

**October 23<sup>rd</sup> 2008**

## **Abstract**

### **Empirical analysis' results<sup>1</sup> of the Research:**

*"Europe and Consumers: models of connection and cooperation between Consumers' Associations, Public Administrations, Business Enterprises and Institutions in the European Union Member States"*

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*Anna Maria Delogu*

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<sup>1</sup> Adjourned to October 13<sup>th</sup> 2008

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## Methodological Note

The following graphics and tables ensue from a accurate analytical synthesis.

Please note that, where not differently indicated, reported data refer to questionnaires effectively filled out from interviewed Consumers' Associations.

In case of missing collaboration or delays in the questionnaires' delivery, needed information has been extracted from institutional web sites<sup>2</sup>

IULM University and its search party reserve the right to consider these data as NON-OFFICIAL ones, until the receipt of an ulterior feedback from the interviewed associations and/or a cross-verification with other reference sources.

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<sup>2</sup> Web sites have been considered only if equipped with a French, English or Italian version.

## Sample

Consumers' Organizations selected for the survey belong to ECCG and represent the Countries involved in the research, which are twenty: Italy, Austria, Belgium, France, Germany, United Kingdom, Spain, Cyprus, Denmark, Finland, Greece, Ireland, Luxembourg, Holland, Bulgaria, Czech Republic, Poland, Portugal, Hungary and Sweden.

For the collection of the answers it was used a semi-structured questionnaire, predominantly formed by closed questions and some open ones. Table1 indicates the contacted associations.

**Table 1 – Contacted Countries and their Associations**

CONSIDERED EU MEMBERS STATE	CONSIDERED ASSOCIATIONS	Response
<b>Austria</b>	Verein Für Konsumenteninformation (VKI)	✗
<b>Belgium</b>	Test-Achats	✓
<b>Bulgaria</b>	Federation of Consumers in Bulgaria	✓
<b>Cyprus</b>	Cyprus Consumers Association	✓
<b>Czech Republic</b>	Sdružení obrazy spotřebitelů České Republiky	✓
<b>Denmark</b>	Forbrugerrådet (Danish Consumer Council)	✓
<b>Finland</b>	Suomen Kuluttajaliitto (The Finnish Consumer's Association)	✓
<b>France</b>	Conseil National des Associations Familiales Laïques (CNAFAL)	✗
<b>Germany</b>	Verbraucherzentrale Bundesverband (VZVB) Federation of German Consumer Organisations	✗
<b>Greece</b>	EPKAS	✓
<b>Hungary</b>	Országos Fogyasztóvédelmi Egyesület (National Federation of Consumer Associations in Hungary)	✗
<b>Ireland</b>	Consumer's Association of Ireland	✗
<b>Italy</b>	Unione Nazionale Consumatori	✓
<b>Luxembourg</b>	Union Luxembourgeoise des Consommateurs (UCL)	✓
<b>Netherlands</b>	Consumenttenbond	✗
<b>Poland</b>	Consumer Federation - Federacja Konsumentow	✓
<b>Portugal</b>	Federação Nacional das Cooperativas de Consumidores (FENACOOP)	✓
<b>Spain</b>	Confederación de Consumidores y Usuarios (CECU)	✗
<b>Sweden</b>	Consumers International	✗
<b>UK</b>	Which	✗

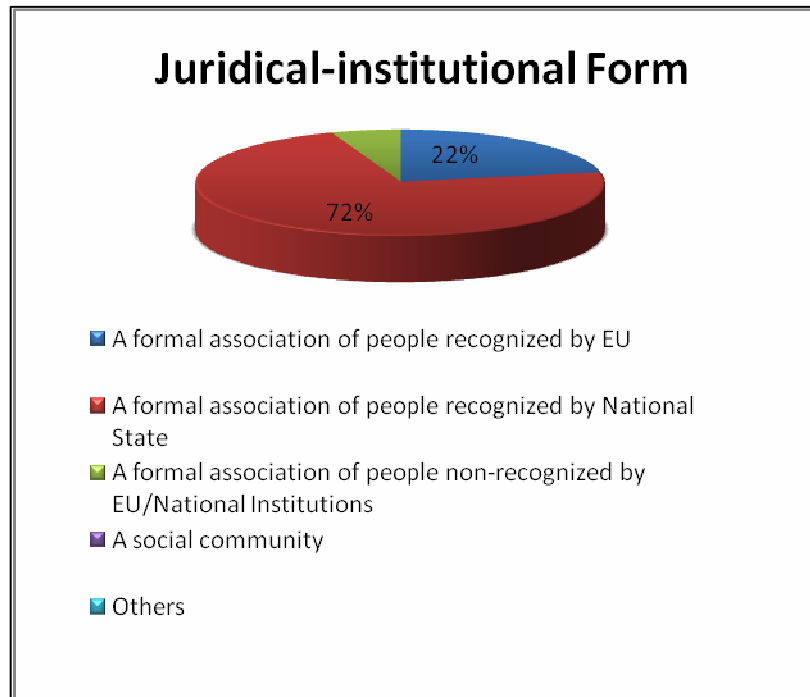
LEGEND	
FILLS OUT THE QUESTIONNAIRE	✓
DOES NOT FILL OUT THE QUESTIONNAIRE	✗

## Legal-institutional framework and organizational structure within the contacted consumers' representations.

### Question 1.1

According to the in force Communitarian Law, the juridical and institutional form of your organization is:

