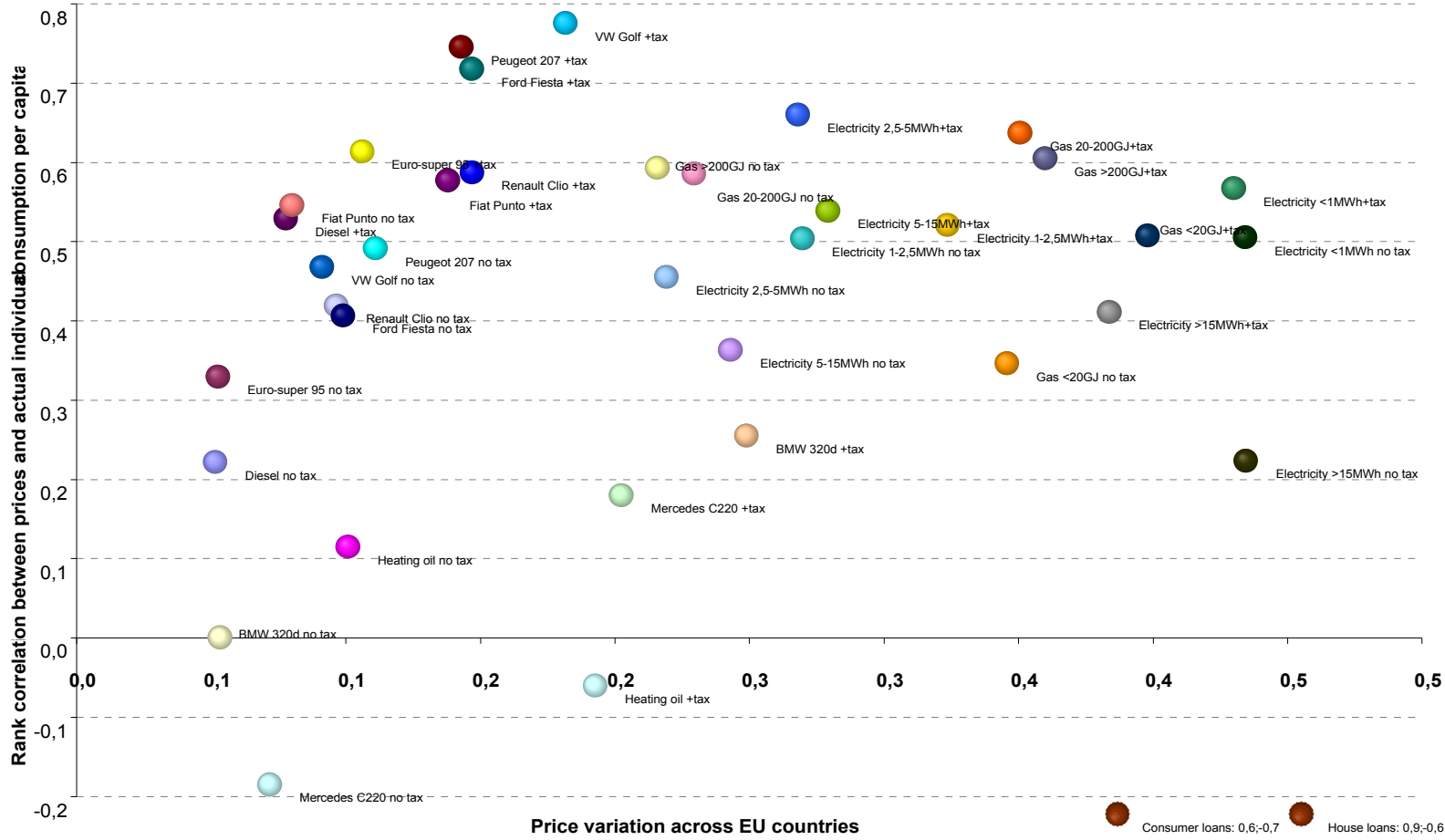
http://epp.eurostat.ec.europa.eu/portal/page/portal/hicp/methodology/prices_data_for_market_monitoring.

Figure 14: Eurostat research prices: variation across EU countries and relation to country indicative price levels



Source: Calculations based on Eurostat research data (see Table 2).

Figure 15: Prices of goods and services — variation across EU countries and relation with country price levels



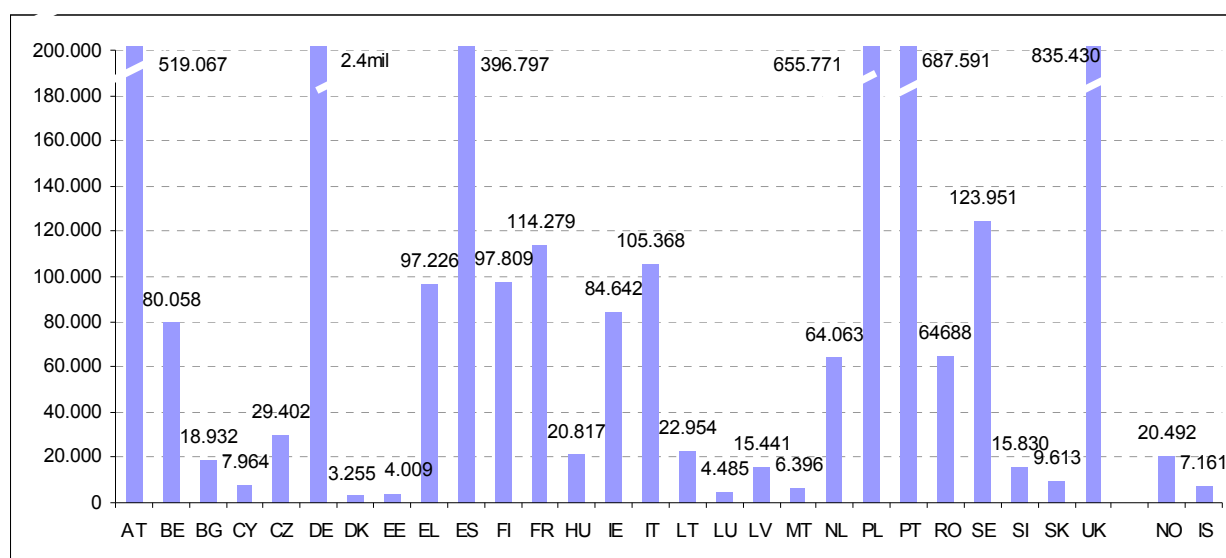
Source: Table 3 and EUROSTAT figures

4. COMPLAINTS

At present, complaints data are only available in the context of existing complaints classification methodologies, which vary significantly from one EU country to another. Unfortunately, this makes it difficult to compare markets or countries. In May 2010, the Commission adopted a recommendation for the adoption of a harmonised methodology for the classification and reporting of consumer complaints¹¹. The Commission is working closely with Member States towards the implementation of this methodology. Harmonised data will be included in future Scoreboards, broken down by sector.

The following data were provided by consumer policy authorities in the EU and EFTA countries. The data reflect the number of consumer complaints collected by third parties (national authorities, regulators, consumer organisations, etc.).

Figure 16: Consumer complaints by country — 2010



Source: national consumer authorities

The cross-country comparability of this data is hampered by the fact that in some countries (e.g. Germany and Poland) the overall figure includes not only complaints but also enquiries from consumers. In addition, complaint data is collected by different entities in different Member States, e.g. consumer organisations, regulators, alternative dispute resolution bodies etc, and most countries could not provide the total number of complaints collected by all these national bodies.

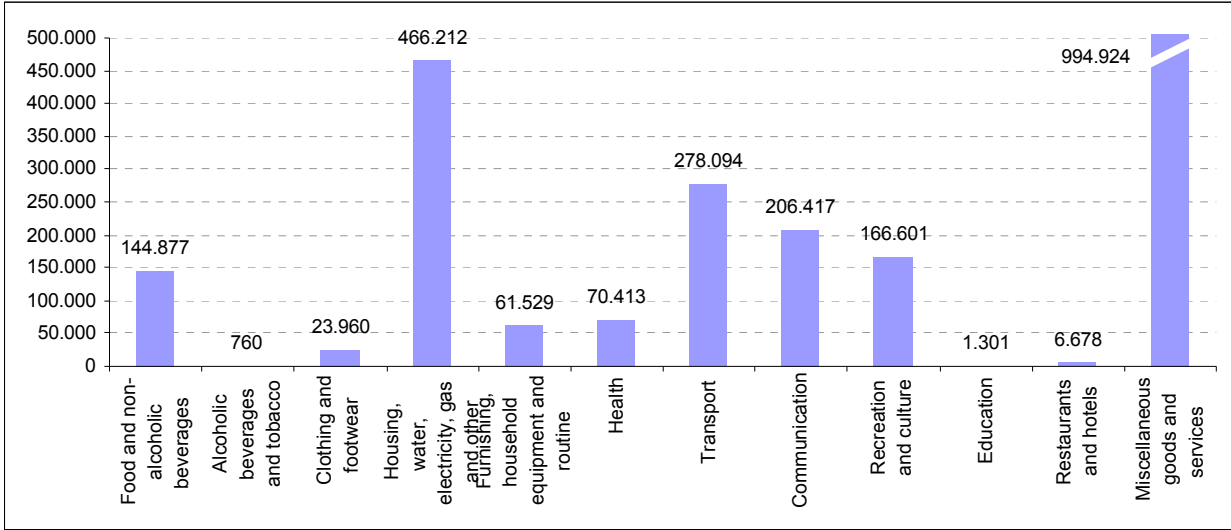
The figures require careful interpretation in that they reflect the prevalence of problems and the effectiveness of the complaints-handling bodies, as well as the willingness to complain. The data from the market monitoring survey give a clearer picture of the extent to which complaints to third parties in a given market reflect problems. In future, complaints data collected through the

¹¹ C(2010)3021 final.

recommendation will be compared with the survey results to gain a better insight into the extent of problems.

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

Figure 17: Consumer complaints by market¹² — 2009



5. SAFETY

Recent food safety problems have confirmed the harm that unsafe products can cause to consumers’ health and safety as well as the significant economic damage that producers suffer as a result of safety perceptions. The efforts of national enforcement authorities, who constantly monitor product safety, ban dangerous goods and keep the public informed, are essential for safeguarding the health of the EU population and for maintaining their confidence. Approximately one in five consumers considers that a significant number of products are unsafe¹³. Although these figures indicate a positive trend in consumers' perception of safety, they also highlight the importance of allocating appropriate resources to the enforcement of safety issues.

The data in **Table 1** are taken from the **European Injury Database (IDB)** of accident and injury statistics collected by hospitals in the Member States. Unfortunately, these data are not based on the COICOP¹⁴ classification used in the Scoreboard, which means that they cannot be combined with the other Scoreboard indicators. This issue will be addressed in the future, when consumer complaints data will also cover safety, giving a clearer picture of potential safety problems in different markets. These data are only a sample of the overall safety incidents which occur annually in the EU. At present only some EU countries collect injury statistics.

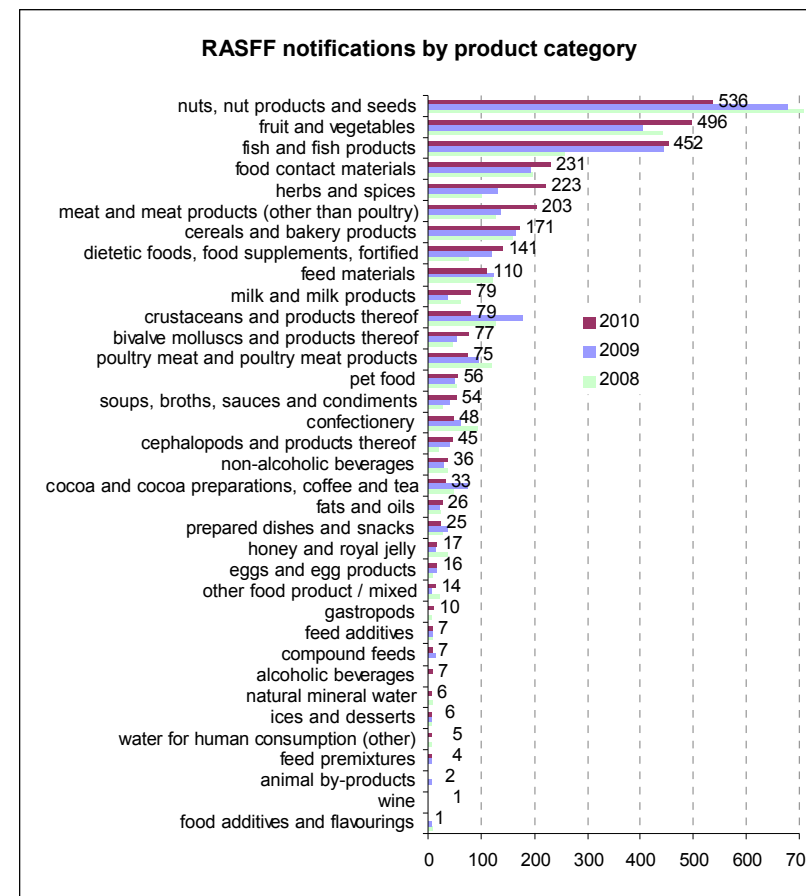
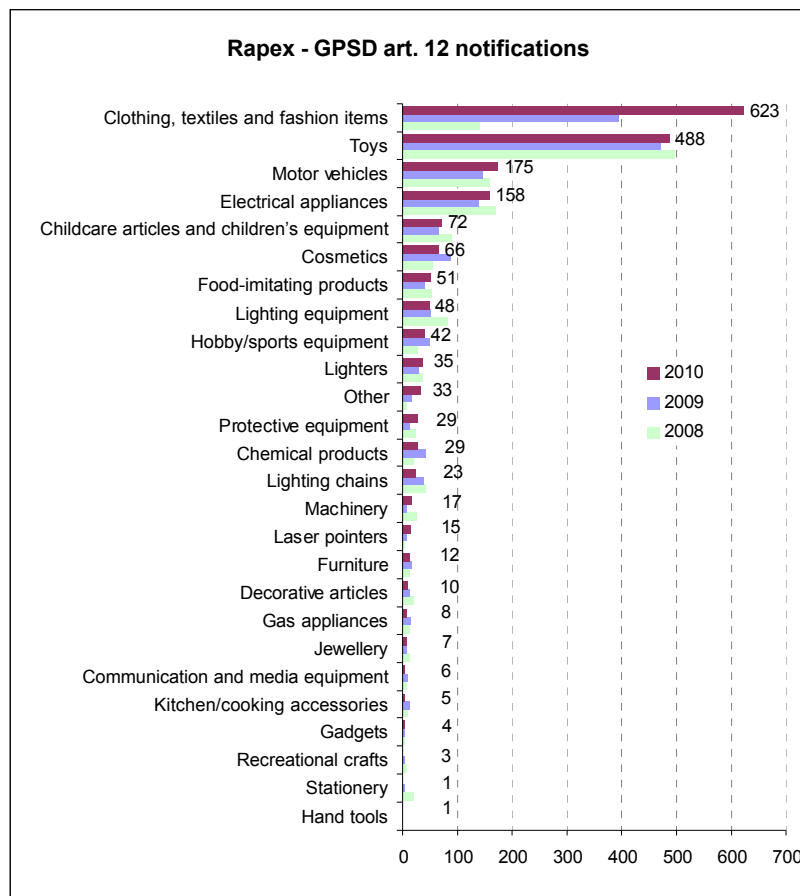
¹² ‘Miscellaneous goods and services’ include banking and insurance, ‘communication’ includes Internet, telephone and postal services.
¹³ EB299 — Consumer Protection in the Internal Market, March 2011.
¹⁴ COICOP — Classification of Individual Consumption According to Purpose.

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

Product category involved in the accident or injury	AT	BE	CY	CZ	DK	EE	FR	DE	EL	IT	LV	LU	MT	NL	PT	SI	ES	SE	UK
Building (component) or related fitting	13.5%	13.3%	37.4%	13.5%	11.6%	9.3%	12.0%	8.4%	5.3%	7.0%	8.6%	9.3%	21.6%	6.0%	1.5%	8.6%	21.8%	7.1%	23.9%
Equipment mainly used in sports/recreation	16.4%	4.2%	0.3%	4.9%	5.5%	7.5%	7.4%	3.1%	2.1%	4.6%	1.5%	5.6%	2.9%	3.6%	0.7%	2.2%	5.3%	10.0%	4.4%
Hot object/substance	3.2%	17.8%	10.0%	2.9%	2.9%	1.9%	3.7%	2.8%	1.1%	1.2%	10.3%	0.9%	3.9%	0.8%	6.9%	2.7%	1.6%	1.4%	11.0%
Ground surface	6.3%	7.4%	3.4%	3.7%	4.2%	2.7%	6.2%	7.1%	6.5%	5.0%	1.9%	3.9%	2.2%	2.6%	1.2%	1.5%	5.7%	4.1%	4.4%
Item mainly for personal use	2.1%	1.2%	1.4%	1.2%	2.5%	0.4%	2.8%	6.4%	1.9%	1.0%	0.4%	1.2%	0.7%	0.3%	0.4%	0.4%	1.9%	1.9%	1.2%
Tool, machine, apparatus mainly used for work-related activity	2.6%	2.1%	1.3%	0.3%	1.5%	0.3%	1.6%	1.1%	1.6%	1.6%	0.2%	0.3%	1.0%	1.2%	0.3%	1.2%	1.6%	2.3%	3.7%
Furniture/furnishing	0.7%	1.8%	0.3%	0.2%	2.1%	0.2%	2.2%	0.7%	0.7%	2.2%	0.3%	0.8%	0.8%	1.3%	0.3%	0.3%	4.6%	2.5%	1.1%
Appliance mainly used in household	1.4%	1.4%	2.7%	0.9%	1.0%	0.4%	0.8%	1.3%	0.4%	0.8%	0.4%	2.2%	0.9%	1.0%	0.2%	0.2%	2.6%	1.0%	1.4%
Infant or child product	0.1%	0.3%	2.0%	0.2%	0.1%	0.3%	0.0%	0.1%	0.0%	0.0%	0.6%	0.0%	0.5%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%
Fire, flame, smoke	0.0%	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.3%	0.0%	0.2%	0.1%	0.0%	0.1%	0.3%	0.1%	0.2%
Utensil or container	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other, unspecified and not-product-related cases	53.6%	50.3%	41.0%	72.2%	68.4%	77.0%	63.3%	68.8%	80.2%	76.6%	75.5%	75.7%	65.3%	83.1%	88.5%	82.5%	54.5%	69.4%	48.7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Data from years:	'06-'08	'05-'06	'06-'08	'05-'06	'06-'08	'06-'07	'07-'05	'06-'08	'01	'05	'06-'08	'00	'06-'08	'06-'08	'06-'08	'06-'08	'00	'06-'08	'00
Cases (sample) n= (thousands)	26	4	12	5	189	2	227	7	69	34	101	1	5	296	54	86	11	120	184
P = Pilot data		P		P		P													

Source: IDB, KfV

Further indications about the safety of products on the market are provided by the two EU-wide rapid alert systems which track dangerous consumer goods: RAPEX¹⁵ for non-food products and RASFF¹⁶ for food and feed products.