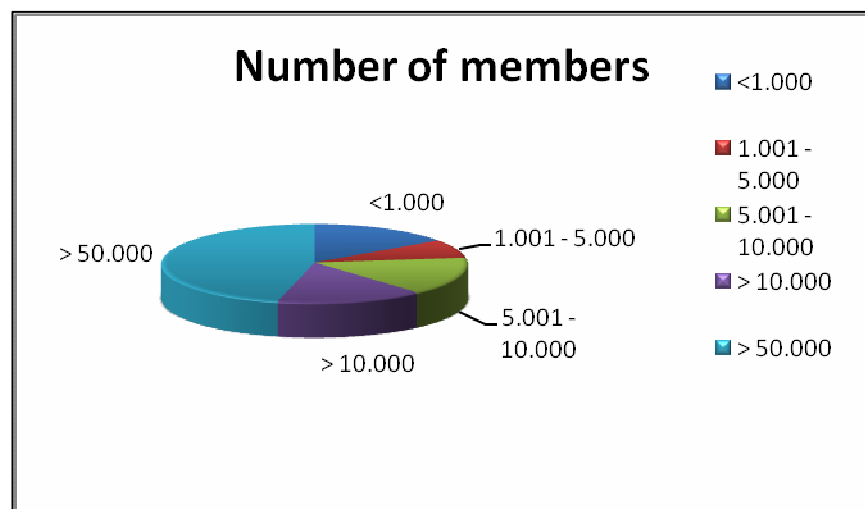
Juridical-institutional Form	
A formal association of people recognized by EU	4
A formal association of people recognized by National State	13
A formal association of people non-recognized by EU/National Institutions	1
A social community	0
Others	0



### Question 1.5

The number of members who participate and actively sustain –in any capacity – your organization is:

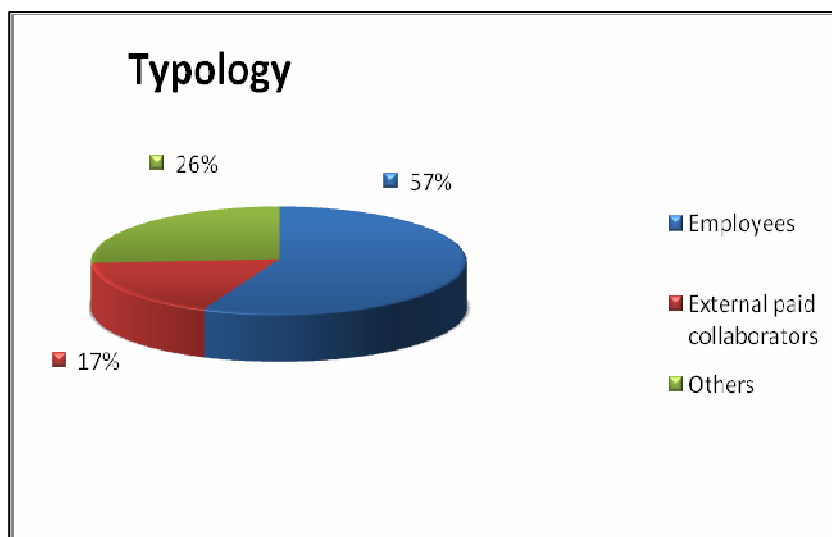
Number of members	
<1.000	2
1.001 - 5.000	1
5.001 - 10.000	2
> 10.000	2
> 50.000	6



### Question 1.6

Your organization avails itself of:

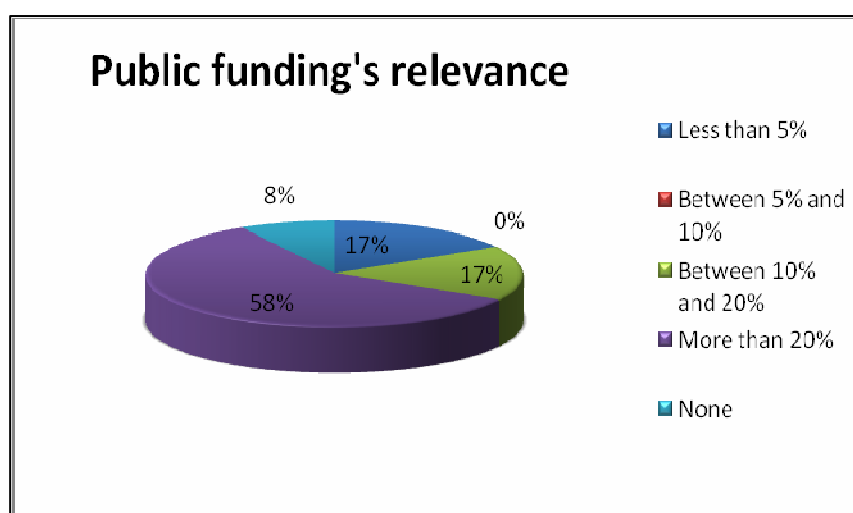
Typology	
Employees	13
External paid collaborators	4
Others	6



### Question 1.8

Referring to year 2007, how much did the public contribution weigh on the total financial resources within your organization?

Public funding's relevance	
Less than 5%	2
Between 5% and 10%	0
Between 10% and 20%	2
More than 20%	7
None	1



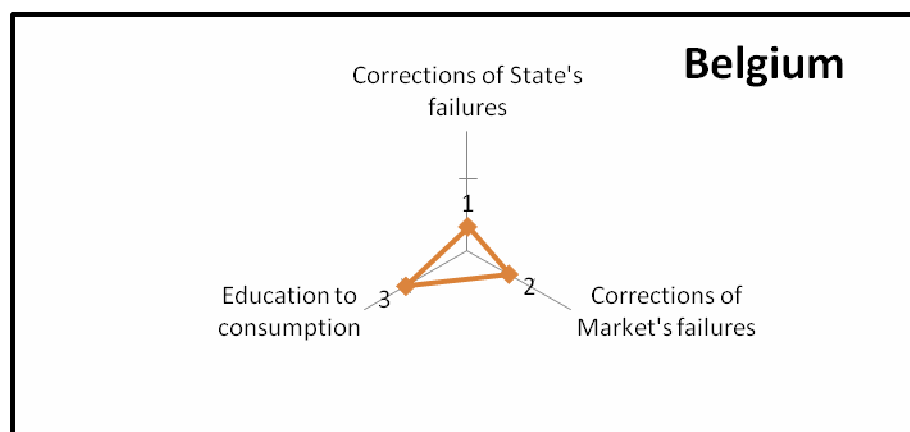
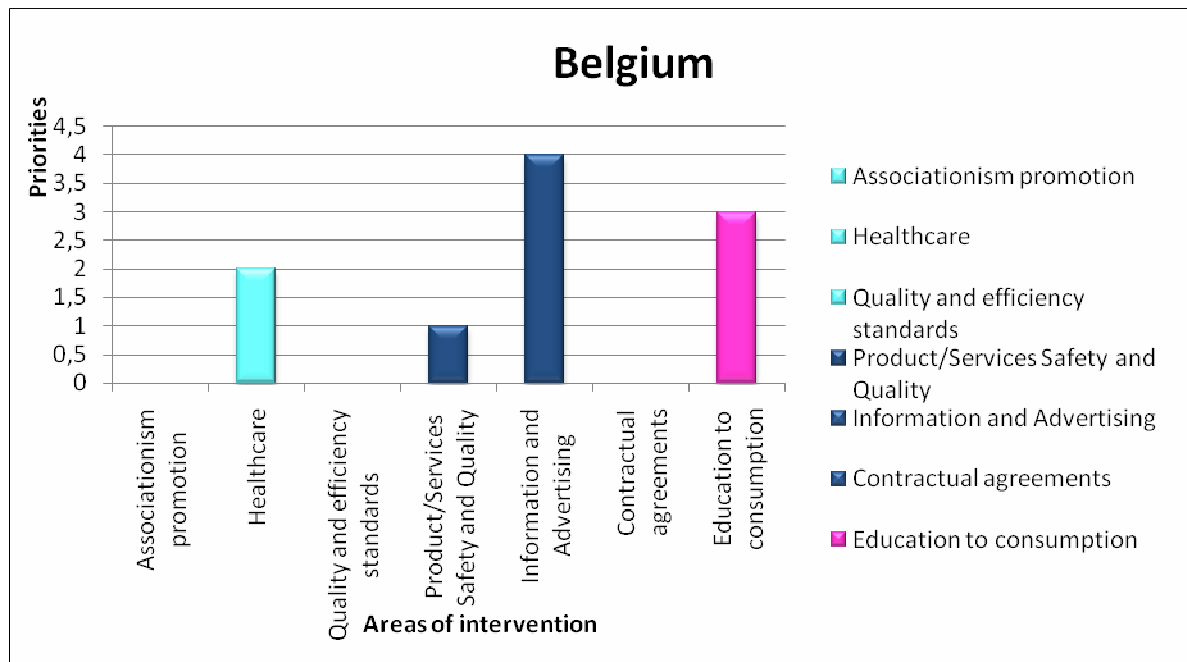
## Actions

### Question 2.1

Which of the following targets best define Your organization's activity within the preservation and the promotion of consumers'rights?

### Belgium

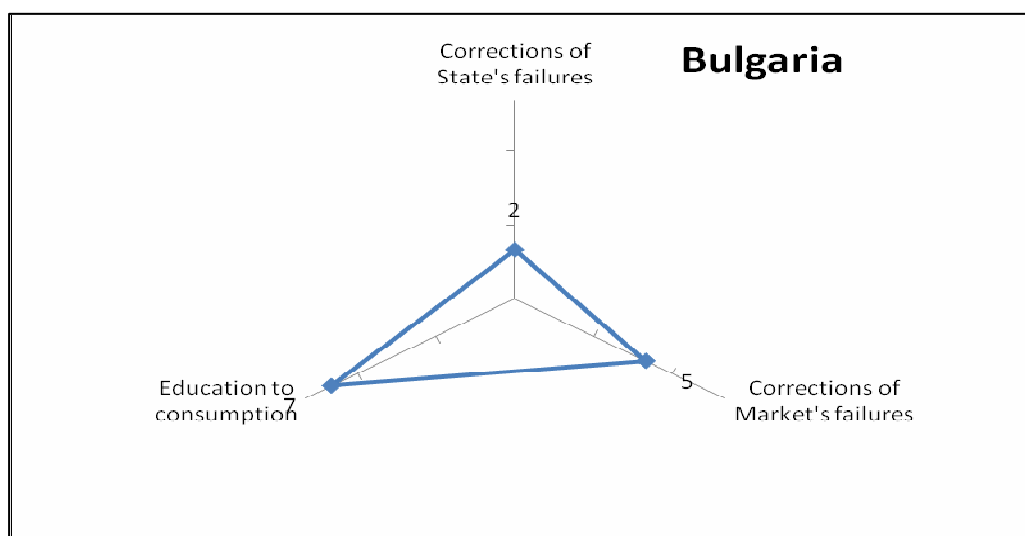
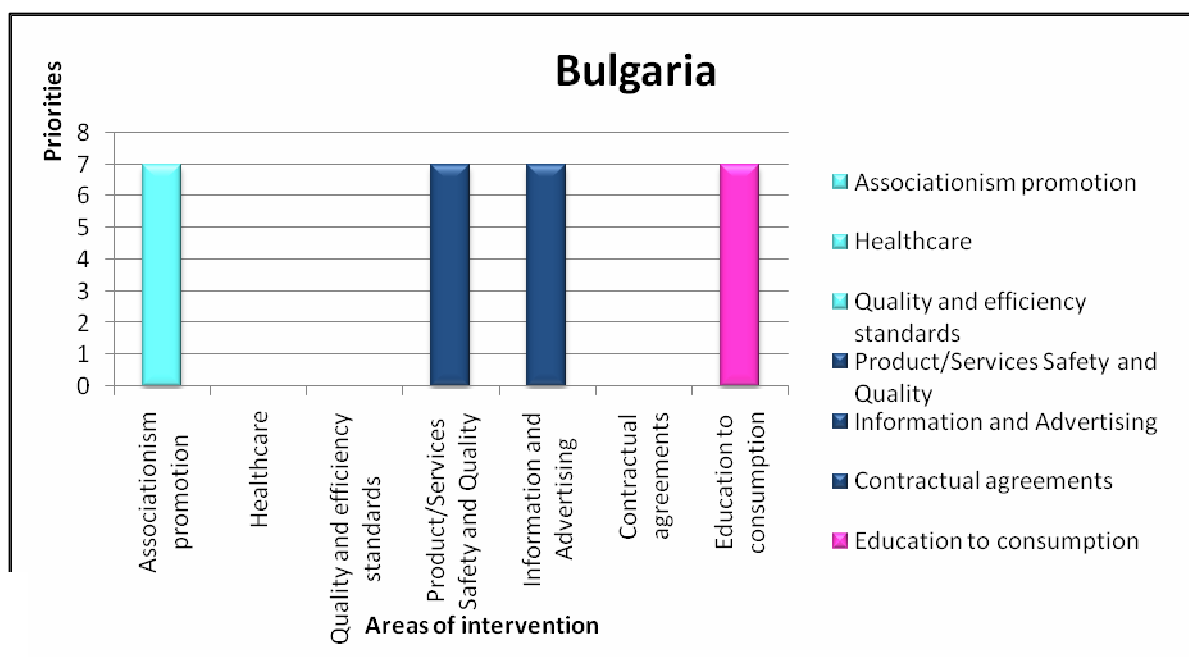
Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
	2		1	4		3