¹⁵ RAPEX: Rapid Alert System for non-food consumer products — 2010 Annual Report.

¹⁶ RASFF: Rapid Alert System for Food and Feed.

6. CONCLUSIONS AND NEXT STEPS

The Scoreboard results provide clear indicators pointing to areas where further work is needed at both EU and national level in order to reveal the nature of the problems and to suggest solutions. Several follow-up measures will be taken.

- The Commission will launch two in-depth market studies based on the Scoreboard results.
- The Scoreboard data, in particular the trust indicator, provides useful basis for setting national enforcement priorities. In this respect, the Commission will consider with the Member States the Scoreboard results for the selection of the annual enforcement ‘sweep’ organised by the network of Consumer Protection Cooperation authorities.
- The Scoreboard provides new data on choice and the level of competition experienced by consumers. It will be shared with national competition authorities through the European Competition Network and other interested parties.
- The national indices (set out in Annex II) give each Member State an overview of the performance of its consumer markets, which can be used to determine national priorities. Member States are encouraged to continue using the national rankings to launch initiatives at national level. As well as being used to set enforcement priorities, national data could be used to launch national market studies or self-regulating initiatives. Since the establishment of the Scoreboard, several Member States have begun to use the Scoreboard data in a proactive way. For example, the Belgian authorities have set up a ‘Consumption Observatory’ within the ministry which will coordinate the national contributions to the consumer Scoreboard and will also interpret and analyse the data. In this context, the task of the Consumption Council, a joint body bringing together consumers and professionals, will be to react to market analysis by giving advice or recommendations to authorities and/or stakeholders. In Norway, an inter-departmental ‘Forum for Consumer Investigations Group’ has been set up to reflect on and analyse the results of Scoreboard market data. In the Netherlands, Portugal and Spain, the consumer authorities discuss this data with the other relevant ministries (energy, transport, telecommunications etc.) to ensure that consumer interests are taken up in sectoral policy measures. The Scoreboard data feed into the development of consumer protection strategies and policies in Lithuania and Portugal. They are also the basis for market surveillance and enforcement actions in Poland, Portugal and Romania. The results of the Scoreboard are disseminated to relevant governmental authorities, stakeholders and/or the general public in Cyprus, Lithuania, Poland and Romania. In Austria, the Scoreboard data are presented at the annual Consumer Policy Forum. In Spain, they are used in the meetings with the Users and Consumers Council and also in the regular meetings with the Regional (Autonomous Communities) Authorities. In Finland, the main consumer research centre will prepare regular reports on the Finnish data provided in the Scoreboard. The consumer authorities of Denmark, Sweden, the UK, the Netherlands and Norway meet regularly with the Commission to discuss their respective market monitoring exercises. Finally, more than half of the Member States have started to implement the complaints recommendation and, to date, in-depth discussions with national complaint handling bodies took place or are foreseen in Austria, Cyprus, Czech Republic, Estonia, France, Hungary, Malta, Norway, Poland, Romania, Slovenia, Spain and Sweden.

- The Commission has invited the EU business associations involved in the market monitoring to participate in a dialogue designed to create a better understanding of the problems specific to low-ranking markets. The discussion will also help identify and promote the best practices that explain the success of other markets, thereby helping to improve consumer conditions.

Market studies

The Commission has undertaken several market studies based on the previous editions of the Scoreboard.

- Studies on the markets for ‘meat’ and ‘Internet service provision’ are currently ongoing.
- The retail electricity study published in November 2010 showed that EU consumers could save 13 billion euros by switching to the cheapest electricity providers. Nonetheless, very few consumers compare offers or switch. The recommendations aimed at helping consumers make better choices were taken up in the European Council conclusions on energy policy for consumers, and regulators are developing guidelines for price-comparison and switching procedures.
- The study on e-commerce in the EU shows that a great potential for savings and increased choice is not exploited, as retailers refuse 6 out of 10 cross-border online orders. The future communication on e-commerce will be accompanied by a market study on the potential for e-commerce.
- A survey of consumer empowerment¹⁷ has revealed startling facts about the skills and knowledge of EU consumers. For example, less than half of the EU population is able to solve the simple arithmetic problems that they might encounter as consumers. The results pinpoint the need to overhaul the design of regulations in order to take proper account of consumers' abilities. More information and education is needed.
- A study on consumer behaviour in the retail investments sector, published in 2010¹⁸, showed that less than 1 in 50 consumers was able to select the right investment options. It also revealed that consumers rely heavily on advice, despite potential conflicts of interest. The findings are being incorporated in the Commission's work on PRIPS (packaged retail investment products).
- The bank fees study¹⁹ showed that opaque and complex tariffs are linked to higher current account prices. The sector is currently working on improving the transparency of bank fees.

The market studies will look closely at the reasons behind the data, present a detailed statement of the problems faced by consumers and identify policy remedies. They will provide comprehensive data on consumer experiences and opinions, partly through ‘mystery

¹⁷ SEC(2011) 469 final.

¹⁸ http://ec.europa.eu/consumers/strategy/consumer_behaviour_en.htm.

¹⁹ http://ec.europa.eu/consumers/consumer_research/market_studies/retail_financial_services_study_en.htm.

shopping’, including price analyses. Each market study will closely involve stakeholders and will include their views in the analysis.

From the Scoreboard it can be seen that the following markets have a significant risk of malfunctioning: ‘investments, pensions, securities’, ‘real estate services’, ‘mortgages’, ‘TV provision’, ‘train services’, ‘electricity services’, ‘Internet provision’, ‘second-hand cars’, ‘mobile telephone services’, ‘current bank accounts’, ‘loans and credit cards’ and ‘fuels’.

Many of these markets will not be investigated by the next market studies, since studies have already been carried out, for example, on retail investments, electricity services, internet access and bank accounts. The extent of the problems experienced by consumers in the ‘TV subscription’ market is similar to that of ‘Internet provision’ and these services are sometimes bundled together. It is therefore important to wait for the results of the ongoing study on the Internet before deciding whether ‘TV subscription’ needs to be studied. An analysis of the railways market is premature, given that international passenger rail transport was not liberalised until 1 January 2010. The ‘mobile telephone services’ market has witnessed constant improvements in the services offered to consumers in many EU countries and consumer choice has a high ranking.

The credit sector is represented by the markets for ‘mortgages’ and ‘loan and credit cards’, both evaluated as poor by consumers. Trust and comparability scores are particularly low. Given that the Consumer Credit Directive comes up for review in 2013, the findings of a market study would provide a rich evidence base for assessing the impact of the current rules. The mortgage sector is already the subject of a recent Commission proposal. Therefore, one study will focus on the **consumer credit** market.

The ‘fuels’ market ranks second lowest in the goods markets and, since 2010, it has experienced the biggest MPI decrease of all 51 markets. It is the fourth largest market in terms of its share of household budgets. Although this market is influenced by the volatility of petrol prices as well as considerations of sustainability, it is important to have a closer look at business practices, as the scores for the trust indicator are particularly low. The second study will analyse the **fuels** market.

This Scoreboard contains significant improvements in comparison to previous editions. However, sustained efforts are still needed to complete the implementation of the complaints recommendation. Further work is also ongoing with Eurostat and national statistical offices with a view to delivering comparable price data across all consumer markets.

Annex I — Prices

The available price data used in the Scoreboard are included in the following tables.

Table 2: Indicative price levels for consumer products in euro, June 2010

Eurostat prices	AT	BE	BG	CH	CY	CZ	DE	EE	EL	ES	HU	IE	IS	IT	LT	LU	LV	MT	NL	PL	PT	RO	SI	SK	UK
Long-grain rice	2.08	2.89	1.32	:	2.16	1.34	:	:	2.75	1.27	1.08	:	2.61	2.42	1.07	3.12	1.24	2.88	2.30	1.75	1.02	1.49	2.23	1.38	3.58
Wheat flour	0.94	0.81	0.43	:	1.29	0.32	:	:	1.28	0.71	0.39	0.99	0.89	0.72	0.69	0.90	0.62	0.92	1.16	0.46	0.76	0.52	0.85	0.32	0.75
Bread, white, loaf	:	2.54	0.60	:	1.84	0.71	:	:	2.16	2.68	0.83	1.64	2.38	2.68	1.44	3.49	1.50	1.38	1.39	0.91	1.99	0.89	1.79	1.26	1.64
Pasta, without eggs	2.89	1.58	1.92	:	2.19	1.07	:	:	1.76	:	:	2.41	2.65	1.55	1.92	2.31	1.81	:	1.69	1.77	1.21	2.55	2.08	1.42	1.59
Beef, minced	6.45	9.07	3.08	12.86	:	3.19	:	:	:	:	6.74	:	7.45	9.45	3.26	8.83	:	5.72	3.67	2.84	:	3.80	:	:	7.39
Pork, cutlet ('escalope')	9.49	:	4.09	22.05	4.20	3.94	:	:	5.53	:	3.82	:	7.90	8.39	3.68	11.36	4.55	4.49	8.91	3.06	4.31	5.05	5.45	4.11	:
Whole chicken	4.38	4.06	2.01	:	3.50	2.22	:	2.51	3.68	2.60	2.59	3.37	4.25	4.39	2.53	5.62	2.34	2.55	4.08	1.64	2.34	2.23	3.33	2.23	3.46
Sausage, Frankfurter/Wiener	:	:	3.01	9.59	9.64	4.58	:	:	:	:	3.66	:	:	7.52	:	10.54	3.74	:	5.22	3.74	5.59	3.73	5.84	3.16	:
Sausage, salami type	:	15.90	10.98	:	5.77	6.54	:	:	7.15	:	11.98	:	:	:	10.55	:	9.59	:	11.45	:	:	:	10.87	7.30	:
Salmon, steak	:	17.62	:	:	:	:	:	:	:	:	12.46	15.91	7.50	12.43	:	:	:	11.05	:	17.31	9.15	:	:	:	16.58
Tinned pink tuna	8.14	9.51	6.95	:	12.07	:	:	:	:	:	9.38	:	6.35	10.98	4.02	:	5.18	7.08	5.31	6.39	:	:	:	:	7.71
Milk, fresh, unskimmed	0.86	:	0.82	1.18	1.18	0.65	:	:	1.15	0.80	0.69	1.11	0.67	1.39	0.73	1.21	:	0.72	0.91	0.66	0.79	1.09	0.74	0.78	0.93
Natural yoghurt	:	2.59	0.98	2.83	3.04	1.60	:	:	3.14	:	1.65	:	:	:	2.45	3.17	:	:	0.71	1.54	:	:	2.30	:	:
Fruit yoghurt	:	3.19	1.85	2.95	:	2.31	:	:	:	:	1.87	:	3.03	:	3.01	3.95	:	1.94	1.38	1.74	:	:	2.23	2.52	:
Cheese, Camembert type	8.53	6.63	:	:	:	8.25	:	:	:	:	10.63	:	15.02	:	:	8.00	:	:	9.97	8.66	:	:	12.40	:	:
Cheese, Gouda type	7.64	7.79	:	:	:	4.57	:	:	:	:	:	:	7.74	:	:	8.08	:	:	6.55	4.22	8.37	:	8.46	:	:
Chicken eggs	2.73	2.26	1.03	5.16	2.41	0.98	:	:	2.70	1.31	1.12	2.95	2.15	2.12	1.15	2.98	1.26	1.22	1.70	1.12	1.20	0.98	1.52	1.16	3.21
Butter	1.40	1.59	1.18	2.21	1.38	1.08	:	:	2.82	:	1.75	:	0.89	2.00	1.45	1.78	1.44	1.84	0.93	:	:	1.66	1.83	1.70	1.56

Olive oil	7.78	6.59	:	:	4.76	10.43	:	:	5.48	2.86	9.04	:	7.27	5.12	7.23	7.61	8.39	4.97	5.55	9.18	3.99	:	9.48	:	:
Vegetable oil	3.31	1.92	1.19	:	2.13	1.30	:	1.78	2.39	:	1.36	:	2.95	:	1.53	3.06	1.74	1.89	1.30	1.41	1.38	:	2.09	1.72	:
Apples	1.75	1.20	0.86	:	:	0.98	:	0.95	1.75	1.63	0.78	:	1.39	1.79	1.02	2.68	0.73	1.56	1.33	0.57	1.27	0.75	1.00	0.93	1.99
Canned fruit	:	2.16	:	:	2.31	1.65	:	:	2.20	:	1.76	:	2.55	3.92	1.56	3.46	1.74	1.98	3.01	1.61	:	:	1.80	:	1.95
Fresh carrots	1.22	0.80	0.66	:	:	0.70	:	0.65	1.07	1.07	0.85	:	1.26	1.24	0.47	1.04	0.61	1.02	1.27	0.59	0.70	0.56	1.07	0.78	0.94
Potatoes	1.13	1.21	0.51	2.03	0.80	0.75	:	0.32	0.76	0.85	0.66	:	1.04	0.95	0.82	1.22	0.31	0.55	1.40	0.72	0.68	0.48	0.65	0.67	0.80
White sugar	0.88	0.92	0.78	0.96	0.91	0.71	:	0.81	0.80	0.77	0.65	0.98	1.42	0.96	0.86	1.07	0.89	0.94	0.85	0.61	0.87	0.80	0.79	0.79	1.17
Jam	4.60	3.34	2.94	:	3.65	4.03	:	:	:	3.05	2.69	4.11	5.84	4.64	3.32	4.34	:	2.69	2.99	3.10	5.83	2.98	3.18	3.99	3.55
Chocolate, milk	8.59	10.34	6.97	12.35	:	8.31	:	:	10.25	:	8.35	:	10.26	11.70	7.30	13.77	:	7.61	8.43	:	9.02	6.93	8.38	7.99	:
Ice cream	4.20	3.19	2.24	:	4.90	:	:	:	4.92	:	3.79	:	3.01	3.27	2.26	4.52	:	2.17	1.72	2.17	2.84	4.38	3.63	1.38	2.50
Tomato ketchup, BL	2.15	:	1.49	:	:	1.70	1.23	:	:	:	:	:	:	:	1.96	:	1.00	2.59	2.47	2.39	2.14	2.85	:	2.73	:
Coffee	:	9.33	5.97	:	8.38	8.29	:	:	:	6.10	7.92	:	7.63	9.59	8.48	11.84	10.08	:	6.71	:	8.70	10.41	7.20	8.12	11.86
Black tea	2.07	1.56	:	:	1.16	0.73	:	:	2.09	:	1.48	0.87	1.82	1.34	1.36	1.92	1.33	0.71	1.12	1.38	1.27	:	:	0.71	:
Mineral water, carbonated	0.34	0.43	:	:	:	0.31	:	:	0.31	:	0.25	:	0.73	0.26	0.41	0.68	0.38	:	0.27	0.47	:	0.34	0.35	0.34	:
Orange juice	1.23	1.29	1.20	:	1.85	1.06	:	:	1.31	0.76	1.26	1.34	1.43	0.73	1.19	1.38	1.13	1.38	0.84	1.04	:	1.41	:	:	2.22
Vodka, all	13.20	:	5.79	:	10.89	10.18	:	:	20.83	:	11.88	26.46	43.46	:	11.71	:	11.32	:	:	:	:	9.52	:	8.44	20.02
Red wine	4.33	:	2.88	:	2.32	1.96	:	:	3.60	:	0.61	:	9.35	4.11	5.01	4.06	3.47	1.75	2.37	4.19	1.04	2.81	1.67	1.92	6.35
White wine	3.95	:	1.85	:	2.54	1.67	:	:	3.31	:	0.60	:	9.86	:	4.00	4.07	4.13	1.75	2.24	5.31	1.03	3.35	1.44	1.71	6.28
Beer	1.58	1.49	0.92	2.06	2.43	1.46	1.52	:	2.12	:	1.23	:	5.46	3.25	1.36	2.08	1.47	2.30	1.74	1.25	1.66	0.99	1.72	0.99	:
Cigarettes	3.95	5.19	2.40	4.71	3.16	2.66	:	2.06	3.14	:	2.64	8.39	5.70	:	2.17	3.95	2.63	3.52	4.98	2.55	3.60	2.33	3.00	:	7.58
Men's suit, wool	203.97	:	86.10	:	119.49	179.01	:	:	:	:	:	:	:	:	196.09	332.45	:	:	283.55	114.58	:	124.78	235.24	159.67	:
Men's blue jeans	65.19	54.04	22.08	:	:	38.46	:	38.99	50.95	:	31.17	:	:	:	29.36	64.48	30.25	32.22	71.82	29.75	47.58	25.63	51.48	43.68	:
Men's shirt	36.67	38.68	16.73	:	16.45	18.44	:	:	41.00	:	19.68	:	:	:	26.25	:	14.01	25.63	36.99	19.90	34.20	:	39.47	20.77	27.28

Men's T-shirt, short sleeves	:	16.96	5.67	:	4.74	21.45	:	:	:	:	12.54	:	:	:	11.17	:	9.18	17.98	12.51	5.18	13.02	6.86	:	:	:
Ladies' top coat	83.82	:	63.23	:	66.80	128.85	:	:	:	:	:	:	:	143.98	:	:	:	:	69.56	:	:	130.74	128.86	:	
Ladies' jeans	64.85	51.34	19.18	:	:	34.38	:	:	58.07	:	25.83	:	:	67.24	:	:	29.71	56.96	27.29	46.33	:	51.48	:	:	
Ladies' skirt	58.09	:	18.21	:	31.50	32.46	:	:	:	:	:	:	:	33.38	:	:	25.94	:	21.76	:	19.40	54.97	32.02	34.13	
Ladies' T-shirt	25.16	19.55	:	:	41.84	22.46	:	:	:	:	10.85	:	:	15.57	:	:	16.64	19.00	11.79	19.41	:	28.70	:	:	
Brassiere, push-up	25.93	:	8.23	:	20.22	17.37	:	:	:	:	18.13	:	:	13.66	:	11.58	:	21.71	14.00	:	:	25.42	:	:	
Tights	:	5.14	1.87	:	3.60	1.29	:	:	3.94	:	1.67	:	:	2.78	:	2.40	4.08	2.55	0.84	:	:	3.34	1.05	3.35	
Children's jeans trousers	26.83	30.59	12.60	:	:	18.27	:	20.24	31.57	:	16.36	:	:	20.40	30.23	17.28	19.17	24.37	15.12	22.71	11.58	29.58	19.14	13.05	
Children' T-shirt, long sleeves	12.05	:	3.79	:	16.42	14.97	:	:	:	:	7.95	:	:	7.24	:	:	:	13.26	8.37	9.49	:	:	9.54	:	
Dry cleaning	13.66	15.12	4.55	:	10.54	5.89	:	7.90	10.09	:	8.54	:	:	9.27	:	:	10.38	15.23	6.94	7.20	4.94	12.43	:	12.49	
Men's lace-up shoes	88.98	100.19	29.81	:	:	52.97	:	:	:	:	44.65	:	:	55.49	117.87	:	55.13	101.02	39.10	54.14	36.57	67.81	56.37	56.51	
Ladies' conventional court shoes	76.76	83.64	:	:	28.88	49.07	:	:	:	:	41.12	:	:	51.85	:	:	43.21	69.26	39.25	:	40.72	67.67	52.18	:	
Children's sport shoes	42.48	:	12.38	:	33.74	23.71	:	:	43.95	:	19.99	:	:	12.29	:	:	:	48.00	29.70	27.38	:	:	26.91	31.75	
Services, Cobbler	:	:	1.93	:	:	4.29	:	4.92	3.86	:	3.77	:	:	3.99	11.06	:	:	:	3.32	4.06	4.84	7.28	3.15	:	
Cement	:	4.41	:	:	3.08	2.77	:	:	:	:	2.85	:	:	2.60	:	2.60	:	:	2.77	:	:	2.93	2.91	:	
Towel	:	:	2.74	:	4.19	5.48	:	:	:	:	3.90	:	:	9.84	3.58	:	7.74	7.50	4.43	:	5.70	8.47	4.90	:	
Fridge-freezer	673.56	451.07	335.33	:	517.50	464.68	:	:	:	:	328.11	:	:	339.98	:	319.40	617.71	526.11	292.90	465.50	302.45	545.89	:	:	
Washing machine	662.28	615.33	274.47	:	375.60	395.04	:	:	:	:	285.59	:	:	322.34	694.64	341.27	627.61	551.18	281.10	306.76	306.77	499.54	354.02	390.75	
Vacuum cleaner	:	156.77	55.11	:	56.33	124.95	:	:	:	:	55.61	:	:	91.95	:	105.25	:	:	85.89	86.37	73.15	149.73	93.36	:	
Battery	1.25	1.64	0.50	:	1.13	0.34	:	0.68	1.17	:	0.96	:	1.29	1.10	0.58	:	0.65	1.19	1.14	0.59	0.88	0.47	1.20	0.89	0.95
Light bulb	:	:	0.29	:	0.55	:	:	:	0.96	:	:	:	0.87	:	:	:	0.81	1.00	0.37	:	0.31	:	:	0.94	
Light bulb energy saving type	9.74	7.11	4.15	:	:	6.29	:	:	:	:	5.45	:	:	7.76	4.51	:	4.84	7.05	6.08	5.10	:	:	5.85	4.85	:
Detergent for washing machine, concentrated	:	:	2.77	:	7.38	2.91	:	:	:	:	2.38	:	3.27	:	2.76	:	:	:	5.61	:	:	2.78	:	:	:

Dish washer tablets	:	1.28	:	:	:	:	:	:	:	:	:	0.90	1.49	:	:	:	:	1.57	:	2.38	:	2.42	:	:	
Detergent for washing machine, unconcentrated	:	:	:	:	:	:	:	3.54	:	:	:	:	:	:	:	:	:	3.62	1.95	2.26	:	3.27	2.66	:	
Urban bus transport, single ticket	1.61	1.27	0.40	:	1.35	0.39	:	0.67	1.00	:	0.87	:	1.78	1.00	0.49	1.50	:	0.47	2.40	0.54	:	0.36	0.89	0.46	:
Taxi	10.07	:	1.44	:	5.61	5.75	10.24	4.92	:	:	5.14	:	8.28	:	2.87	:	3.95	:	13.80	3.64	4.34	1.96	6.15	4.81	:
Television	:	731.22	424.59	:	428.21	500.20	706.51	429.46	:	:	430.09	:	:	:	506.96	717.50	483.48	408.62	658.04	443.70	537.52	:	670.70	470.93	:
DVD recorder with hard disc	327.65	272.97	:	:	164.50	298.36	:	:	:	:	231.12	:	:	:	:	:	:	:	:	:	:	:	:	251.43	271.12
Portable MP3 player	:	:	:	:	:	69.54	:	:	:	:	52.88	:	:	:	49.77	:	:	:	:	47.07	:	:	48.70	:	:
Compact digital camera	221.60	198.43	:	:	109.03	167.73	:	:	:	:	102.58	:	:	154.63	150.19	:	:	130.36	:	149.69	147.19	:	231.37	:	:
Laptop	726.08	694.10	:	:	629.38	615.39	:	:	:	:	538.53	:	:	:	:	:	:	710.18	603.42	:	:	:	:	:	:
Music CD — Pop Chart	18.06	17.28	6.24	:	18.13	11.90	:	:	:	:	11.47	:	19.11	14.70	:	:	9.07	17.77	15.57	9.39	12.91	:	14.49	:	12.02
Blank compact disc (CD-R)	0.94	:	0.69	:	0.68	0.36	:	:	:	:	0.58	:	0.82	:	0.84	:	:	0.31	0.77	0.30	0.54	0.33	0.38	0.54	:
Potting soil	1.85	:	1.66	:	1.39	1.79	:	:	:	:	2.02	:	:	2.03	0.90	:	:	2.61	1.01	1.05	:	:	:	:	:
Dog food, meat	:	2.52	:	:	2.33	:	:	:	:	:	2.64	:	3.93	2.15	:	1.94	1.86	2.68	2.15	:	1.90	:	1.90	:	:
Dog food dry	1.90	1.71	1.51	:	:	2.34	:	:	:	:	:	:	:	:	1.59	:	:	4.06	1.32	2.24	2.59	:	:	2.56	:
Cinema ticket	8.37	8.04	3.20	:	7.00	3.48	7.46	:	7.73	:	4.49	8.95	6.93	6.73	3.83	7.67	:	5.38	8.65	3.67	5.21	:	4.78	2.66	:
Daily newspaper	1.00	1.00	0.47	2.14	1.80	0.59	:	1.15	1.30	:	0.52	:	:	1.16	0.65	:	0.78	0.67	1.39	0.40	0.96	0.28	1.10	:	0.35
Red house wine — glass	1.81	:	:	:	:	1.13	:	1.96	:	:	0.59	:	:	:	1.53	:	:	:	3.54	1.51	0.89	0.59	:	0.61	2.34
Beer (lager), domestic — glass	:	1.77	:	3.01	3.10	1.08	:	:	:	:	0.80	2.54	4.39	2.17	1.46	2.32	:	1.80	2.29	0.77	0.85	0.62	2.97	1.12	1.79
Cup of coffee	2.40	1.86	0.47	2.78	0.87	0.83	1.81	:	2.71	:	0.77	:	2.52	0.86	0.83	2.07	0.89	2.08	2.00	1.12	0.57	0.78	1.12	0.81	2.14
Ladies — haircut	43.29	:	8.02	:	18.43	11.28	32.31	11.68	17.88	:	8.93	37.07	:	17.29	12.61	:	11.32	15.36	36.05	:	:	:	29.26	15.44	:
Shampoo	4.19	3.81	4.46	:	4.97	3.19	:	:	4.21	:	4.45	:	5.69	4.72	4.74	4.35	4.13	5.22	2.17	2.08	5.30	5.96	3.54	3.68	2.25
Tooth paste	2.72	2.00	0.98	:	3.07	1.39	:	1.65	3.19	:	1.82	:	3.57	2.39	2.24	2.64	2.26	:	3.25	1.61	3.08	1.46	2.60	0.79	:

Shower gel	2.64	2.12	2.70	:	:	2.82	:	:	:	:	2.16	:	:	2.53	2.77	:	2.42	1.51	2.60	2.75	:	2.99	2.45	2.84	2.57
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The data presented in **Table 2** come from a Eurostat research project carried out with national statistical offices. The four Member States for which information is missing chose not to participate in the project.

Table 3: Prices of goods and services

	EU27	AT	BE	BG	CH	CY	CZ	DE	DK	EE	EL	ES	FI	FR	HU	IE	IS	IT	LT	LU	LV	MT	NO	NL	PL	PT	RO	SE	SI	SK	UK
Gas <20GJ+tax	22.1	20.7	22.9	10.9	:	:	21.3	26.8	29.9	12.6	:	19.0	:	29.7	16.3	16.0	:	23.1	18.3	14.7	16.9	:	:	28.4	16.2	21.7	7.7	47.1	20.2	26.9	13.0
Gas 20-200GJ+tax	15.3	17.0	15.7	11.1	:	:	13.7	15.8	29.9	10.6	:	14.9	:	15.2	15.1	14.2	:	19.5	11.5	12.6	10.0	:	:	19.6	12.9	17.0	7.7	29.5	17.4	12.3	11.5
Gas >200GJ+tax	14.1	15.1	14.2	11.3	:	:	13.1	15.0	29.9	10.5	:	13.3	:	13.1	14.9	13.3	:	18.2	10.3	13.0	9.9	:	:	18.5	11.7	14.4	7.5	27.6	16.7	12.1	10.1
Gas <20GJ no tax	17.4	15.2	18.1	9.1	:	:	17.8	20.2	14.8	9.9	:	16.2	:	25.6	13.1	13.6	:	16.4	15.1	13.2	15.3	:	:	18.0	13.3	20.5	4.1	31.1	15.7	22.6	12.3
Gas 20-200GJ no tax	11.6	12.3	12.5	9.2	:	:	11.4	11.6	14.8	8.2	:	12.7	:	12.8	12.1	12.1	:	12.1	9.5	11.1	9.1	:	:	11.3	10.6	16.0	4.1	16.9	13.4	10.3	10.9
Gas >200GJ no tax	10.4	10.8	11.0	9.4	:	:	10.9	10.9	14.8	8.1	:	11.3	:	11.0	11.9	11.3	:	10.3	8.6	11.5	9.0	:	:	10.5	9.6	13.6	4.1	15.4	12.8	10.2	9.7
Electricity <1MWh+tax	0.25	0.26	0.29	0.08	:	0.22	0.29	0.37	0.30	0.10	0.12	0.37	0.25	0.19	0.19	0.42	:	0.28	0.12	0.25	0.10	0.39	0.45	:	0.18	0.34	0.10	0.34	0.26	0.23	0.15
Electricity 1-2.5MWh+tax	0.18	0.21	0.22	0.08	:	0.19	0.22	0.27	0.30	0.10	0.10	0.20	0.17	0.15	0.17	0.22	:	0.16	0.12	0.19	0.10	0.20	0.29	0.10	0.15	0.18	0.10	0.21	0.17	0.18	0.15
Electricity 2.5-5MWh+tax	0.17	0.19	0.20	0.08	:	0.19	0.14	0.24	0.27	0.10	0.12	0.18	0.13	0.13	0.16	0.18	:	0.19	0.12	0.17	0.10	0.17	0.20	0.17	0.14	0.16	0.10	0.19	0.14	0.16	0.14
Electricity 5-15MWh+tax	0.16	0.18	0.17	0.08	:	0.19	0.11	0.23	0.23	0.10	0.14	0.16	0.12	0.11	0.15	0.16	:	0.25	0.11	0.16	0.10	0.18	0.15	0.21	0.13	0.15	0.10	0.16	0.13	0.14	0.13
Electricity >15MWh+tax	0.16	0.15	0.15	0.08	:	0.18	0.10	0.22	0.23	0.09	0.17	0.15	0.10	0.11	0.16	0.14	:	0.28	0.11	0.15	0.10	0.33	0.13	0.17	0.13	0.14	0.10	0.15	0.12	0.12	0.12
Electricity <1MWh no tax	0.19	0.18	0.22	0.07	:	0.18	0.24	0.25	0.14	0.07	0.10	0.31	0.20	0.14	0.15	0.36	:	0.22	0.10	0.21	0.10	0.37	0.35	0.23	0.14	0.22	0.08	0.24	0.18	0.19	0.14
Electricity 1-2.5MWh no tax	0.14	0.15	0.16	0.07	:	0.16	0.18	0.16	0.14	0.07	0.09	0.17	0.13	0.11	0.14	0.19	:	0.13	0.10	0.16	0.10	0.19	0.22	0.15	0.11	0.12	0.09	0.14	0.12	0.15	0.15
Electricity 2.5-5MWh no tax	0.12	0.14	0.15	0.07	:	0.16	0.11	0.14	0.12	0.07	0.10	0.15	0.10	0.09	0.13	0.16	:	0.14	0.10	0.14	0.10	0.16	0.14	0.13	0.11	0.11	0.08	0.12	0.11	0.13	0.14
Electricity 5-15MWh no tax	0.11	0.13	0.13	0.07	:	0.16	0.09	0.13	0.10	0.07	0.11	0.13	0.09	0.08	0.12	0.14	:	0.17	0.09	0.13	0.10	0.17	0.10	0.12	0.10	0.10	0.08	0.10	0.10	0.12	0.12
Electricity >15MWh no tax	0.11	0.11	0.11	0.07	:	0.15	0.08	0.12	0.10	0.06	0.13	0.12	0.07	0.08	0.13	0.12	:	0.21	0.09	0.12	0.09	0.31	0.09	0.11	0.10	0.09	0.08	0.09	0.10	0.10	0.11
Consumer loans	4.4%	:	12.0%	:	4.5%	14.5%	5.7%	6.8%	21.3%	7.0%	6.7%	3.5%	4.8%	16.3%	8.2%	:	7.4%	16.2%	:	23.1%	3.9%	:	:	19.0%	8.9%	14.4%	2.8%	5.4%	:	:	
House loans	1.4%	:	7.7%	:	1.9%	4.1%	2.7%	1.7%	1.1%	0.4%	0.8%	0.5%	2.6%	5.7%	5.0%	:	1.2%	5.6%	:	9.7%	1.7%	:	:	4.8%	2.0%	7.5%	0.5%	1.6%	:	:	
Euro-super 95 +tax	1514	1385	1574	1219	:	1209	1422	1535	1658	1224	1692	1357	1587	1518	1378	1515	:	1590	1343	1317	1304	1390	:	1675	1267	1575	1239	1565	1264	1445	1546
Diesel +tax	1374	1334	1396	1202	:	1260	1401	1363	1450	1232	1479	1284	1384	1336	1331	1434	:	1465	1245	1180	1276	1320	:	1361	1212	1372	1234	1501	1213	1329	1596
Heating oil +tax	950	933	822	1207	:	985	883	878	1392	932	1363	868	1086	894	1331	1033	:	1364	809	749	899	970	:	843	883	1071	1089	1327	904	1000	809
Euro-super 95 no tax	660	629	687	652	:	681	659	635	756	597	692	707	686	658	651	689	:	712	675	683	661	709	:	683	620	698	640	655	632	637	624
Diesel no tax	705	675	721	687	:	755	719	675	769	634	777	742	762	680	696	716	:	748	727	716	716	736	:	714	667	751	693	710	658	705	666
Heating oil no tax	684	669	660	692	:	721	639	676	775	666	683	650	724	691	696	802	:	734	648	659	716	680	:	448	660	696	576	651	613	790	643
BMW 320d +tax	36145	33177	31488	:	37409	33288	34300	78435	33623	41859	35049	48530	33890	34482	37588	:	35915	34468	31772	35147	39640	:	42579	35066	40414	33800	33797	31997	32478	27212	

Fiat Punto +tax	16600	16699	14567	:	14200	16020	16350	24284	13102	15350	15650	14790	16350	15877	16395	:	17050	13902	15871	14274	16700	:	15995	15536	19290	13252	17696	13360	14500	15784
Ford Fiesta +tax	13685	14155	:	:	:	10770	13900	20745	:	12530	14305	14210	13500	11863	14855	:	13000	:	14155	:	:	:	14095	11938	13865	:	14278	:	:	12905
Mercedes C220 +tax	37803	35183	32544	:	43617	34719	36384	69341	35112	44242	35077	43250	33606	36125	37444	:	34671	35886	33649	36848	48842	:	45066	32798	43825	38254	36432	35246	35802	26601
Peugeot 207 +tax	16113	17695	13571	:	14953	13708	15880	22775	14375	:	16615	:	17050	13934	17499	:	16024	:	16763	14403	14966	:	:	13407	20006	14816	17091	13369	14309	14562
Renault Clio +tax	16690	16700	13498	:	13200	12273	15700	23032	15404	15210	15915	13700	16850	13817	17590	:	14020	15404	16700	15404	14770	:	18090	13480	18450	13400	16102	13302	12634	14977
VW Golf +tax	17995	17754	14347	:	15292	14059	16825	28267	:	:	17415	18000	15478	16918	18036	:	17379	14024	15300	14352	:	:	19543	14215	:	14419	18576	15274	:	17078
BMW 320d no tax	28686	27419	26240	:	27048	27740	28824	27401	28019	28028	28553	27468	28336	23559	26649	:	28958	28486	27628	28683	28276	:	28411	28509	28234	27258	27038	26664	27065	22677
Fiat Punto no tax	13590	13801	12139	:	12205	13350	13739	12026	11103	11601	12873	12100	13237	11983	11842	:	13582	11585	13801	11419	11514	:	13441	12735	14300	11137	13955	11514	12083	13827
Ford Fiesta no tax	11195	11698	:	:	:	8975	11681	9234	:	9539	11455	9325	11288	8504	10508	:	10367	:	11698	:	:	:	9997	9706	10074	:	11234	:	:	10754
Mercedes C220 no tax	29719	29077	27120	:	30544	28933	30575	23747	29260	28037	28588	27395	28098	25989	26295	:	28893	29658	29260	30453	30544	:	29474	26884	28832	30850	29416	26906	30086	22639
Peugeot 207 no tax	13200	14624	11309	:	12197	11423	13345	10669	11979	:	14080	:	14256	10110	12561	:	12916	:	14577	11806	10686	:	:	10900	14151	11948	13673	11141	11924	11442
Renault Clio no tax	13437	13740	11399	:	11535	9964	13193	10800	12400	11610	12745	12076	13729	10740	11936	:	11684	12400	13740	12400	13211	:	13052	10959	14216	10980	12881	10975	10188	12481
VW Golf no tax	14202	14673	11956	:	12586	11715	14139	11623	:	:	14187	11795	12942	13790	12712	:	14141	11292	13305	11292	:	:	13919	11557	:	11628	14299	12739	:	14232

The data presented in **Table 3** are based on several sources. All prices are shown before and after taxes. The prices of electricity and natural gas are based on Eurostat figures for domestic consumers (new methodology from 2007 onwards). They refer to the year 2010 and are expressed in euros per kilowatt-hour (for electricity) and in euros per Gigajoule (for natural gas). The gas prices are broken down according to the following annual consumption bands: below 20 GJ (small), between 20 and 200 GJ (medium) and above 200 GJ (large). The electricity prices are broken down according to the following annual consumption bands: below 1 MWh (very small), between 1 and 2.5 MWh (small), between 2.5 and 5 MWh (medium), between 5 and 15 MWh (large) and above 15 MWh (very large). The interest rates for consumer and house loans are based on the interest rates provided by the ECB; they reflect average values for 2010 and were adjusted by HICP. Fuel prices (per 1000 litres) are updated regularly by the Market Observatory for Energy, created by the European Commission, and refer to 2011. The car price data are taken from the latest 'Car price report' published by DG Competition in July 2011.