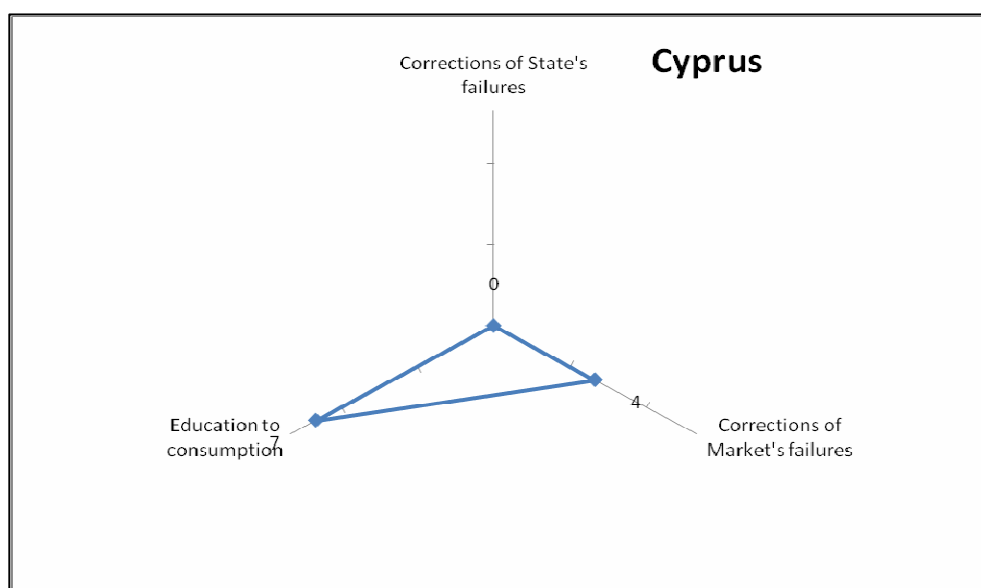
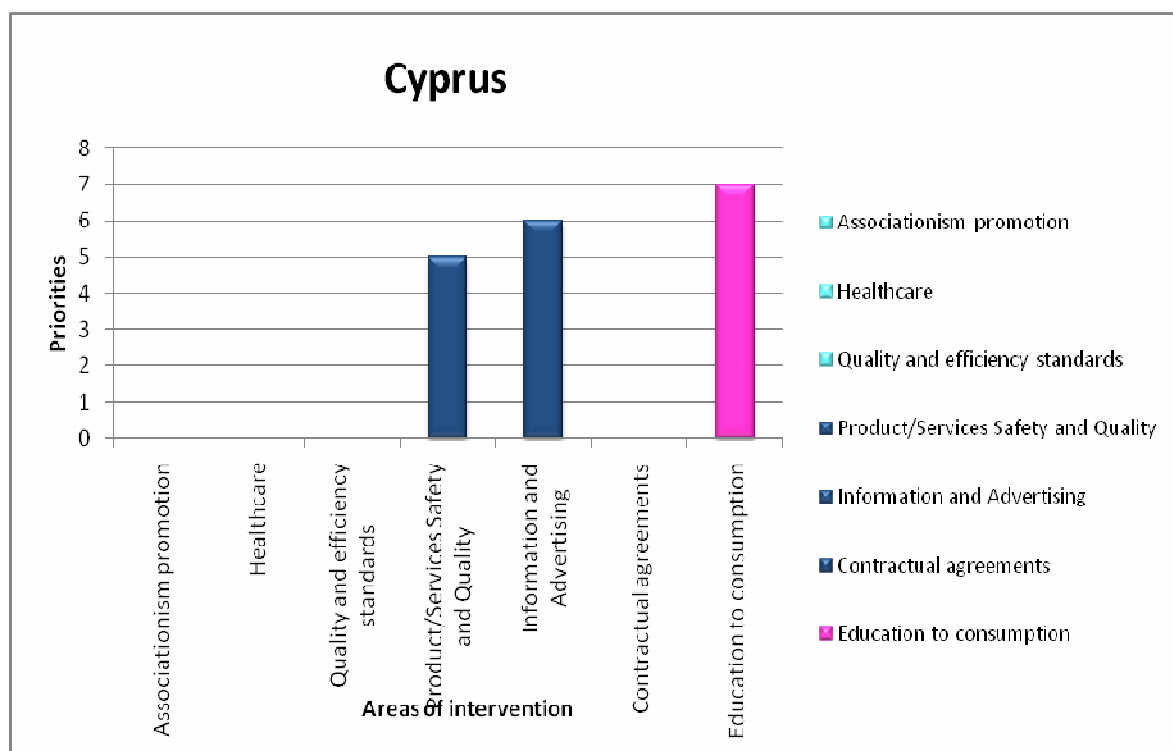
## Bulgaria