Annex II — National rankings of markets

The national rankings of the 51 consumer markets based on the survey are set out below.

Austria		diff	2011	2010
Cultural & Entertainment Services	110,7	0,3	1	1
Personal Care Services	110,6	3,8	2	4
Holiday Accommodations	106,7	0,6	3	2
Airline Services	106,7	2,4	4	7
Tram, Local Bus & Metro Services	106,3	1,1	5	5
Sport And Leisure Services	105,7	1,7	6	8
Water Provision	104,6	0,1	7	6
Cafes, Bars And Restaurants	103,9	2,6	8	10
Packaged Holidays & Tours	103,9	2,6	9	11
Vehicle Insurances	103,3	2,3	10	15
Loans And Credit Cards	101,6		11	
Gambling And Lottery Services	101,0	0,7	12	17
Home Insurances	101,0	0,8	13	19
Vehicle Rental Services	100,6	1,5	14	9
Legal And Accountancy Services	99,5		15	
Electricity Services	99,1	0,8	16	21
Vehicle Upkeep & Repair Services	99,0	2,0	17	14
House & Garden Upkeep Services	98,2	0,2	18	20
Fixed Telephone Services	97,9	1,9	19	25
Train Services	97,8	0,4	20	23
Current Bank Accounts	97,7	1,0	21	24
Postal Services	97,7	2,6	22	16
Gas Services	97,3	1,5	23	26
Life Insurances	97,2		24	
Internet Provision	95,1	3,0	25	28
TV Provision	93,1		26	
Mortgages	93,1		27	
Mobile Telephone Services	92,7	1,9	28	27
Investments, Pensions, Securities	90,0	3,9	29	30
Real Estate Services	87,9	0,9	30	29
Books, Magazines And Newspapers	106,2	0,8	1	1
Glasses And Lenses	104,7		2	
Non-Alcoholic Beverages	103,8	0,9	3	2
Leisure Goods	103,4	2,3	4	11
Small Household Appliances	103,4	0,5	5	3
Bread, Cereals, Rice And Pasta	103,1	1,6	6	6
Dairy Products	103,0		7	
Large Household Appliances	102,9	0,1	8	5
Alcoholic Beverages	101,9	1,8	9	4
Personal Care Products	101,6	0,1	10	7
Other Electronic Products	100,9	0,4	11	9
New Cars	100,7	0,6	12	8
Furniture And Furnishings	100,5	0,7	13	10
House & Garden Upkeep Products	100,1	1,5	14	13
Non Prescription Medicines	98,1	0,1	15	15
Meat And Meat Products	97,5	0,0	16	16
Fruit And Vegetables	97,4	0,1	17	17
ICT Products	96,8	0,1	18	18
Clothing And Footwear	94,6	3,6	19	14
Second Hand Cars	89,6	0,8	20	20
Fuels	89,6	4,3	21	19

The ranking of product markets in Austria is consistent with the overall EU ranking, with small differences only. Books and magazines, spectacles and lenses and non-alcoholic drinks are the top three markets, while fuel, second hand cars and clothing and footwear have the lowest scores.

However, there are noticeable differences between the EU27 and Austrian rankings for services markets. The five services markets scoring the highest in the EU are also in the Austrian top five, but public transport, water supply, loans and credits, and electricity rank higher in Austria. Conversely, postal and gas services rank much lower in Austria than in the EU.

The normalised MPI scores have increased slightly for the majority of services in Austria from 2010 to 2011, but the 2011 ranking is consistent with last year's ranking. The three highest MPI scores are still to be found in the cultural and entertainment services, personal care services and holiday accommodation markets, while real estate and investment products are at the bottom of the ranking. The normalised MPI scores for investment products, personal care and Internet services improved over 2010, while the scores for clothing and fuel have decreased since last year.

Belgium		diff	2011	2010
Personal Care Services	108,1	0,2	1	1
Cultural & Entertainment Services	108,1	1,6	2	2
Sport And Leisure Services	105,5	1,9	3	7
Cafes, Bars And Restaurants	105,5	2,0	4	8
Holiday Accommodations	105,3	1,0	5	5
Home Insurances	105,0	3,3	6	12
Packaged Holidays & Tours	104,8	3,0	7	11
Vehicle Rental Services	104,3	1,5	8	9
Vehicle Insurances	103,7	1,3	9	10
Gambling And Lottery Services	103,3	0,3	10	6
Airline Services	102,7	1,2	11	14
Loans And Credit Cards	101,6		12	
Vehicle Upkeep & Repair Services	101,3	-0,3	13	13
Life Insurances	100,5		14	
Tram, Local Bus & Metro Services	100,4	0,2	15	18
Mortgages	100,0		16	
Postal Services	99,7	-0,6	17	17
Current Bank Accounts	99,6	0,6	18	20
Water Provision	99,2	-2,0	19	15
House & Garden Upkeep Services	99,1	2,5	20	24
Legal And Accountancy Services	97,0		21	
Fixed Telephone Services	96,9	1,3	22	25
Investments, Pensions, Securities	95,6	4,6	23	30
Gas Services	95,2	0,2	24	26
Train Services	95,2	-2,1	25	22
Real Estate Services	94,0	1,4	26	27
Electricity Services	93,4	4,2	27	21
Internet Provision	93,2	0,5	28	28
TV Provision	91,1		29	
Mobile Telephone Services	90,8	-1,7	30	29
Books, Magazines And Newspapers	104,1	-1,0	1	1
Non-Alcoholic Beverages	103,4	0,0	2	3
Dairy Products	102,5		3	
Leisure Goods	102,3	1,9	4	9
Glasses And Lenses	102,0		5	
Bread, Cereals, Rice And Pasta	101,9	-1,9	6	2
Fuels	101,3	-1,6	7	5
Small Household Appliances	101,2	0,7	8	8
Non Prescription Medicines	101,2	0,5	9	7
Alcoholic Beverages	100,7	-2,2	10	4
Personal Care Products	100,3	0,2	11	11
Large Household Appliances	100,2	0,0	12	10
Other Electronic Products	99,3	-0,6	13	12
House & Garden Upkeep Products	99,2	0,2	14	15
Fruit And Vegetables	99,2	-0,5	15	14
Meat And Meat Products	98,3	-1,5	16	13
Furniture And Furnishings	98,1	-0,5	17	16
New Cars	98,0	0,2	18	18
Clothing And Footwear	97,3	-1,1	19	17
ICT Products	97,1	1,9	20	19
Second Hand Cars	92,5	2,1	21	20

The markets with the highest ranking among products and services are similar in Belgium and in the EU. However, a number of services markets fare better in Belgium than they do overall: a range of financial services including home insurance, loans and credits, private life insurance, mortgages and investment products. This contrasts with fixed and mobile telephone, gas and train services that rank lower in Belgium than in the overall ranking. Among product markets, fuel is ranked higher in Belgium than in the overall ranking.

In comparison with 2010, the normalised MPI scores have increased for home insurance, package holidays and investment products. The score for the electricity market is down from last year, which might be linked to the high price levels in this country.

Bulgaria		diff	2011	2010
Airline Services	111,4	2,6	1	2
Personal Care Services	111,3	-0,5	2	1
Cultural & Entertainment Services	110,7	4,2	3	4
Postal Services	108,3	-0,1	4	3
Sport And Leisure Services	107,7	2,7	5	6
Holiday Accommodations	104,8	1,5	6	9
Packaged Holidays & Tours	104,3	3,2	7	17
Vehicle Rental Services	103,5	3,1	8	18
Cafes, Bars And Restaurants	102,9	0,9	9	13
Vehicle Insurances	102,4	0,7	10	14
Current Bank Accounts	102,1	-0,3	11	12
Home Insurances	102,0	-1,6	12	8
Life Insurances	101,5		13	
Gas Services	101,4	-2,1	14	7
Legal And Accountancy Services	100,5		15	
House & Garden Upkeep Services	100,1	3,9	16	21
Internet Provision	100,0	-1,1	17	16
Fixed Telephone Services	98,8	-2,6	18	15
Gambling And Lottery Services	98,4	-0,6	19	19
Tram, Local Bus & Metro Services	98,4	-0,2	20	20
TV Provision	97,4		21	
Train Services	96,6	2,7	22	25
Loans And Credit Cards	96,0		23	
Vehicle Upkeep & Repair Services	95,6	3,3	24	27
Water Provision	94,4	0,0	25	24
Investments, Pensions, Securities	92,3	2,2	26	28
Mobile Telephone Services	92,2	-10,8	27	10
Real Estate Services	92,0	2,3	28	29
Mortgages	87,8		29	
Electricity Services	85,1	-2,7	30	30
Books, Magazines And Newspapers	108,6	-2,2	1	1
Glasses And Lenses	105,9		2	
Large Household Appliances	103,9	2,0	3	6
Non Prescription Medicines	103,2	0,0	4	5
Non-Alcoholic Beverages	102,9	-2,4	5	2
Personal Care Products	102,4	-1,5	6	3
Furniture And Furnishings	102,2	0,4	7	8
ICT Products	102,1	0,3	8	9
Leisure Goods	101,7	5,5	9	17
Other Electronic Products	101,5	-2,2	10	4
House & Garden Upkeep Products	101,2	3,8	11	16
Small Household Appliances	100,8	0,9	12	13
Alcoholic Beverages	100,6	-0,1	13	10
Bread, Cereals, Rice And Pasta	99,0	-2,9	14	7
New Cars	98,5	-1,5	15	11
Dairy Products	96,7		16	
Clothing And Footwear	95,5	3,6	17	19
Fruit And Vegetables	95,0	-2,5	18	15
Meat And Meat Products	93,6	-0,7	19	18
Fuels	92,6	-6,9	20	14
Second Hand Cars	92,2	3,5	21	20

There are major differences between the Bulgarian and overall ranking of the services markets according to their normalised MPI scores. Five markets rank much higher in Bulgaria than in the EU: bank accounts, private life insurances, house and garden services, Internet services and TV subscriptions. Gambling, local transport and vehicle maintenance fare worse in Bulgaria.

In terms of product markets, large household appliances rank higher in Bulgaria, while bread and dairy products rank lower.

In comparison with last year, three markets have moved up in the ranking: package holidays, vehicle rentals and entertainment goods.

Mobile telephone services rank lower in 2011 than in 2010 and their MPI score has decreased sharply since 2010.

Normalised MPI scores for cultural and entertainment services and maintenance services have increased in 2011. This positive trend is more visible among product markets, where scores have increased for entertainment goods, house and garden products, clothing and footwear, clothing and footwear and second hand cars. The exception is the fuel market, whose score declined in 2011.

Cyprus		diff	2011	2010
Personal Care Services	112,3	-2,4	1	1
Sport And Leisure Services	106,5	-0,4	2	10
Airline Services	106,1	-2,2	3	7
Postal Services	105,8	-0,7	4	12
Holiday Accommodations	104,9	-4,6	5	3
Cultural & Entertainment Services	104,7	-4,6	6	4
Cafes, Bars And Restaurants	104,2	-3,5	7	8
Mobile Telephone Services	103,6	-4,8	8	6
Vehicle Insurances	103,2	-4,0	9	9
Gambling And Lottery Services	102,7	-2,2	10	14
Fixed Telephone Services	102,5	-6,0	11	5
Packaged Holidays & Tours	102,1	-1,8	12	18
Vehicle Upkeep & Repair Services	101,4	-1,6	13	19
Home Insurances	100,2	-5,5	14	13
Loans And Credit Cards	99,4		15	
Internet Provision	99,1	-3,7	16	20
House & Garden Upkeep Services	97,2	-4,0	17	23
Current Bank Accounts	96,9	-5,0	18	21
Water Provision	96,9	-4,5	19	22
Investments, Pensions, Securities	96,8	-1,5	20	26
Life Insurances	96,6		21	
Tram, Local Bus & Metro Services	96,4	0,3	22	27
Legal And Accountancy Services	96,0		23	
Real Estate Services	94,4	-0,7	24	28
Mortgages	93,5		25	
Vehicle Rental Services	92,6	-12,1	26	15
TV Provision	92,4		27	
Electricity Services	91,7	-7,6	28	24
Books, Magazines And Newspapers	106,2	1,8	1	1
Glasses And Lenses	104,4		2	
Non-Alcoholic Beverages	102,0	1,6	3	11
Dairy Products	101,9		4	
Alcoholic Beverages	101,8	1,0	5	8
New Cars	101,7	-1,3	6	3
Bread, Cereals, Rice And Pasta	101,7	-1,7	7	2
Non Prescription Medicines	101,5	-1,1	8	5
Small Household Appliances	101,1	2,6	9	15
Leisure Goods	100,9	4,4	10	18
Furniture And Furnishings	100,6	-2,4	11	4
Personal Care Products	100,0	-2,4	12	6
Meat And Meat Products	99,7	-0,1	13	12
Other Electronic Products	99,1	-2,8	14	7
Large Household Appliances	99,0	-0,6	15	13
House & Garden Upkeep Products	98,8	1,5	16	16
ICT Products	98,5	2,7	17	19
Clothing And Footwear	96,1	-2,6	18	14
Fruit And Vegetables	95,9	-5,0	19	9
Second Hand Cars	94,6	0,7	20	20
Fuels	94,5	-2,2	21	17

Several markets rank higher in Cyprus than in the EU ranking: mobile telephone, Internet and investment services. In contrast, local transport services rank lower in Cyprus than in the EU in general. This could be linked to the limited availability of these services in the country. Among product markets, new cars are higher in the Cypriot ranking.

Most normalised MPI scores have declined since last year, particularly vehicle rentals, electricity and fixed telephone services.

Czech Republic		diff	2011	2010
Cultural & Entertainment Services	109,8	3,0	1	2
Personal Care Services	109,7	0,9	2	1
Sport And Leisure Services	109,5	3,7	3	3
Tram, Local Bus & Metro Services	106,0	3,1	4	8
Holiday Accommodations	105,7	1,9	5	5
Airline Services	104,2	0,5	6	6
Packaged Holidays & Tours	103,1	2,8	7	15
Cafes, Bars And Restaurants	102,9	3,3	8	16
Vehicle Insurances	102,4	0,5	9	9
Home Insurances	101,9	0,6	10	13
Postal Services	101,8	0,3	11	12
Vehicle Upkeep & Repair Services	101,5	-0,4	12	10
Vehicle Rental Services	101,0	4,3	13	25
Fixed Telephone Services	99,8	2,5	14	22
Water Provision	99,6	0,0	15	17
Gas Services	99,5	1,5	16	20
Legal And Accountancy Services	99,1		17	
Train Services	98,5	1,3	18	23
Mobile Telephone Services	98,5	-0,6	19	18
Life Insurances	98,1		20	
Internet Provision	97,8	-0,5	21	19
Current Bank Accounts	97,3	0,9	22	26
TV Provision	96,2		23	
House & Garden Upkeep Services	96,2	1,0	24	28
Investments, Pensions, Securities	95,6	0,4	25	27
Loans And Credit Cards	95,5		26	
Electricity Services	95,5	0,3	27	29
Mortgages	93,1		28	
Gambling And Lottery Services	91,8	-5,9	29	21
Real Estate Services	88,3	0,2	30	30
Books, Magazines And Newspapers	106,3	-1,4	1	1
Glasses And Lenses	105,3		2	
Small Household Appliances	103,3	1,7	3	7
Other Electronic Products	103,2	1,9	4	8
Large Household Appliances	102,8	2,5	5	11
Leisure Goods	102,6	2,8	6	12
Non-Alcoholic Beverages	102,4	-2,0	7	3
Bread, Cereals, Rice And Pasta	102,0	-2,6	8	2
Personal Care Products	101,5	-1,4	9	4
Furniture And Furnishings	101,4	1,8	10	13
House & Garden Upkeep Products	101,4	3,1	11	16
Alcoholic Beverages	100,8	-0,9	12	5
ICT Products	100,4	-0,5	13	9
Dairy Products	100,2		14	
New Cars	99,9	0,8	15	15
Non Prescription Medicines	99,6	0,1	16	14
Fruit And Vegetables	97,8	-2,7	17	10
Meat And Meat Products	97,5	-0,1	18	17
Fuels	94,0	-2,7	19	18
Clothing And Footwear	91,3	-1,0	20	19
Second Hand Cars	86,3	-3,3	21	20

Several services markets, local transport, water supply and TV subscriptions rank higher in the Czech Republic than in the overall ranking. Among product markets, large household appliances and other electronic products also rank higher in the Czech Republic. Dairy products rank lower in the national ranking than in the EU ranking.

The ranking and score for vehicle rental services has improved since 2010, while the MPI score for commercial sports is up from last year.

Gambling services rank lower in the EU and also show a sharp decrease in their MPI score since last year. The fact that the main Czech lottery service provider experienced major financial issues in early 2011 might explain this shift.