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
7			7	7		7



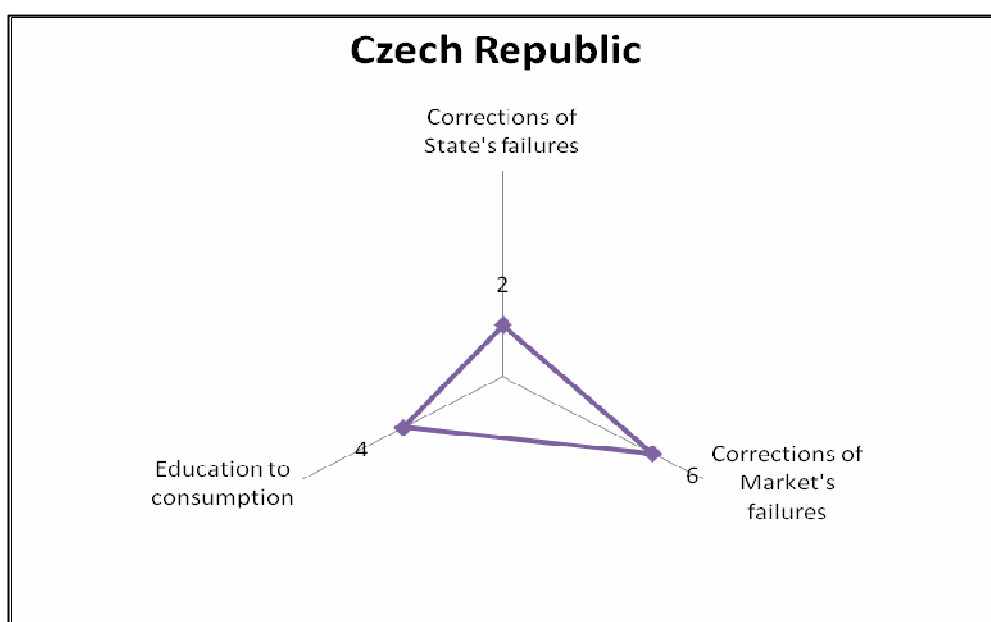
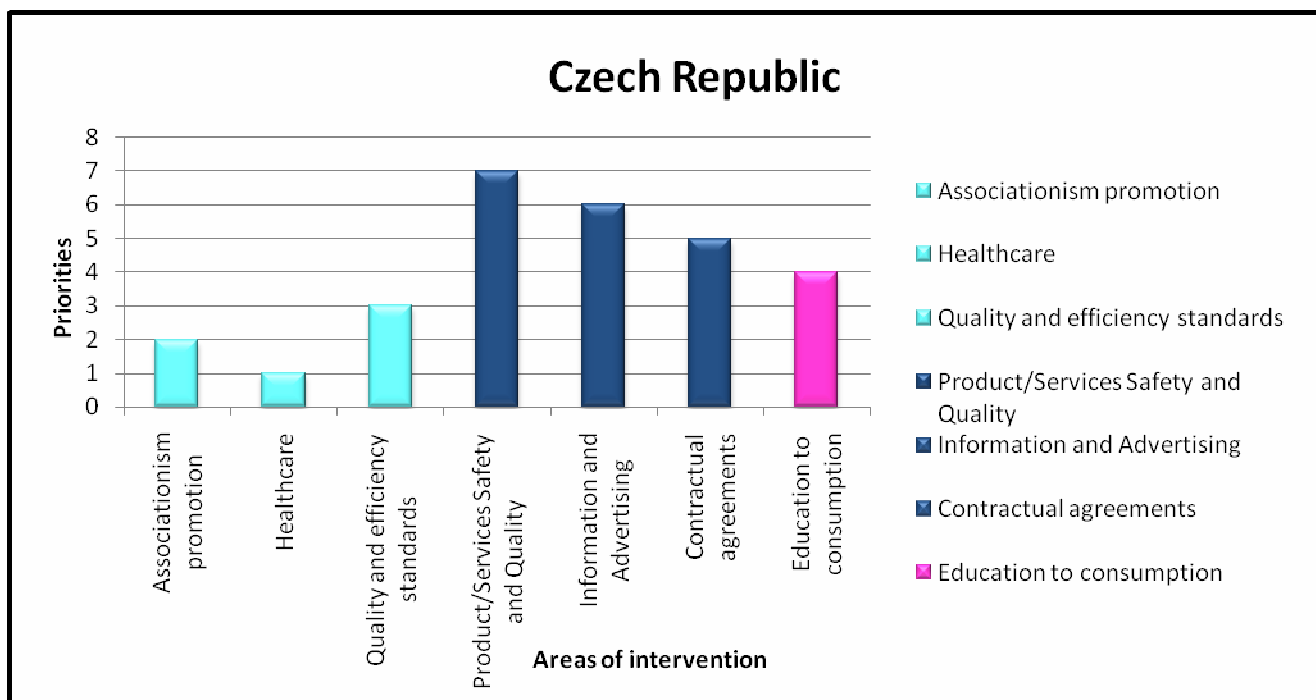
## Cyprus