Germany		diff	2011	2010
Cultural & Entertainment Services	104,6	-3,4	1	1
Personal Care Services	103,7	-1,8	2	2
Airline Services	103,5	0,5	3	6
Sport And Leisure Services	103,4	0,9	4	10
Vehicle Rental Services	102,8	0,3	5	9
Water Provision	102,4	0,9	6	14
Vehicle Insurances	102,3	0,0	7	11
Packaged Holidays & Tours	102,0	0,7	8	15
Cafes, Bars And Restaurants	102,0	-1,0	9	7
Mortgages	101,6		10	
Holiday Accommodations	101,4	-1,6	11	5
Tram, Local Bus & Metro Services	101,1	-0,7	12	12
House & Garden Upkeep Services	100,7	1,3	13	19
Legal And Accountancy Services	100,5		14	
Home Insurances	99,9	0,0	15	17
Current Bank Accounts	99,7	0,6	16	21
Postal Services	99,7	-3,1	17	8
Loans And Credit Cards	99,6		18	
TV Provision	99,6		19	
Vehicle Upkeep & Repair Services	99,6	-1,2	20	16
Gas Services	98,7	1,4	21	24
Mobile Telephone Services	98,7	3,9	22	27
Electricity Services	98,5	-0,7	23	20
Gambling And Lottery Services	98,3	-0,5	24	22
Real Estate Services	98,0	1,7	25	25
Life Insurances	97,7		26	
Internet Provision	97,6	5,8	27	29
Fixed Telephone Services	97,3	1,7	28	26
Investments, Pensions, Securities	92,5	4,0	29	30
Train Services	92,3	-0,8	30	28
Dairy Products	103,1		1	
Non-Alcoholic Beverages	102,6	-0,5	2	2
Alcoholic Beverages	102,3	-0,2	3	4
Glasses And Lenses	101,6		4	
Clothing And Footwear	101,4	4,4	5	19
Personal Care Products	101,1	-0,9	6	6
Large Household Appliances	100,6	-1,8	7	5
Bread, Cereals, Rice And Pasta	100,6	-0,8	8	7
Books, Magazines And Newspapers	100,5	-5,4	9	1
Other Electronic Products	100,1	0,1	10	9
New Cars	100,0	0,0	11	8
Small Household Appliances	100,0	-2,8	12	3
Fruit And Vegetables	99,6	1,8	13	16
Leisure Goods	99,5	0,3	14	13
Furniture And Furnishings	99,4	0,3	15	14
House & Garden Upkeep Products	99,4	0,1	16	12
Non Prescription Medicines	99,0	-0,5	17	11
Meat And Meat Products	98,9	1,7	18	18
ICT Products	97,8	0,1	19	17
Fuels	96,3	-2,2	20	15
Second Hand Cars	96,2	1,1	21	20

The following services markets rank higher in Germany than in the overall EU ranking: water supply, mortgages, house and garden maintenance and TV subscriptions. At the other end of the spectrum, railway, gambling, fixed telephone and postal services markets are lower in the German ranking.

Among the product markets, clothing and footwear rank higher in Germany, while books and magazines rank lower.

Water supply has moved up the ranking in comparison with last year. Small household appliances and books and magazines have moved down in the ranking since 2010, while the ranking of the clothing and footwear market has improved.

The normalised MPI scores for service markets have improved for Internet and investment services in 2011.

Scores for clothing and footwear are up in relation to 2010 and scores for books and magazines are down.

Denmark		diff	2011	2010
Cultural & Entertainment Services	109,6	0,9	1	1
Sport And Leisure Services	107,9	1,9	2	2
Personal Care Services	106,8	1,0	3	4
Airline Services	106,4	2,9	4	8
Holiday Accommodations	105,1	-0,7	5	3
Packaged Holidays & Tours	104,8	3,6	6	15
Water Provision	104,3	2,0	7	10
Cafes, Bars And Restaurants	103,8	2,3	8	12
Mortgages	102,8		9	
S Tram, Local Bus & Metro Services	102,5	-0,1	10	9
E Vehicle Rental Services	102,2	0,9	11	13
R Legal And Accountancy Services	101,8		12	
V Gas Services	101,6	1,0	13	17
I Train Services	101,6	-2,7	14	6
C Vehicle Insurances	99,9	0,2	15	19
E Loans And Credit Cards	99,9		16	
S Postal Services	99,6	-1,7	17	14
Gambling And Lottery Services	99,4	-2,3	18	11
Home Insurances	99,2	-1,1	19	18
Electricity Services	98,5	1,0	20	23
Vehicle Upkeep & Repair Services	98,4	-1,1	21	20
Life Insurances	97,9		22	
Fixed Telephone Services	96,6	0,8	23	25
Real Estate Services	96,3	0,8	24	26
Current Bank Accounts	96,1	2,8	25	27
House & Garden Upkeep Services	96,1	-0,3	26	24
Investments, Pensions, Securities	93,6	2,9	27	29
Internet Provision	92,5	1,8	28	28
TV Provision	87,5		29	
Mobile Telephone Services	87,2	0,8	30	30
Books, Magazines And Newspapers	105,8	-1,3	1	1
Dairy Products	105,6		2	
Alcoholic Beverages	104,2	-0,3	3	3
Fuels	104,1	-1,4	4	2
Non-Alcoholic Beverages	103,9	-0,3	5	4
P Bread, Cereals, Rice And Pasta	102,2	0,1	6	7
R Small Household Appliances	101,5	-0,9	7	6
O Leisure Goods	101,3	1,1	8	9
D Non Prescription Medicines	100,9	0,8	9	10
U Furniture And Furnishings	100,7	-1,9	10	5
C Large Household Appliances	100,3	-1,2	11	8
T Glasses And Lenses	100,1		12	
S Fruit And Vegetables	99,7	1,9	13	16
Personal Care Products	99,3	2,3	14	17
House & Garden Upkeep Products	99,3	-0,3	15	12
Clothing And Footwear	98,3	-0,9	16	13
New Cars	98,0	-1,8	17	11
Other Electronic Products	97,6	-0,3	18	15
Meat And Meat Products	94,9	3,2	19	20
ICT Products	93,6	-2,2	20	18
Second Hand Cars	88,7	-3,6	21	19

Two Danish markets rank higher than the EU services ranking: water supply and mortgage services. However, fixed and mobile telephone, vehicle insurance and postal services all rank lower.

There are fewer differences for product markets, with fuel faring better in Denmark and spectacles and lenses faring worse.

Both the ranking and normalised MPI score of package holiday services have improved since last year. Over the same period, the ranking of train services worsened and the MPI score for the second hand cars market has gone down.

The MPI score for the meat market is higher in 2011 than in 2010. Fraud on the 'best before' dates for meat were uncovered in Denmark in 2009 and 2010, which could explain the lower score measured last year.

Estonia		diff	2011	2010
Personal Care Services	107,9	2,2	1	1
Vehicle Insurances	106,5	1,9	2	5
Train Services	105,6	0,0	3	2
Cultural & Entertainment Services	105,1	1,7	4	8
Fixed Telephone Services	105,0	-0,3	5	3
Postal Services	104,4	-0,6	6	4
Gambling And Lottery Services	104,1	1,4	7	10
Current Bank Accounts	104,0	0,1	8	7
Holiday Accommodations	102,8	0,7	9	12
S Sport And Leisure Services	102,6	-0,7	10	9
E Airline Services	102,3	0,1	11	11
R Legal And Accountancy Services	102,1		12	
V Loans And Credit Cards	101,9		13	
I Mobile Telephone Services	101,8	0,3	14	13
C Tram, Local Bus & Metro Services	101,7	0,7	15	15
E Home Insurances	101,2	0,4	16	16
S Cafes, Bars And Restaurants	100,0	2,6	17	24
Packaged Holidays & Tours	99,9	0,2	18	20
Vehicle Rental Services	99,7	0,4	19	21
Gas Services	99,6	-1,1	20	17
Life Insurances	99,2		21	
Internet Provision	97,9	0,4	22	23
Water Provision	96,0	0,5	23	26
Mortgages	94,5		24	
Vehicle Upkeep & Repair Services	94,4	1,4	25	27
Electricity Services	93,5	-5,1	26	22
TV Provision	93,3		27	
Real Estate Services	92,1	1,0	28	28
House & Garden Upkeep Services	91,0	0,6	29	29
Investments, Pensions, Securities	89,9	1,8	30	30
Books, Magazines And Newspapers	106,4	-0,3	1	1
Bread, Cereals, Rice And Pasta	105,1	-0,3	2	2
Dairy Products	104,3		3	
Non Prescription Medicines	104,3	0,5	4	4
Non-Alcoholic Beverages	103,7	-1,1	5	3
P Alcoholic Beverages	102,7	-0,1	6	6
R Personal Care Products	102,2	-1,1	7	5
O Other Electronic Products	101,7	0,1	8	7
D Small Household Appliances	101,7	1,1	9	10
U Large Household Appliances	101,6	0,2	10	8
C New Cars	101,3	0,5	11	9
T Glasses And Lenses	100,8		12	
S Leisure Goods	100,1	1,7	13	15
ICT Products	98,9	-0,6	14	13
Fuels	98,0	-0,5	15	14
House & Garden Upkeep Products	97,6	-0,5	16	16
Meat And Meat Products	97,5	0,1	17	17
Furniture And Furnishings	97,2	-3,1	18	11
Fruit And Vegetables	95,7	-1,2	19	18
Clothing And Footwear	91,2	-1,3	20	19
Second Hand Cars	88,0	0,7	21	20

Train and fixed telephone services in Estonia rank higher than in the EU overall. In the case of product markets, spectacles and lenses rank lower in Estonia than in the EU.

Café, bar and restaurant services are lower in the Estonian ranking than in the EU, although the normalised MPI score for this market has improved since 2010.

In contrast, the MPI scores for furniture and furnishings and electricity services are down in relation to last year. In the latter case, this could be linked to price increases and to the partial opening up of the electricity market to competition.

Greece		diff	2011	2010
Personal Care Services	108,7	-2,2	1	1
Cultural & Entertainment Services	106,1	-0,3	2	4
Sport And Leisure Services	105,3	2,5	3	9
Airline Services	105,1	-2,0	4	3
Cafes, Bars And Restaurants	104,1	2,1	5	10
Postal Services	103,9	-0,6	6	5
Vehicle Rental Services	103,9	1,0	7	8
Packaged Holidays & Tours	102,6	4,4	8	21
Vehicle Insurances	102,2	-0,8	9	7
S Holiday Accommodations	101,7	1,9	10	18
E Fixed Telephone Services	101,6	-1,8	11	6
R Vehicle Upkeep & Repair Services	101,6	1,6	12	16
V Legal And Accountancy Services	101,5		13	
I Home Insurances	100,7	0,9	14	19
C Internet Provision	100,5	2,4	15	22
E Mobile Telephone Services	100,0	-0,2	16	14
S TV Provision	98,7		17	
S Gas Services	98,4	-3,2	18	11
Gambling And Lottery Services	98,4	-0,3	19	20
House & Garden Upkeep Services	98,2	3,9	20	26
Life Insurances	97,3		21	
Water Provision	96,9	-3,2	22	15
Current Bank Accounts	96,5	3,4	23	27
Train Services	96,0	-3,9	24	17
Real Estate Services	95,8	5,1	25	29
Investments, Pensions, Securities	95,7	4,6	26	28
Tram, Local Bus & Metro Services	95,4	-5,2	27	13
Loans And Credit Cards	95,0		28	
Mortgages	94,9		29	
Electricity Services	93,0	-4,3	30	24
Books, Magazines And Newspapers	103,8	-1,3	1	1
Glasses And Lenses	103,6		2	
Leisure Goods	102,1	4,4	3	16
Non Prescription Medicines	102,0	-2,3	4	2
Other Electronic Products	101,8	0,9	5	8
Personal Care Products	101,6	1,5	6	13
R House & Garden Upkeep Products	101,1	4,6	7	17
O Bread, Cereals, Rice And Pasta	101,1	-2,1	8	3
D Small Household Appliances	101,1	-1,2	9	4
U Large Household Appliances	100,9	-0,2	10	7
C ICT Products	100,7	-0,7	11	6
T Non-Alcoholic Beverages	100,7	-1,2	12	5
S Dairy Products	100,5		13	
Furniture And Furnishings	100,4	1,0	14	15
Alcoholic Beverages	100,3	-0,5	15	10
New Cars	100,3	0,2	16	14
Meat And Meat Products	99,0	-1,3	17	12
Fruit And Vegetables	98,7	-2,1	18	11
Clothing And Footwear	95,1	-1,2	19	18
Second Hand Cars	95,0	0,9	20	19
Fuels	90,2	-2,5	21	20

Internet and TV subscription services rank higher in Greece than in the EU, while loans and credits and local transport rank lower. There are no major differences in terms of product markets, with the exception of alcoholic drinks, which rank lower in Greece.

The MPI scores for real estate services and investment products are up since 2010, while the electricity services score is down.

The package holiday market ranks higher in 2011 than in 2010 and saw an increase in its MPI score over the same period. Similarly, both the rankings and normalised MPI scores have improved for entertainment goods and house and garden products in 2011, compared with the local transport market, which fares worse than last year in terms of ranking and MPI score.

Spain		diff	2011	2010
Personal Care Services	111,7	6,1	1	1
Gambling And Lottery Services	111,7	7,2	2	3
Cultural & Entertainment Services	110,4	6,0	3	4
Sport And Leisure Services	109,8	4,8	4	2
Holiday Accommodations	109,5	5,6	5	5
Cafes, Bars And Restaurants	109,2	6,2	6	9
Tram, Local Bus & Metro Services	105,6	2,5	7	8
Postal Services	105,6	1,7	8	6
Vehicle Rental Services	105,3	2,6	9	12
S Train Services	105,2	2,3	10	10
E Vehicle Insurances	104,5	3,3	11	15
R Packaged Holidays & Tours	104,2	1,3	12	11
V House & Garden Upkeep Services	103,5	4,9	13	19
I Airline Services	100,6	1,2	14	17
C Home Insurances	100,4	3,4	15	23
E Vehicle Upkeep & Repair Services	100,4	2,0	16	20
S Gas Services	100,1	0,9	17	18
Water Provision	99,3	-3,2	18	13
Life Insurances	98,4		19	
Legal And Accountancy Services	96,6		20	
Fixed Telephone Services	96,4	-0,6	21	22
Investments, Pensions, Securities	95,6	1,9	22	29
Loans And Credit Cards	94,3		23	
Current Bank Accounts	93,7	-0,4	24	28
TV Provision	92,7		25	
Real Estate Services	91,7	-3,9	26	24
Internet Provision	89,7	-5,4	27	26
Mobile Telephone Services	85,8	-7,2	28	30
Electricity Services	85,2	-10,1	29	25
Mortgages	83,1		30	
Books, Magazines And Newspapers	105,7	3,2	1	2
Glasses And Lenses	105,5		2	
Non-Alcoholic Beverages	104,3	2,8	3	7
Bread, Cereals, Rice And Pasta	104,2	0,2	4	1
Dairy Products	104,2		5	
P Small Household Appliances	101,8	2,0	6	10
Personal Care Products	101,6	0,3	7	8
R House & Garden Upkeep Products	100,8	3,6	8	19
O Meat And Meat Products	100,8	-1,3	9	4
D Leisure Goods	100,7	1,9	10	14
U Large Household Appliances	99,9	0,7	11	12
C Fruit And Vegetables	99,9	-2,4	12	3
T Alcoholic Beverages	99,8	-1,9	13	6
S Non Prescription Medicines	99,8	0,2	14	11
Other Electronic Products	99,2	-0,8	15	9
Furniture And Furnishings	99,1	-0,1	16	13
Clothing And Footwear	97,1	-1,6	17	15
New Cars	96,3	-1,3	18	17
ICT Products	96,0	-2,1	19	16
Second Hand Cars	91,6	-5,6	20	20
Fuels	91,6	-5,7	21	18

A number of services markets rank higher in Spain than in the EU overall: gambling, maintenance, trains and investments. In contrast, airlines rank lower.

As regards product markets, maintenance products and meat rank higher in Spain than at EU level.

Home insurance, maintenance and investment services rank higher this year, but there are more changes among product markets. The ranking for maintenance products has increased in comparison, while the ranking for fruit and vegetables, alcoholic drinks and electronic products has gone down.

In terms of normalised MPI scores, personal care services, culture and entertainment and café, bar and restaurant services have seen an improvement over last year. In contrast, scores for mobile telephone and electricity services have gone down.

Finland		diff.	2011	2010
Personal Care Services	107,9	1,8	1	2
Cultural & Entertainment Services	106,9	0,5	2	1
Tram, Local Bus & Metro Services	106,5	2,1	3	5
Postal Services	104,9	2,1	4	8
Gambling And Lottery Services	104,2	1,1	5	7
Vehicle Rental Services	104,0	1,6	6	11
Cafes, Bars And Restaurants	103,8	1,9	7	13
Water Provision	103,6	3,3	8	17
Holiday Accommodations	103,5	-0,7	9	6
Packaged Holidays & Tours	102,8	0,3	10	9
Loans And Credit Cards	102,8		11	
Sport And Leisure Services	102,6	0,3	12	12
Vehicle Insurances	102,5	2,9	13	20
Mortgages	101,9		14	
Current Bank Accounts	101,3	1,1	15	19
Airline Services	101,1	-1,4	16	10
Train Services	100,6	-1,0	17	14
Home Insurances	100,4	2,6	18	23
Vehicle Upkeep & Repair Services	100,1	2,0	19	22
Legal And Accountancy Services	99,5		20	
Life Insurances	97,5		21	
Real Estate Services	96,7	1,6	22	25
Fixed Telephone Services	96,4	2,1	23	27
Electricity Services	94,6	-1,2	24	24
House & Garden Upkeep Services	94,2	-0,8	25	26
Investments, Pensions, Securities	91,2	-0,4	26	28
Mobile Telephone Services	90,0	-0,5	27	29
TV Provision	89,5		28	
Internet Provision	89,2	-0,5	29	30
Alcoholic Beverages	105,9	0,4	1	1
Dairy Products	105,8		2	
Non-Alcoholic Beverages	104,2	-0,8	3	2
Bread, Cereals, Rice And Pasta	103,4	-1,1	4	3
Non Prescription Medicines	102,6	2,1	5	7
Leisure Goods	101,8	1,9	6	10
Small Household Appliances	101,5	1,2	7	9
Fruit And Vegetables	101,1	-0,4	8	6
Fuels	100,7	-2,5	9	4
Large Household Appliances	99,8	0,1	10	11
Personal Care Products	99,8	0,0	11	12
Meat And Meat Products	99,5	-0,9	12	8
Furniture And Furnishings	99,2	1,3	13	17
House & Garden Upkeep Products	99,1	-0,1	14	14
Books, Magazines And Newspapers	99,0	1,2	15	18
New Cars	98,9	0,2	16	15
Other Electronic Products	97,8	-1,7	17	13
Clothing And Footwear	97,2	-1,1	18	16
Glasses And Lenses	96,8		19	
ICT Products	93,1	-2,2	20	19
Second Hand Cars	92,8	1,9	21	20

Several services markets fare better in Finland than in the EU: local transport, loans and credits and mortgages. Fixed telephone, commercial sports and airline services, however, rank lower in Finland. As regards product markets, the fuel and fruit and vegetables markets rank higher than in the EU, while the 'books and magazines' and 'spectacles and lenses' markets are lower in the Finnish ranking.

Water supply services have seen improvements in terms of both ranking and normalised MPI scores over 2010, and consequently rank much higher in Finland than in the EU as a whole in 2011.

MPI scores for vehicle and home insurances have also improved in comparison with 2010, while fuel scores have declined. It is worth noting that fuel prices have increased in Finland over the same period.