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Education to consumption
			5	6		7



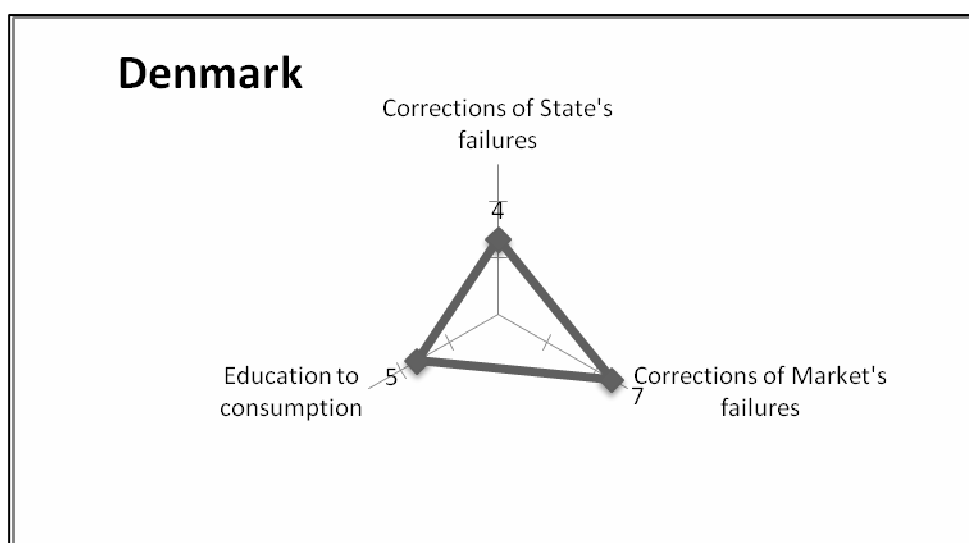
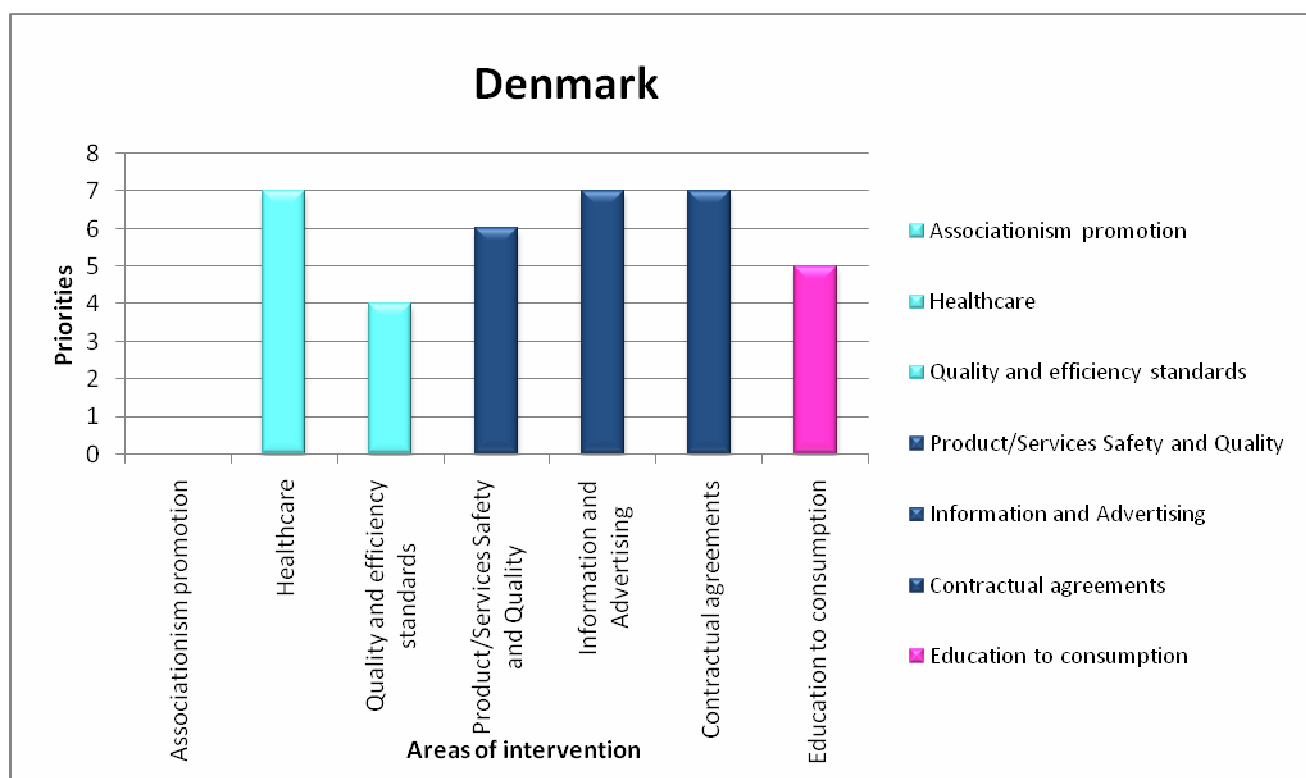
## Czech Republic

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
2	1	3	7	6	5	4



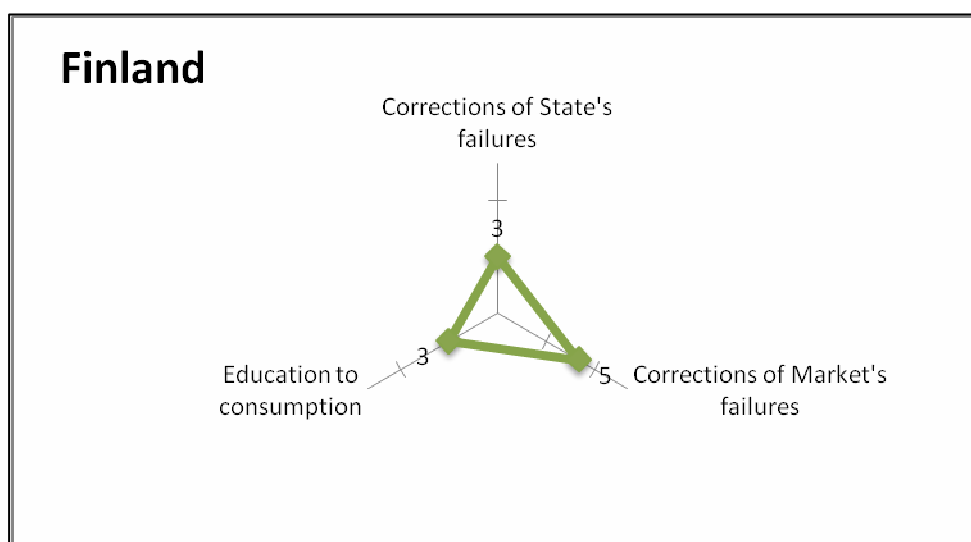
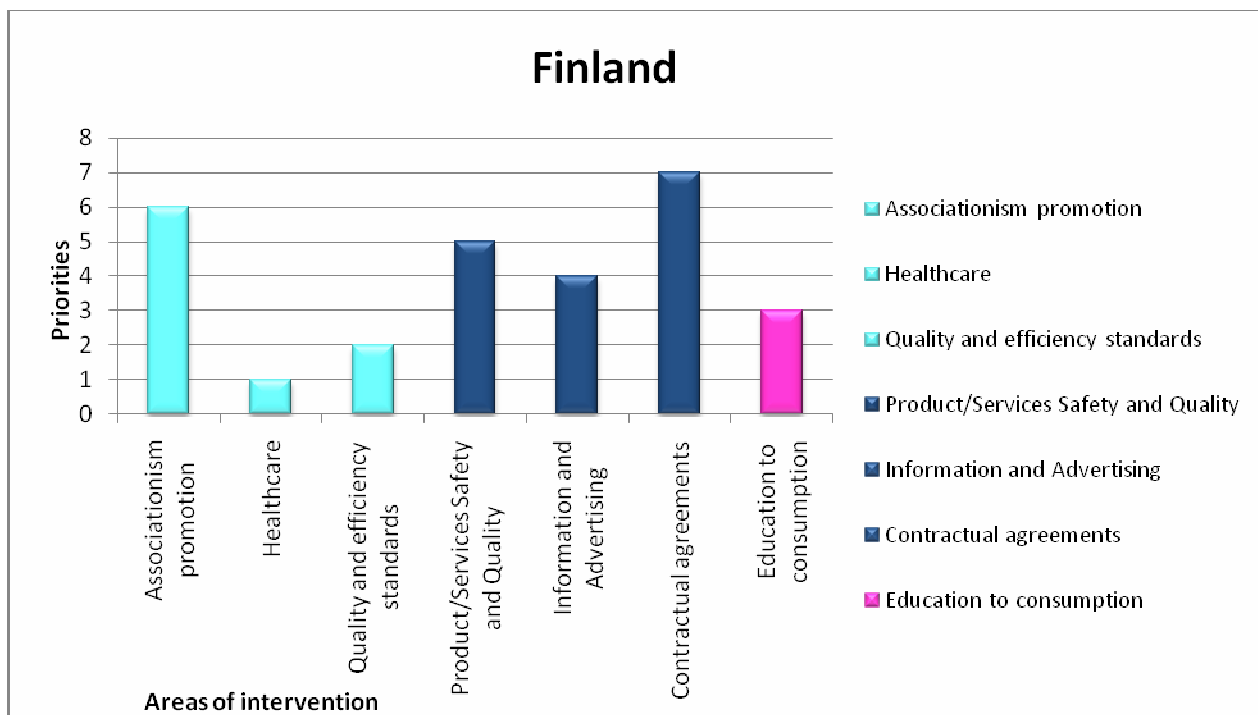
## Denmark