France		diff.	2011	2010
Sport And Leisure Services	103,8	-2,3	1	3
Packaged Holidays & Tours	103,6	0,1	2	6
Personal Care Services	103,0	-3,9	3	2
Airline Services	102,8	-0,1	4	9
Cultural & Entertainment Services	102,4	-4,9	5	1
Legal And Accountancy Services	101,7		6	
Loans And Credit Cards	101,4		7	
Gambling And Lottery Services	101,4	-0,3	8	13
Cafes, Bars And Restaurants	101,2	-1,0	9	11
Holiday Accommodations	101,1	-4,1	10	5
Tram, Local Bus & Metro Services	101,1	-0,5	11	14
Vehicle Insurances	100,9	-1,0	12	12
Vehicle Rental Services	100,8	-2,2	13	7
Postal Services	100,6	-0,8	14	16
Water Provision	100,0	1,1	15	20
Mortgages	99,9		16	
Gas Services	99,4	0,1	17	18
Fixed Telephone Services	99,2	1,7	18	22
Electricity Services	99,1	0,7	19	21
Home Insurances	98,9	-2,6	20	15
Internet Provision	98,8	5,4	21	28
House & Garden Upkeep Services	98,7	-0,8	22	17
Vehicle Upkeep & Repair Services	98,5	-0,5	23	19
Real Estate Services	98,2	7,2	24	30
Investments, Pensions, Securities	98,0	6,8	25	29
Life Insurances	97,7		26	
Current Bank Accounts	97,3	3,5	27	26
TV Provision	97,2		28	
Mobile Telephone Services	97,0	3,4	29	27
Train Services	96,1	-0,1	30	23
Non-Alcoholic Beverages	103,0	1,0	1	4
Dairy Products	102,6		2	
Books, Magazines And Newspapers	102,3	-2,9	3	1
Bread, Cereals, Rice And Pasta	101,3	-1,6	4	2
Furniture And Furnishings	101,0	0,6	5	8
Alcoholic Beverages	101,0	-1,6	6	3
Clothing And Footwear	101,0	1,5	7	13
Leisure Goods	100,8	0,7	8	10
Small Household Appliances	100,3	-1,2	9	6
Other Electronic Products	100,3	-1,3	10	5
Large Household Appliances	100,0	0,2	11	12
New Cars	100,0	0,7	12	14
Fruit And Vegetables	99,9	0,8	13	15
Meat And Meat Products	99,5	0,4	14	16
Personal Care Products	99,5	-1,2	15	7
Glasses And Lenses	99,4		16	
ICT Products	99,3	0,8	17	17
Fuels	98,4	-2,0	18	9
House & Garden Upkeep Products	97,6	-0,1	19	18
Non Prescription Medicines	97,5	0,2	20	19
Second Hand Cars	95,4	3,2	21	20

A number of services markets rank higher in France than in the EU overall: legal and accountancy services, loans and credits, and mortgages. In contrast, train services fare worse in France. In terms of product markets, the clothing and footwear and furniture markets are higher in the French ranking, while non-prescription medicines and spectacles and lenses are lower.

There was a decrease in the ranking for fuel from 2010 to 2011. This could be linked to fuel price increases in France at the beginning of 2011.

MPI scores for services have increased for the Internet, investment and real estate markets, while the scores for holiday accommodation and cultural and entertainment services have gone down since 2010. Scores for product markets have not changed to the same extent, although the score for second hand cars improved in 2011.

Hungary		diff	2011	2010
Personal Care Services	113,1	3,6	1	1
Gambling And Lottery Services	111,1	3,1	2	3
Postal Services	110,5	6,7	3	9
Airline Services	110,4	4,5	4	6
Cultural & Entertainment Services	107,8	0,5	5	4
Sport And Leisure Services	107,7	1,4	6	5
Holiday Accommodations	107,6	-1,1	7	2
Fixed Telephone Services	106,8	3,9	8	11
Vehicle Rental Services	106,5	2,7	9	10
S Cafes, Bars And Restaurants	105,3	0,8	11	7
E Vehicle Insurances	105,3	4,3	10	14
R Mobile Telephone Services	104,7	1,9	12	12
V Water Provision	102,1	5,8	13	23
I Electricity Services	100,9	7,0	14	25
I Packaged Holidays & Tours	100,0	-1,7	15	13
C Tram, Local Bus & Metro Services	99,5	1,4	16	20
E Internet Provision	99,5	0,3	17	18
S Current Bank Accounts	99,2	5,1	18	24
S Vehicle Upkeep & Repair Services	98,8	-1,5	19	16
Gas Services	97,4	5,3	20	27
Home Insurances	96,6	-3,5	21	17
Train Services	94,7	1,0	22	26
House & Garden Upkeep Services	93,7	-2,9	23	22
Legal And Accountancy Services	93,5		24	
Life Insurances	93,2		25	
Real Estate Services	92,7	3,3	26	29
Loans And Credit Cards	89,8		27	
Investments, Pensions, Securities	88,1	-2,9	28	28
TV Provision	85,1		29	
Mortgages	78,3		30	
Books, Magazines And Newspapers	106,2	-0,6	1	1
Bread, Cereals, Rice And Pasta	103,6	1,4	2	5
Non-Alcoholic Beverages	103,4	0,3	3	2
Glasses And Lenses	103,3		4	
Personal Care Products	103,2	2,6	5	9
P Alcoholic Beverages	102,0	3,4	6	16
P Non Prescription Medicines	101,5	2,8	7	15
R Large Household Appliances	101,5	-1,2	8	4
O Small Household Appliances	101,3	-0,2	9	7
D Leisure Goods	101,2	2,2	10	13
D Dairy Products	100,6		11	
U Other Electronic Products	100,5	-2,5	12	3
C Furniture And Furnishings	99,9	-0,4	13	10
T Meat And Meat Products	99,7	2,5	14	18
S Fruit And Vegetables	99,5	-0,1	15	12
ICT Products	99,4	-2,7	16	6
New Cars	99,3	1,2	17	17
Fuels	99,0	0,0	18	14
House & Garden Upkeep Products	98,4	-1,3	19	11
Clothing And Footwear	90,5	-4,5	20	19
Second Hand Cars	85,9	-5,7	21	20

Several services markets rank higher in Hungary than in the EU overall, including gambling in second position and mobile telephone services. One services market, home insurance, ranks lower. The product market ranking is very similar to the overall one, with the exception of maintenance products, which are ranked slightly lower in Hungary.

Electricity services rank higher in Hungary than in the EU following an improvement both in ranking and normalised MPI score in 2011. The MPI score and ranking of water supply services also improved in 2011.

The rest of the ranking for services markets is fairly similar to last year. However, there are some changes in ranking for products markets. Alcoholic drinks rank higher than last year, while ICT products, other electronic products and house and garden maintenance products rank lower than in 2010.

As regards the normalised MPI scores, most of the scores for services markets are up, particularly gas, postal and bank account services. In contrast, two products markets are down: second-hand cars and clothing and footwear.

Ireland		diff	2011	2010
Personal Care Services	111,0	6,4	1	1
Cultural & Entertainment Services	109,1	5,5	2	4
Gambling And Lottery Services	108,8	4,3	3	2
Holiday Accommodations	108,4	6,0	4	8
Postal Services	108,3	4,6	5	3
Sport And Leisure Services	106,5	3,7	6	7
Cafes, Bars And Restaurants	106,4	5,1	7	14
Vehicle Insurances	104,5	3,1	8	13
S Packaged Holidays & Tours	104,3	4,1	9	16
S Tram, Local Bus & Metro Services	103,7	2,0	10	10
E Airline Services	103,4	4,0	11	19
R Train Services	103,0	2,3	12	15
V Electricity Services	103,0	0,0	13	5
I Gas Services	102,8	1,3	14	12
I Home Insurances	102,1	2,9	15	20
C Vehicle Rental Services	100,0	0,9	16	21
E Fixed Telephone Services	99,8	0,0	17	18
S House & Garden Upkeep Services	99,1	0,1	18	22
S Vehicle Upkeep & Repair Services	97,8	-0,5	19	24
Mobile Telephone Services	96,1	-1,9	20	25
Legal And Accountancy Services	95,9		21	
Water Provision	95,8	-5,7	22	11
Life Insurances	95,5		23	
Loans And Credit Cards	95,1		24	
TV Provision	93,9		25	
Real Estate Services	91,8	-4,0	26	28
Internet Provision	90,8	-7,7	27	23
Mortgages	90,0		28	
Current Bank Accounts	86,8	-8,1	29	29
Investments, Pensions, Securities	85,9	0,1	30	30
Books, Magazines And Newspapers	106,1	4,5	1	5
Dairy Products	104,3		2	
Glasses And Lenses	104,3		3	
Bread, Cereals, Rice And Pasta	103,9	1,9	4	1
Non-Alcoholic Beverages	103,5	1,9	5	3
S Small Household Appliances	101,9	0,8	6	6
P Personal Care Products	101,9	0,0	7	2
R House & Garden Upkeep Products	101,3	2,0	8	17
O Leisure Goods	101,3	1,5	9	14
D Non Prescription Medicines	101,0	1,3	10	15
D Alcoholic Beverages	100,3	-1,3	11	4
U Other Electronic Products	99,8	-1,0	12	7
C Fruit And Vegetables	99,7	-0,8	13	9
T Meat And Meat Products	99,6	-0,7	14	11
S Large Household Appliances	99,6	-1,1	15	8
Furniture And Furnishings	98,1	-2,0	16	13
Clothing And Footwear	97,9	-1,7	17	16
ICT Products	96,8	-3,2	18	12
Fuels	95,7	-1,4	19	19
New Cars	95,6	-2,5	20	18
Second Hand Cars	87,5	-6,3	21	20

Gambling (in third position) and electricity services rank higher in Ireland than in the EU overall.

The financial crisis may have had an impact on the bank account results, as they rank lower in Ireland than in the EU and have registered a sharp decrease in their normalised MPI score.

In comparison with 2010, airline services have gone up in the Irish ranking and electricity services and water supply have gone down. In terms of products markets, maintenance products fare better than in 2010 while large household appliances and alcoholic drinks fare worse.

The biggest positive changes in normalised MPI scores can be seen in personal care services and holiday accommodation. The score for Internet services is down in comparison with last year.

Among products markets, the MPI score for books is up, while the score for second-hand cars is down.

Italy		diff	2011	2010
Personal Care Services	110,4	-0,7	1	1
Sport And Leisure Services	108,1	0,7	2	2
Cultural & Entertainment Services	108,1	0,7	3	3
Holiday Accommodations	106,8	1,1	4	5
Cafes, Bars And Restaurants	106,1	2,4	5	9
Airline Services	105,4	3,3	6	13
Vehicle Rental Services	105,0	1,0	7	8
Packaged Holidays & Tours	104,5	0,3	8	7
Home Insurances	102,3	-0,6	9	11
S Gambling And Lottery Services	102,3	-0,7	10	10
Vehicle Upkeep & Repair Services	102,1	-0,6	11	12
R Loans And Credit Cards	100,6		12	
V Gas Services	99,8	1,9	13	20
V Vehicle Insurances	99,7	-2,3	14	14
I House & Garden Upkeep Services	99,6	2,8	15	23
C Postal Services	99,1	-1,6	16	15
E Legal And Accountancy Services	98,0		17	
S Fixed Telephone Services	97,9	4,2	18	26
S Tram, Local Bus & Metro Services	97,6	-1,5	19	18
Internet Provision	97,5	3,1	20	25
Life Insurances	97,1		21	
Electricity Services	96,6	-1,6	22	19
Water Provision	96,5	-3,4	23	17
Mobile Telephone Services	96,1	-0,9	24	22
TV Provision	95,4		25	
Mortgages	94,9		26	
Current Bank Accounts	94,6	1,7	27	27
Investments, Pensions, Securities	94,0	4,5	28	30
Real Estate Services	93,8	3,5	29	28
Train Services	90,4	0,7	30	29
Glasses And Lenses	105,3		1	
Books, Magazines And Newspapers	104,2	-3,0	2	1
Leisure Goods	103,0	1,8	3	8
Bread, Cereals, Rice And Pasta	102,8	0,1	4	4
Small Household Appliances	102,2	0,4	5	6
Other Electronic Products	102,0	1,0	6	9
P Personal Care Products	101,7	-0,3	7	5
R Large Household Appliances	101,7	0,8	8	10
O Non Prescription Medicines	101,2	-2,1	9	2
D Non-Alcoholic Beverages	100,9	-2,0	10	3
D Dairy Products	100,5		11	
U House & Garden Upkeep Products	100,5	1,3	12	14
C ICT Products	100,1	-0,6	13	11
T Furniture And Furnishings	99,6	0,6	14	15
S Fruit And Vegetables	99,3	-0,4	15	13
New Cars	99,1	0,3	16	17
Meat And Meat Products	99,1	-1,3	17	12
Alcoholic Beverages	98,9	-2,5	18	7
Clothing And Footwear	95,3	-1,2	19	18
Second Hand Cars	92,0	0,3	20	19
Fuels	90,6	-0,1	21	20

Maintenance and gas services have gone up in the Italian ranking in comparison with 2010. In contrast, the products market for non-prescription medication ranks lower this year.

Drinks, both alcoholic and non-alcoholic, rank lower than in 2010, when their rank was on a par with the EU. As a result, these markets are lower in the Italian ranking than in the overall EU ranking in 2011.

Postal and train services are lower in the Italian ranking than in the overall EU ranking

Fixed telephone and airline services have seen an increase in MPI scores in parallel with an improvement in their ranking.

In terms of normalised MPI scores, a range of services has increased from last year: investment, internet and real estate services. This contrasts with water supply services, whose score has decreased.

The normalised MPI score for books and magazines has also decreased since 2010.

Lithuania		diff	2011	2010
Train Services	110,8	0,1	1	1
Personal Care Services	109,7	1,6	2	2
Postal Services	109,5	4,9	3	7
Vehicle Insurances	108,7	2,9	4	4
Tram, Local Bus & Metro Services	106,3	1,5	5	6
Cultural & Entertainment Services	105,8	0,0	6	3
Sport And Leisure Services	104,8	1,6	7	10
Home Insurances	104,5	1,6	8	12
Cafes, Bars And Restaurants	104,3	2,4	9	15
S Vehicle Rental Services	103,1	0,1	10	11
E Gas Services	103,0	0,7	11	14
R Current Bank Accounts	103,0	-0,3	12	9
V Fixed Telephone Services	102,8	1,8	13	17
I Airline Services	102,1	-2,9	14	5
Mobile Telephone Services	101,7	5,3	15	24
C Holiday Accommodations	101,5	-0,8	16	13
E Packaged Holidays & Tours	101,4	0,2	17	16
S Gambling And Lottery Services	100,1	3,6	18	21
Life Insurances	99,5		19	
Internet Provision	98,5	2,1	20	22
Loans And Credit Cards	98,4		21	
Legal And Accountancy Services	93,9		22	
House & Garden Upkeep Services	93,6	-2,8	23	23
TV Provision	92,7		24	
Mortgages	91,3		25	
Real Estate Services	90,6	0,1	26	29
Electricity Services	90,6	-0,1	27	28
Vehicle Upkeep & Repair Services	90,3	-1,5	28	27
Investments, Pensions, Securities	89,5	-2,3	29	26
Water Provision	88,0	0,8	30	30
Books, Magazines And Newspapers	109,3	-0,7	1	1
Alcoholic Beverages	105,5	-0,7	2	2
Glasses And Lenses	105,3		3	
Non-Alcoholic Beverages	103,8	0,1	4	5
Large Household Appliances	103,6	-0,4	5	4
ICT Products	103,1	0,5	6	6
P Bread, Cereals, Rice And Pasta	102,9	-2,1	7	3
R Small Household Appliances	101,9	1,8	8	9
O Personal Care Products	101,8	-0,2	9	8
D Dairy Products	101,3		10	
D Other Electronic Products	100,7	-1,3	11	7
U New Cars	100,6	1,3	12	13
C Leisure Goods	100,6	2,7	13	16
House & Garden Upkeep Products	100,5	1,3	14	14
S Furniture And Furnishings	99,9	1,1	15	15
Non Prescription Medicines	99,6	-0,4	16	11
Fuels	98,5	-1,5	17	10
Meat And Meat Products	93,8	-1,4	18	18
Fruit And Vegetables	92,9	-3,4	19	17
Clothing And Footwear	91,5	-1,5	20	19
Second Hand Cars	83,1	-2,1	21	20

Train services are in first position in the Lithuanian ranking and fare better than in the overall EU ranking. Three markets (holiday accommodation, vehicle maintenance and repair, and water supply) fare worse.

Among products markets, ICT products rank higher in the Lithuanian ranking, while the ranking for the fuel market has gone down in comparison with last year.

Airline services have gone down in the national ranking from 2010 and now fare worse in the Lithuanian ranking than in the EU one.

Mobile telephone services have seen an increase in their normalised MPI score and in their ranking in comparison with 2010.

The most significant positive changes in normalised MPI scores can be seen in two services markets: postal and gambling services. In contrast, the score for the fruit and vegetable market has gone down from 2010.

Luxembourg		diff	2011	2010
Personal Care Services	104,6	-0,5	1	3
Home Insurances	104,3	0,4	2	4
Cultural & Entertainment Services	104,2	-1,4	3	1
Loans And Credit Cards	102,5		4	
Fixed Telephone Services	102,4	-0,2	5	9
Holiday Accommodations	102,1	-0,7	6	8
Packaged Holidays & Tours	102,0	0,6	7	14
Sport And Leisure Services	102,0	1,0	8	15
Airline Services	101,9	2,1	9	19
Tram, Local Bus & Metro Services	101,6	-0,4	10	12
Vehicle Insurances	101,3	-1,0	11	10
Gas Services	101,1	-1,1	12	11
Vehicle Rental Services	101,1	2,3	13	23
Postal Services	100,8	-3,0	14	5
Gambling And Lottery Services	100,7	1,2	15	20
Mortgages	100,6		16	
Life Insurances	100,5		17	
Water Provision	100,0	-3,3	18	6
Legal And Accountancy Services	99,9		19	
Cafes, Bars And Restaurants	99,7	0,8	20	21
Vehicle Upkeep & Repair Services	99,6	4,5	21	27
Train Services	99,5	-1,5	22	16
Current Bank Accounts	98,5	-3,3	23	13
Investments, Pensions, Securities	97,5	5,2	24	28
House & Garden Upkeep Services	97,0	1,1	25	24
Real Estate Services	95,9	5,3	26	30
Electricity Services	95,7	-4,6	27	17
TV Provision	95,6		28	
Mobile Telephone Services	94,2	-1,0	29	26
Internet Provision	93,4	1,5	30	29
Books, Magazines And Newspapers	103,0	-1,2	1	2
Non-Alcoholic Beverages	102,8	-0,2	2	4
Small Household Appliances	102,5	2,0	3	7
Fuels	102,3	-2,4	4	1
Glasses And Lenses	101,8		5	
Dairy Products	101,3		6	
Large Household Appliances	101,2	0,2	7	6
House & Garden Upkeep Products	100,8	3,0	8	16
Leisure Goods	100,7	1,1	9	11
Other Electronic Products	100,5	0,8	10	10
Bread, Cereals, Rice And Pasta	100,3	-1,3	11	5
New Cars	100,1	1,2	12	14
Second Hand Cars	100,0	4,2	13	20
ICT Products	99,5	1,0	14	15
Non Prescription Medicines	99,1	-1,1	15	9
Furniture And Furnishings	99,0	-0,1	16	13
Personal Care Products	99,0	-1,3	17	8
Alcoholic Beverages	98,6	-4,7	18	3
Meat And Meat Products	97,4	0,1	19	19
Fruit And Vegetables	96,2	-1,5	20	17
Clothing And Footwear	94,0	-3,4	21	18

Several financial services markets, home insurance, loans and credits and mortgages, rank higher in Luxembourg than in the EU as a whole. In contrast, cafés rank lower in the national ranking.

The product market ranking is comparable with the EU ranking, with the exception of fuel, ranked higher in Luxembourg.

The normalised MPI score for alcoholic drinks has gone down since last year, resulting in a lower position than in the 2010 Luxembourg ranking and the 2011 EU ranking.

In comparison with last year, airline, postal and vehicle rental services have gone up in the ranking. As regards products markets, personal care products are lower down in the ranking than in 2010.

The normalised MPI scores for second-hand cars and maintenance products have increased, resulting in better rankings in 2011. The opposite trend is true for water and electricity services, whose scores and rankings are worse than in 2010. Other trends in MPI scores can be seen for vehicle maintenance, investment and real estate services, on the increase in relation to 2010, and postal and bank account services, which have decreased over the same period. Scores for the clothing market have also gone down.

Latvia		diff	2011	2010
Personal Care Services	109,2	0,5	1	1
Vehicle Insurances	106,9	2,5	2	5
Cultural & Entertainment Services	105,6	1,6	3	6
Fixed Telephone Services	105,5	-1,3	4	2
Sport And Leisure Services	105,4	0,6	5	4
Postal Services	104,6	2,1	6	11
Train Services	104,2	-2,0	7	3
Packaged Holidays & Tours	104,1	3,4	8	14
Holiday Accommodations	103,7	-0,1	9	7
Gas Services	103,5	-0,1	10	8
Current Bank Accounts	103,4	2,7	11	15
Mobile Telephone Services	102,9	2,4	12	16
Home Insurances	102,7	1,1	13	13
Tram, Local Bus & Metro Services	102,5	2,3	14	17
Airline Services	102,3	0,1	15	12
Vehicle Rental Services	101,6	3,3	16	21
Life Insurances	101,3		17	
Cafes, Bars And Restaurants	100,7	1,4	18	20
Legal And Accountancy Services	100,7		19	
Loans And Credit Cards	99,3		20	
Gambling And Lottery Services	98,1	0,9	21	23
Internet Provision	97,5	-0,2	22	22
Investments, Pensions, Securities	95,2	-1,6	23	24
Vehicle Upkeep & Repair Services	94,0	4,5	24	28
House & Garden Upkeep Services	92,7	-1,6	25	27
TV Provision	92,1		26	
Real Estate Services	90,9	2,3	27	30
Water Provision	90,3	1,5	28	29
Mortgages	89,9		29	
Electricity Services	89,1	-7,2	30	25
Books, Magazines And Newspapers	109,6	-0,8	1	1
Glasses And Lenses	105,6		2	
Bread, Cereals, Rice And Pasta	103,3	-1,4	3	2
Large Household Appliances	103,3	-0,8	4	3
Small Household Appliances	103,1	0,1	5	4
Non-Alcoholic Beverages	102,5	0,5	6	7
Personal Care Products	102,0	-0,1	7	6
ICT Products	101,7	0,2	8	9
Other Electronic Products	101,3	-0,6	9	8
Furniture And Furnishings	101,1	-1,4	10	5
Leisure Goods	100,7	0,6	11	11
Alcoholic Beverages	100,4	0,8	12	13
Fuels	99,7	-1,6	13	10
Non Prescription Medicines	99,3	-0,5	14	12
Dairy Products	99,3		15	
New Cars	99,0	0,4	16	14
House & Garden Upkeep Products	98,3	1,2	17	17
Meat And Meat Products	95,9	1,0	18	18
Fruit And Vegetables	95,5	-2,2	19	16
Second Hand Cars	90,7	-0,1	20	19
Clothing And Footwear	87,7	-2,6	21	20

A number of service markets rank higher in Latvia than in the EU: fixed and mobile telephone, train and bank account services. This contrasts with airlines, cafés and gambling services, which rank lower.

Among product markets, dairy products are lower in the Latvian ranking.

The Latvian ranking has seen very little change between 2010 and 2011. However, several normalised MPI scores have moved: scores for vehicle maintenance, vehicle rental and bank account services are up since 2010. Clothing and footwear and electricity scores are down. This last change followed heavy media coverage of price increases in the electricity sector.

Malta		diff	2011	2010
Airline Services	106,1	-5,3	1	1
Cultural & Entertainment Services	105,8	-3,7	2	5
Personal Care Services	105,6	-5,7	3	2
Holiday Accommodations	105,5	-3,0	4	8
Sport And Leisure Services	103,8	-5,3	5	6
Gambling And Lottery Services	103,7	-3,8	6	11
Loans And Credit Cards	103,6	-4,1	7	10
S Cafes, Bars And Restaurants	103,6		8	
Vehicle Upkeep & Repair Services	103,0	-3,3	9	16
R Current Bank Accounts	102,5	-4,1	10	14
V Mobile Telephone Services	101,8	-6,6	11	9
I Fixed Telephone Services	101,3	-4,5	12	20
C Vehicle Rental Services	101,2	-7,5	13	7
E Vehicle Insurances	101,0	-5,2	14	18
S Home Insurances	101,0	-5,4	15	17
Postal Services	100,1	-5,7	16	19
Mortgages	100,1		17	
Real Estate Services	100,1	-5,3	18	21
House & Garden Upkeep Services	99,4	-0,5	19	25
Packaged Holidays & Tours	99,1	-10,7	20	3
Life Insurances	98,8		21	
Legal And Accountancy Services	97,4		22	
Internet Provision	97,0	-7,4	23	23
Investments, Pensions, Securities	96,1	-9,1	24	22
Water Provision	92,2	2,6	25	26
Electricity Services	92,0	7,5	26	28
Tram, Local Bus & Metro Services	89,7	2,8	27	27
TV Provision	88,5		28	
Books, Magazines And Newspapers	103,2	-0,3	1	1
Leisure Goods	101,8	3,8	2	18
Non Prescription Medicines	101,8	3,6	3	16
Dairy Products	101,6		4	
Bread, Cereals, Rice And Pasta	101,5	0,5	5	8
Glasses And Lenses	101,5		6	
P Other Electronic Products	101,4	0,1	7	5
R Non-Alcoholic Beverages	101,3	0,0	8	6
O Alcoholic Beverages	100,8	-1,6	9	3
D Personal Care Products	100,7	-1,4	10	4
ICT Products	100,6	0,4	11	9
U Meat And Meat Products	100,5	-2,1	12	2
C Furniture And Furnishings	100,4	0,5	13	12
House & Garden Upkeep Products	100,4	4,8	14	20
S Small Household Appliances	100,3	0,6	15	13
Fruit And Vegetables	99,1	-0,9	16	11
Clothing And Footwear	98,6	0,8	17	19
Fuels	97,1	-1,3	18	14
New Cars	96,2	-3,8	19	10
Second Hand Cars	95,6	-2,5	20	17
Large Household Appliances	95,5	-2,8	21	15

The following services markets rank higher in Malta than in the EU overall: loans and credits, bank accounts, mobile telephone, mortgages and real estate. In contrast, postal services and local transport rank lower in Malta. On the product side, household appliances, both small and large, rank lower in Malta.

The normalised MPI score for non-prescription medicine has increased in relation to 2010, resulting in a higher ranking among Maltese markets in comparison with the EU ranking. Package holidays experienced the opposite trend, with a decrease in score and lower rankings in Malta in comparison with the overall results.

Fixed telephone services rank higher in 2011 than in 2010. The ranking for entertainment goods has also improved, in parallel with an increase in the MPI score.

However, product markets such as alcoholic drinks and personal care products rank lower this year.

Finally, normalised MPI scores have improved for electricity services and worsened for investment, Internet and vehicle rental services. Among product markets, the MPI score for house and garden maintenance products has increased, although it has decreased for new cars.

The Netherlands		diff	2011	2010
Personal Care Services	107,7	1,4	1	1
Cultural & Entertainment Services	107,1	1,6	2	2
Holiday Accommodations	105,4	1,3	3	4
Sport And Leisure Services	104,6	0,5	4	5
Water Provision	104,4	-0,5	5	3
Vehicle Insurances	104,3	2,3	6	12
Cafes, Bars And Restaurants	104,2	2,1	7	11
Airline Services	104,2	1,5	8	9
Vehicle Rental Services	103,9	0,7	9	8
S Packaged Holidays & Tours	103,8	1,5	10	10
Vehicle Upkeep & Repair Services	102,5	1,1	11	14
R Home Insurances	101,6	1,1	12	16
V Legal And Accountancy Services	100,8		13	
I Fixed Telephone Services	100,1	2,4	14	24
C Gas Services	100,1	2,3	15	23
Tram, Local Bus & Metro Services	100,1	0,8	16	19
E Electricity Services	99,8	1,0	17	20
S House & Garden Upkeep Services	99,7	1,4	18	21
Real Estate Services	99,1	1,2	19	22
Postal Services	98,8	-1,2	20	17
Current Bank Accounts	98,7	1,4	21	25
Train Services	98,5	-0,9	22	18
Loans And Credit Cards	97,8		23	
Gambling And Lottery Services	95,4	-0,1	24	27
Internet Provision	95,0	1,1	25	28
Mortgages	94,4		26	
Mobile Telephone Services	94,4	0,6	27	29
TV Provision	93,7		28	
Life Insurances	93,1		29	
Investments, Pensions, Securities	86,9	1,8	30	30
Non-Alcoholic Beverages	103,4	-0,1	1	1
Books, Magazines And Newspapers	102,5	-0,9	2	2
Alcoholic Beverages	102,3	-0,4	3	4
Bread, Cereals, Rice And Pasta	102,0	-0,8	4	3
Dairy Products	102,0		5	
Personal Care Products	101,7	0,4	6	7
P Small Household Appliances	101,4	0,9	7	8
R Glasses And Lenses	101,2		8	
O Leisure Goods	101,2	1,1	9	9
D Non Prescription Medicines	100,8	-0,4	10	6
U Large Household Appliances	100,0	0,9	11	13
Fuels	99,7	-2,3	12	5
House & Garden Upkeep Products	99,7	0,8	13	14
T New Cars	99,4	0,0	14	12
S Fruit And Vegetables	99,1	0,7	15	17
Meat And Meat Products	98,5	-1,2	16	11
Other Electronic Products	98,5	-0,4	17	15
Furniture And Furnishings	98,2	-0,5	18	16
Clothing And Footwear	97,8	-0,1	19	18
ICT Products	96,2	-0,5	20	19
Second Hand Cars	94,6	-0,2	21	20

The following services markets rank higher in the Netherlands than in the overall EU ranking: water, electricity and real estate. The opposite applies to postal and gambling services.

In terms of products markets, spectacles rank higher, while furniture and furnishings and other electronic products rank lower.

The ranking for vehicle insurance has improved from 2010, while the non-prescription medicine market has gone down in the ranking.

The ranking for fixed telephone and gas services has gone up following an increase in the MPI score since 2010. The reverse trend can be seen for fuel, with a decrease in score and a lower rank in 2011. This could be linked to an increase in fuel prices in the Netherlands.

Poland		diff	2011	2010
Personal Care Services	111,3	2,0	1	1
Cultural & Entertainment Services	108,3	-0,1	2	2
Airline Services	106,9	2,3	3	5
Sport And Leisure Services	106,8	1,4	4	3
Holiday Accommodations	106,7	2,7	5	8
Home Insurances	103,9	0,4	6	9
Cafes, Bars And Restaurants	103,8	2,0	7	11
Packaged Holidays & Tours	103,2	3,7	8	20
Vehicle Insurances	103,2	0,1	9	10
Tram, Local Bus & Metro Services	102,9	-1,4	10	7
Postal Services	102,4	1,8	11	15
Vehicle Rental Services	102,3	0,7	12	12
Water Provision	101,8	1,9	13	18
Gambling And Lottery Services	100,4	0,8	14	19
Gas Services	100,2	-0,5	15	14
Fixed Telephone Services	100,0	-0,8	16	13
Legal And Accountancy Services	100,0		17	
Loans And Credit Cards	99,3		18	
Mobile Telephone Services	99,2	-0,9	19	17
Life Insurances	98,3		20	
Current Bank Accounts	98,3	0,8	21	21
Internet Provision	96,8	-0,3	22	22
TV Provision	96,5		23	
Vehicle Upkeep & Repair Services	95,1	0,0	24	25
House & Garden Upkeep Services	94,4	-0,6	25	26
Electricity Services	93,8	-1,4	26	24
Mortgages	92,9		27	
Real Estate Services	92,9	2,7	28	30
Investments, Pensions, Securities	92,1	0,5	29	28
Train Services	86,2	-4,8	30	29
Books, Magazines And Newspapers	107,5	-0,4	1	1
Glasses And Lenses	104,5		2	
Leisure Goods	103,0	4,1	3	15
Non-Alcoholic Beverages	102,8	-1,1	4	2
Bread, Cereals, Rice And Pasta	102,8	-1,0	5	3
Large Household Appliances	102,6	-0,5	6	7
Personal Care Products	102,5	-1,0	7	4
Small Household Appliances	102,2	-0,3	8	8
Alcoholic Beverages	101,9	-1,6	9	5
Other Electronic Products	101,9	-1,5	10	6
Non Prescription Medicines	101,4	1,2	11	11
Furniture And Furnishings	101,2	0,8	12	10
Dairy Products	101,0		13	
House & Garden Upkeep Products	99,9	0,1	14	13
ICT Products	99,4	0,1	15	14
New Cars	98,7	0,5	16	16
Fruit And Vegetables	97,9	-2,8	17	9
Fuels	94,0	-2,2	18	17
Meat And Meat Products	93,8	-0,4	19	19
Clothing And Footwear	93,8	-1,6	20	18
Second Hand Cars	87,5	2,0	21	20

Water services rank higher in Poland than in the EU, while dairy products rank lower.

There was a decrease in MPI scores for train services, which are now in the last position in Poland, lower than in the EU ranking. This could be linked to major issues with Polish railways at the end of 2010.

Package holidays and entertainment goods have seen an increase in their MPI score and an improvement in their ranking in comparison with 2010. In contrast, both the score and the ranking of the fruit and vegetable market are worse this year.

Finally the normalised MPI scores for real estate services and holiday accommodation have improved.

Portugal		diff	2011	2010
Personal Care Services	111,0	2,1	1	2
Cultural & Entertainment Services	108,0	1,0	2	3
Gambling And Lottery Services	107,6	-2,9	3	1
Holiday Accommodations	107,4	1,5	4	5
Airline Services	106,6	3,1	5	9
Sport And Leisure Services	105,2	2,5	6	10
Cafes, Bars And Restaurants	105,0	3,3	7	15
Packaged Holidays & Tours	104,8	2,9	8	14
Postal Services	104,1	0,2	9	7
Train Services	103,0	-2,4	10	6
Tram, Local Bus & Metro Services	102,9	-0,8	11	8
Vehicle Rental Services	102,9	0,9	12	13
Vehicle Insurances	101,8	2,5	13	17
Mobile Telephone Services	100,9	0,7	14	16
Home Insurances	100,2	2,8	15	19
Gas Services	100,1	-2,2	16	12
Legal And Accountancy Services	97,9		17	
Life Insurances	97,9		18	
Fixed Telephone Services	97,2	3,5	19	26
Vehicle Upkeep & Repair Services	96,7	0,7	20	22
Loans And Credit Cards	96,7		21	
Real Estate Services	96,0	1,7	22	24
House & Garden Upkeep Services	95,9	0,6	23	23
Water Provision	95,5	-0,6	24	21
Current Bank Accounts	94,4	1,4	25	29
Internet Provision	94,3	0,7	26	28
Investments, Pensions, Securities	93,6	2,4	27	30
Mortgages	91,8		28	
Electricity Services	90,4	-3,4	29	25
TV Provision	90,4		30	
Books, Magazines And Newspapers	104,0	-2,2	1	1
Non-Alcoholic Beverages	103,4	-0,4	2	2
Glasses And Lenses	103,4		3	
Dairy Products	103,1		4	
Leisure Goods	102,8	2,5	5	11
Small Household Appliances	102,8	1,2	6	9
Bread, Cereals, Rice And Pasta	102,8	0,2	7	5
Alcoholic Beverages	102,1	-0,3	8	6
Personal Care Products	101,9	-0,2	9	7
Other Electronic Products	101,8	-1,2	10	4
ICT Products	101,4	1,3	11	12
Furniture And Furnishings	101,1	0,1	12	10
Large Household Appliances	100,7	-0,9	13	8
Non Prescription Medicines	100,0	-3,2	14	3
House & Garden Upkeep Products	99,6	-0,3	15	13
Fruit And Vegetables	99,5	0,8	16	15
Clothing And Footwear	98,5	-0,1	17	16
Meat And Meat Products	98,5	0,0	18	17
New Cars	96,0	-0,4	19	18
Fuels	90,0	-3,6	20	19
Second Hand Cars	86,9	0,0	21	20

The mobile telephone, gambling and train services markets all rank higher in Portugal than in the overall EU ranking.

Package holidays rank higher in 2011 than they did in 2010. In terms of products markets, entertainment goods fare better in the 2011 ranking, while other electronic products fare worse.

The café, bar and restaurant and fixed telephone markets have seen an improvement in their MPI score, followed by an improvement in their ranking. In contrast, the non-prescription medicine market went down in the ranking in parallel with a decrease in their normalised MPI score.

Other changes in MPI scores can be seen for airline services, which score higher in 2011, and electricity services, whose score has gone down from last year. The MPI score for fuel is also down in comparison with 2010.

Romania		diff	2011	2010
Postal Services	109,9	1,9	1	2
Airline Services	109,3	0,7	2	1
Personal Care Services	108,1	0,3	3	3
Cultural & Entertainment Services	108,0	0,8	4	6
Fixed Telephone Services	106,9	-0,8	5	4
Sport And Leisure Services	105,1	-0,8	6	7
Mobile Telephone Services	105,0	-2,5	7	5
Vehicle Rental Services	103,7	1,0	8	11
Vehicle Insurances	103,2	2,6	9	16
Home Insurances	102,8	-0,8	10	8
E Packaged Holidays & Tours	102,6	2,2	11	17
R Holiday Accommodations	102,0	1,2	12	15
V Tram, Local Bus & Metro Services	101,2	1,3	13	19
I Gambling And Lottery Services	101,0	-1,8	14	10
I Internet Provision	101,0	-0,6	15	12
C Cafes, Bars And Restaurants	99,8	-0,4	16	18
E Life Insurances	98,7		17	
S Legal And Accountancy Services	98,5		18	
S Current Bank Accounts	98,1	0,6	19	22
House & Garden Upkeep Services	98,0	-0,9	20	21
Gas Services	97,3	-3,6	21	14
Electricity Services	96,8	-2,3	22	20
TV Provision	95,3		23	
Vehicle Upkeep & Repair Services	95,1	1,5	24	25
Water Provision	94,9	-1,0	25	23
Real Estate Services	94,4	4,8	26	29
Investments, Pensions, Securities	93,7	3,5	27	28
Loans And Credit Cards	92,7		28	
Train Services	89,8	1,5	29	30
Mortgages	87,2		30	
Books, Magazines And Newspapers	108,0	-1,2	1	1
Large Household Appliances	104,9	-0,2	2	3
ICT Products	104,0	-1,2	3	2
Other Electronic Products	102,9	-1,4	4	4
Leisure Goods	102,2	2,0	5	10
P Small Household Appliances	102,1	-0,5	6	6
R Bread, Cereals, Rice And Pasta	102,0	-1,2	7	5
O Non-Alcoholic Beverages	102,0	3,2	8	14
D Dairy Products	102,0		9	
D Glasses And Lenses	101,9		10	
U New Cars	101,7	0,2	11	8
U Non Prescription Medicines	101,6	2,9	12	15
C Personal Care Products	101,4	-0,8	13	7
T Furniture And Furnishings	100,3	0,0	14	9
S House & Garden Upkeep Products	99,7	0,3	15	12
Clothing And Footwear	97,5	2,1	16	17
Alcoholic Beverages	95,2	0,9	17	19
Meat And Meat Products	94,3	-0,2	18	18
Fuels	93,4	-5,4	19	13
Fruit And Vegetables	92,6	-7,0	20	11
Second Hand Cars	90,3	1,6	21	20

Mobile telephone and Internet services rank higher in Romania than in the overall ranking, while train services rank lower. The following products markets score higher in Romania than in the EU: large household appliances, electronic products and ICT products. In contrast, alcoholic drinks rank lower.

In comparison with last year, vehicle insurance, package holidays and local transport services rank higher in 2011. Personal care products rank lower than last year.

Gas services and fuel for vehicles are down in terms of both the ranking and MPI scores in relation to last year. The same trend can be seen for fruit and vegetables, which could be linked to a decline in domestic production.

However, both the score and ranking of non-alcoholic drinks has improved from 2010.

Sweden		diff	2011	2010
Cultural & Entertainment Services	109,7	0,3	1	1
Personal Care Services	108,9	2,4	2	2
Holiday Accommodations	106,8	0,9	3	4
Sport And Leisure Services	106,6	0,2	4	3
Airline Services	105,9	0,8	5	7
Packaged Holidays & Tours	105,0	-0,2	6	5
Cafes, Bars And Restaurants	104,1	1,1	7	10
Postal Services	103,9	2,0	8	13
S Vehicle Rental Services	103,2	-2,0	9	6
E Current Bank Accounts	102,1	0,0	10	12
R Mortgages	102,1		11	
V Home Insurances	101,8	1,2	12	15
V Vehicle Insurances	101,2	0,6	13	16
I Loans And Credit Cards	101,1		14	
C Gambling And Lottery Services	100,7	-3,5	15	9
E Tram, Local Bus & Metro Services	100,5	2,0	16	19
S Legal And Accountancy Services	98,7		17	
S Vehicle Upkeep & Repair Services	98,6	2,7	18	23
Water Provision	98,2	-0,1	19	20
Life Insurances	97,9		20	
Real Estate Services	97,4	-0,2	21	21
House & Garden Upkeep Services	95,8	2,2	22	26
Fixed Telephone Services	95,3	1,2	23	25
Train Services	94,5	-0,9	24	24
Internet Provision	93,2	0,9	25	28
Investments, Pensions, Securities	92,6	0,0	26	27
TV Provision	92,6		27	
Electricity Services	91,4	-0,7	28	29
Mobile Telephone Services	90,3	-0,9	29	30
Dairy Products	105,3		1	
Books, Magazines And Newspapers	103,7	-0,6	2	3
Alcoholic Beverages	103,6	-1,4	3	1
Non-Alcoholic Beverages	103,5	0,2	4	4
Fuels	103,3	-1,0	5	2
Bread, Cereals, Rice And Pasta	103,1	0,0	6	5
P Leisure Goods	102,7	1,2	7	8
R Small Household Appliances	101,5	-0,5	8	7
O Furniture And Furnishings	101,2	-1,1	9	6
D Glasses And Lenses	100,6		10	
U Non Prescription Medicines	100,3	0,4	11	11
House & Garden Upkeep Products	99,9	0,3	12	13
C Large Household Appliances	99,8	-1,5	13	9
T Other Electronic Products	98,6	-1,1	14	12
S Personal Care Products	98,5	1,7	15	17
Fruit And Vegetables	98,2	0,3	16	16
ICT Products	97,2	1,0	17	18
New Cars	97,1	-1,3	18	14
Meat And Meat Products	96,6	0,7	19	19
Clothing And Footwear	94,7	-3,3	20	15
Second Hand Cars	90,8	0,1	21	20

Bank account, mortgage and real estate services rank higher in Sweden than in the EU, while fixed telephone services rank lower.

Among product markets, fuel and alcoholic drinks fare better and personal care products fare worse than in the EU overall.

Postal services rank higher in 2011 than they did in 2010 and large household appliances rank lower.

Three markets saw changes both in ranking and MPI scores: vehicle maintenance and repair services fare better than in 2010 and gambling and clothing and footwear fare worse.

Slovenia		diff	2011	2010
Personal Care Services	108,6	2,1	1	2
Cultural & Entertainment Services	107,5	0,9	2	3
Airline Services	106,5	2,7	3	9
Postal Services	105,9	-2,0	4	1
Holiday Accommodations	105,4	3,4	5	12
Gas Services	104,4	-1,9	6	4
Train Services	104,2	-0,4	7	7
Sport And Leisure Services	104,0	-0,7	8	5
Tram, Local Bus & Metro Services	103,8	-0,4	9	8
Vehicle Insurances	103,8	-0,9	10	6
Cafes, Bars And Restaurants	103,3	3,9	11	19
Packaged Holidays & Tours	103,1	3,0	12	18
Vehicle Rental Services	102,5	1,3	13	16
Fixed Telephone Services	102,3	0,5	14	14
Vehicle Upkeep & Repair Services	100,9	1,5	15	20
Home Insurances	100,6	-0,1	16	17
Loans And Credit Cards	100,4		17	
Mobile Telephone Services	100,0	1,0	18	21
Current Bank Accounts	99,7	-2,2	19	13
Water Provision	99,6	-2,5	20	11
Electricity Services	98,8	-2,4	21	15
Internet Provision	97,2	1,9	22	25
House & Garden Upkeep Services	95,2	1,0	23	27
Gambling And Lottery Services	95,1	-2,8	24	22
Legal And Accountancy Services	94,8		25	
Mortgages	94,4		26	
Real Estate Services	92,3	6,4	27	30
Life Insurances	91,3		28	
TV Provision	89,8		29	
Investments, Pensions, Securities	84,3	-1,5	30	29
Other Electronic Products	102,7	0,2	1	4
Books, Magazines And Newspapers	102,6	-1,7	2	2
Leisure Goods	102,5	2,6	3	13
Dairy Products	102,5		4	
Bread, Cereals, Rice And Pasta	102,3	-0,3	5	3
Fuels	102,1	-3,1	6	1
Non-Alcoholic Beverages	101,9	1,0	7	10
Glasses And Lenses	101,9		8	
Small Household Appliances	101,8	0,1	9	7
New Cars	101,3	-0,5	10	6
Alcoholic Beverages	101,0	-1,0	11	5
Large Household Appliances	100,5	-1,2	12	8
Personal Care Products	99,5	-1,3	13	11
Non Prescription Medicines	99,2	2,0	14	17
Meat And Meat Products	99,1	0,2	15	14
ICT Products	98,6	-2,6	16	9
Furniture And Furnishings	98,4	-1,7	17	12
House & Garden Upkeep Products	98,2	1,0	18	18
Clothing And Footwear	97,4	2,5	19	19
Fruit And Vegetables	96,9	-0,6	20	16
Second Hand Cars	89,7	-1,3	21	20

Train and gas services rank higher in Slovenia than in the overall ranking, while gambling and legal and accountancy services rank lower.

Among product markets, electronic products and fuel rank higher than in the EU overall ranking.

In comparison with last year, cafés, bars and restaurants, holiday accommodation and package holidays have seen an increase in both their ranking and their MPI scores. In contrast, the ranking of water, electricity and bank account services has worsened.

Some products markets moved position as well, with entertainment goods faring better than they did in last year's ranking, and ICT products and alcoholic drinks faring worse.

The MPI score for real estate has improved in relation to last year, while the score for fuel has decreased.

Slovakia		diff	2011	2010
Postal Services	107,9	1,8	1	3
Fixed Telephone Services	107,7	2,6	2	5
Personal Care Services	107,6	-1,1	3	1
Cultural & Entertainment Services	106,7	0,5	4	2
Gas Services	105,1	-0,9	5	4
Sport And Leisure Services	104,1	0,2	6	8
Tram, Local Bus & Metro Services	103,7	-0,5	7	6
Airline Services	103,0	2,0	8	13
Vehicle Rental Services	102,2	3,7	9	18
Holiday Accommodations	102,0	-1,6	10	9
Electricity Services	102,0	-0,2	11	12
Vehicle Insurances	101,6	1,8	12	16
Cafes, Bars And Restaurants	101,1	1,9	13	17
Water Provision	100,8	0,0	14	15
Current Bank Accounts	100,5	2,6	15	22
Home Insurances	100,0	1,5	16	19
Train Services	100,0	-2,6	17	11
Packaged Holidays & Tours	99,9	2,0	18	21
Mobile Telephone Services	99,9	2,4	19	23
Gambling And Lottery Services	99,0	-1,9	20	14
Internet Provision	98,1	-0,2	21	20
Vehicle Upkeep & Repair Services	97,4	0,9	22	24
Loans And Credit Cards	96,9		23	
Legal And Accountancy Services	96,9		24	
TV Provision	96,6		25	
Life Insurances	94,6		26	
Mortgages	93,7		27	
House & Garden Upkeep Services	91,4	-1,9	28	28
Real Estate Services	90,8	0,7	29	29
Investments, Pensions, Securities	88,9	1,8	30	30
Books, Magazines And Newspapers	109,1	-2,5	1	1
Non-Alcoholic Beverages	105,2	1,5	2	3
Glasses And Lenses	103,9		3	
Bread, Cereals, Rice And Pasta	103,8	-0,5	4	2
Large Household Appliances	103,5	0,2	5	6
Alcoholic Beverages	102,9	1,4	6	9
Small Household Appliances	102,7	1,0	7	8
Personal Care Products	102,2	-0,7	8	7
Leisure Goods	102,0	2,8	9	14
Dairy Products	101,7		10	
Other Electronic Products	101,3	-2,1	11	5
Non Prescription Medicines	101,1	0,5	12	10
Fuels	100,4	-3,1	13	4
Furniture And Furnishings	99,1	0,2	14	15
New Cars	99,0	-0,6	15	12
ICT Products	98,9	-0,7	16	13
House & Garden Upkeep Products	98,4	1,3	17	17
Fruit And Vegetables	96,4	-1,5	18	16
Meat And Meat Products	92,8	-1,6	19	18
Clothing And Footwear	89,5	-1,7	20	19
Second Hand Cars	86,3	0,9	21	20

A number of energy services rank higher in Slovakia than in the whole of the EU: fixed telephone, gas and electricity. Package holidays and gambling, however, rank lower. One product market, fuel, fares better in Slovakia than in the overall ranking. Still, this market has experienced a decrease in both its MPI score and its ranking in comparison with last year.

Gambling services and electronic products also rank lower this year.

The normalised MPI score for fixed telephone services is up since last year, while the score for books and magazines is down.

Vehicle rental and bank account services have both seen an increase in their MPI score and their ranking in relation to 2010. The trend for train services was the opposite, with a decrease in ranking and score.

United Kingdom		diff	2011	2010
Personal Care Services	109,6	7,1	1	5
Cafes, Bars And Restaurants	108,1	6,4	2	10
Cultural & Entertainment Services	108,1	4,4	3	1
Gambling And Lottery Services	107,0	4,4	4	4
Holiday Accommodations	106,4	4,1	5	6
Vehicle Insurances	105,4	5,6	6	19
Home Insurances	105,3	5,4	7	18
Packaged Holidays & Tours	103,7	1,6	8	9
Sport And Leisure Services	103,5	0,5	9	3
Postal Services	102,6	0,5	10	7
Airline Services	102,3	1,2	11	11
Life Insurances	102,0		12	
Tram, Local Bus & Metro Services	101,6	1,3	13	13
Vehicle Rental Services	99,7	-0,3	14	16
Vehicle Upkeep & Repair Services	99,7	2,4	15	28
Fixed Telephone Services	99,7	0,7	16	22
Legal And Accountancy Services	99,6		17	
Mobile Telephone Services	98,0	-0,7	18	23
Gas Services	97,8	0,4	19	27
Electricity Services	97,3	-2,7	20	15
Water Provision	97,1	-3,9	21	12
Train Services	96,4	-2,0	22	24
House & Garden Upkeep Services	96,2	-3,9	23	14
Mortgages	95,8		24	
Investments, Pensions, Securities	94,2	3,3	25	30
Loans And Credit Cards	93,8		26	
TV Provision	92,9		27	
Internet Provision	92,9	-4,8	28	25
Current Bank Accounts	92,6	-6,8	29	21
Real Estate Services	90,7	-5,9	30	29
Books, Magazines And Newspapers	106,1	4,4	1	3
Non-Alcoholic Beverages	103,4	2,3	2	6
Personal Care Products	103,2	1,0	3	2
Bread, Cereals, Rice And Pasta	103,1	1,4	4	4
Dairy Products	103,0		5	
Small Household Appliances	102,6	2,0	6	8
Leisure Goods	102,4	1,9	7	10
Non Prescription Medicines	101,8	1,0	8	7
Alcoholic Beverages	101,6	-1,1	9	1
House & Garden Upkeep Products	101,1	1,7	10	15
Fruit And Vegetables	100,9	-0,6	11	5
Other Electronic Products	100,5	0,2	12	12
Meat And Meat Products	100,0	-0,6	13	9
Large Household Appliances	99,9	-0,3	14	13
Glasses And Lenses	99,5		15	
Furniture And Furnishings	99,3	-0,5	16	14
Clothing And Footwear	97,7	-1,8	17	16
ICT Products	97,1	-0,9	18	18
New Cars	94,5	-1,6	19	19
Fuels	94,5	-4,5	20	17
Second Hand Cars	88,0	-6,0	21	20

Private life insurance and gambling services rank higher in the UK than in the EU as a whole. Among product markets, personal care products and fruit and vegetables rank higher, while spectacles and lenses rank lower.

The café, bar and restaurant market has seen an improvement in its MPI score and ranking in relation to 2010 and now ranks higher in the UK than in the EU. In contrast, both the ranking and score for the bank account market have gone down from last year and this market now ranks lower than in the EU. This could be linked to the financial crisis and its impact on the banking sector.

In comparison with last year, four services markets have gone up in the ranking: vehicle insurance, home insurance, vehicle maintenance and repair, and gas services. Water supply has gone down the ranking over the same period.

Two products markets, maintenance products and alcoholic drinks, have gone down in the ranking from last year.

In terms of normalised MPI scores, personal care and vehicle insurance services have seen an increase since last year, while real estate services have experienced a decrease. The latter could be due to issues in the housing market. In parallel, the score for the books and magazines market has improved while the scores for second-hand cars and fuel have worsened.

Annex III — Market names

Market name	Definition
Airline Services	Airlines
Alcoholic Beverages *	Spirits, wine, beer (excluding drinks in cafés, bars and restaurants).
Books, Magazines and Newspapers	Books, magazines, newspapers, stationary, periodicals (excluding postal delivery).
Bread, Cereals, Rice and Pasta	Food — bread and cereals, rice flour, bakery products, pizzas, pasta.
Cafés, Bars and Restaurants	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
Clothing and Footwear	Clothing (including tailor-made goods) and footwear, children's clothing, women's clothing, men's clothing, sportswear, hats, clothing material, furs, protective clothing, handbags and accessories, children's footwear, women's footwear, men's footwear, sports footwear, other.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts *	Current accounts, debit cards.
Dairy Products °	Milk, cheese, yoghurt, cream etc.
Electricity Services	Electricity..
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food — fruit and vegetables.
Fuels *	Fuels for vehicles, petrol and diesel.
Furniture and Furnishings	Upholstered furniture, non-upholstered furniture, beds and mattresses, kitchen furniture, fitted furniture, bathroom fittings, antiques, leather furniture, cots, high chairs, other nursery furniture, garden furniture, other, floor coverings (carpets, mats and rugs, laminates, ceramics, wood, linoleum, underlay, other), household textiles (bedding, cushions, curtains and blinds, furniture fabrics, other), glassware, tableware and household utensils (crockery, cooking and dining utensils, glassware, other).
Gambling and Lottery Services	Gambling, lottery and betting services (lotteries, casinos, Internet/mobile gambling, other).
Gas Services	Gas
Glasses and Lenses °	Glasses, lenses, sunglasses etc.
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites .
Home Insurance	Dwelling insurance.
House & Garden Upkeep Products	House maintenance and improvement goods, DIY materials (excluding paint and wall coverings), paint, wall coverings, fencing, sheds, power tools (e.g. drills, chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, others.
House & Garden Upkeep Services	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other.
ICT Products	Information Communication Technology goods (ICT), personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable games players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDA's and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other.
Internet Provision	Internet provision.
Investments, Pensions, Securities	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
Large Household Appliances	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other .
Legal and Accountancy Services °	Lawyers, legal advice, accountants, tax advisors, auditors, other.
Leisure Goods *	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, Computer and video games, Hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles etc.
Life Insurance °	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
Loans and Credit Cards	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
Meat and Meat Products	Lamb, veal, pork, beef, poultry, goat, mutton, other.
Mobile Telephone Services	Mobile telephony services, telephone provision, text messages, other.

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

In 2011 the definition of markets with an asterisk (*) has been slightly modified. The markets followed by a degree symbol (°) are either new or not comparable with 2010.