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
	7	4	6	7	7	5



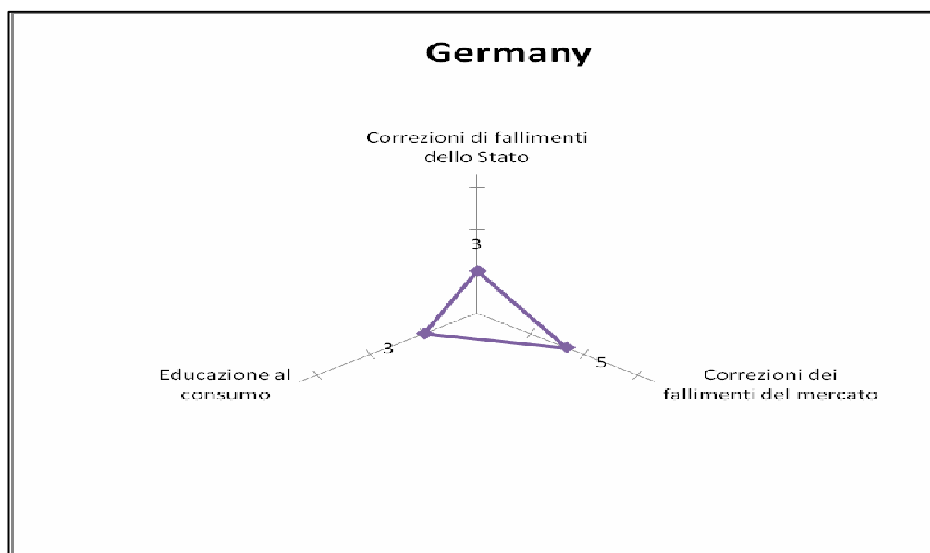
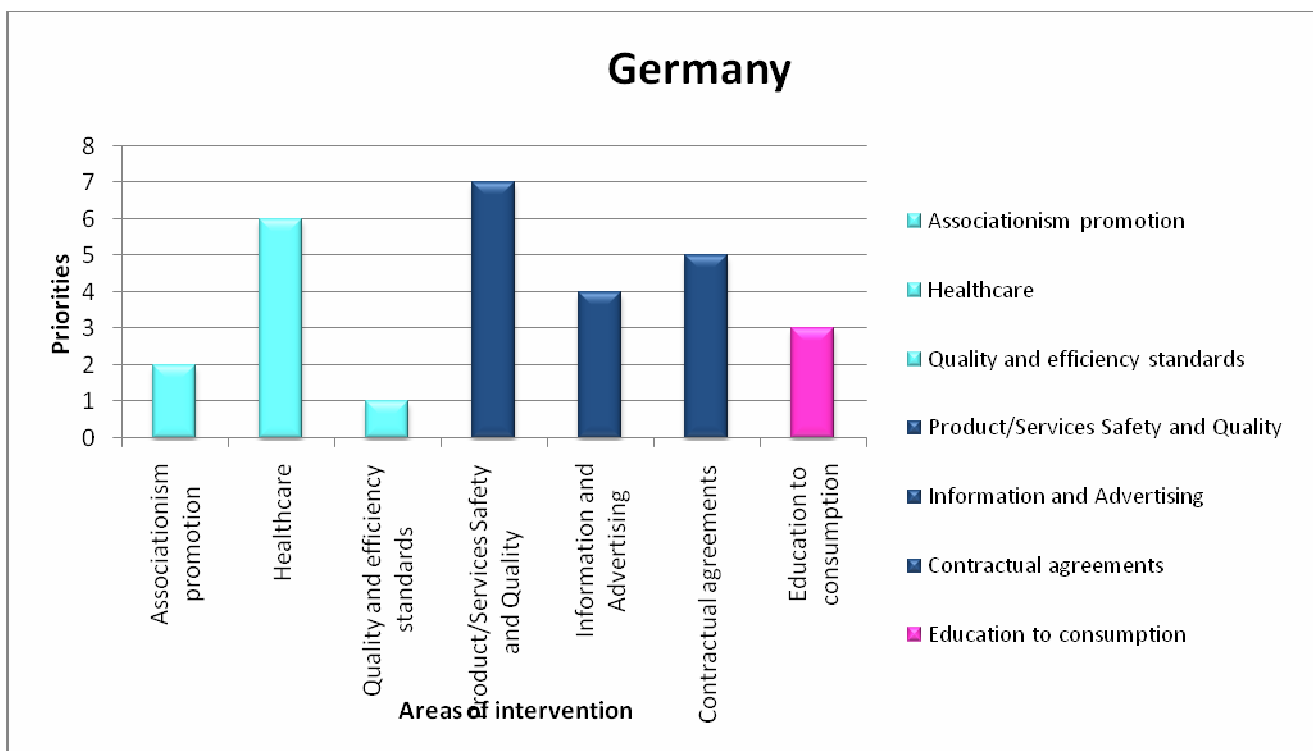
## Finland

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
6	1	2	5	4	7	3



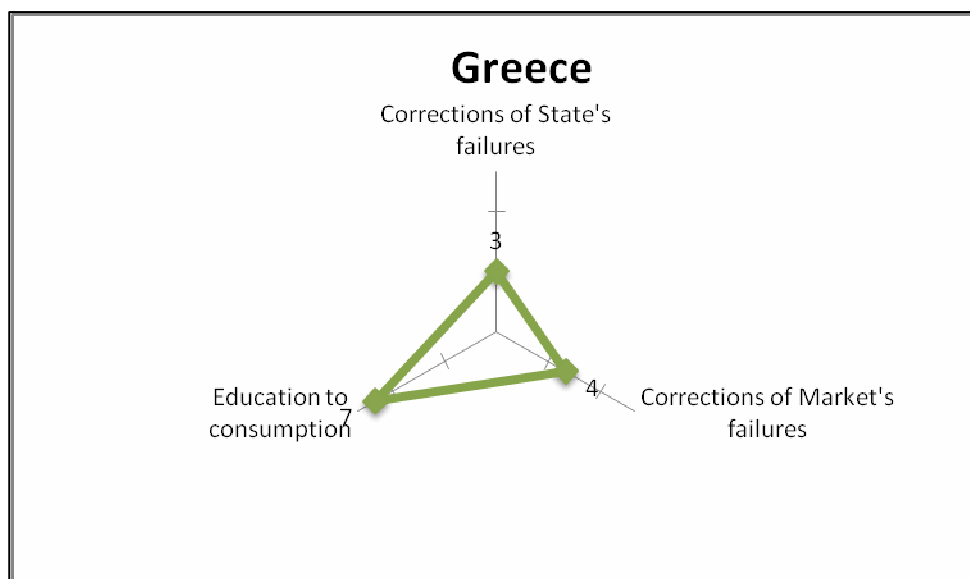
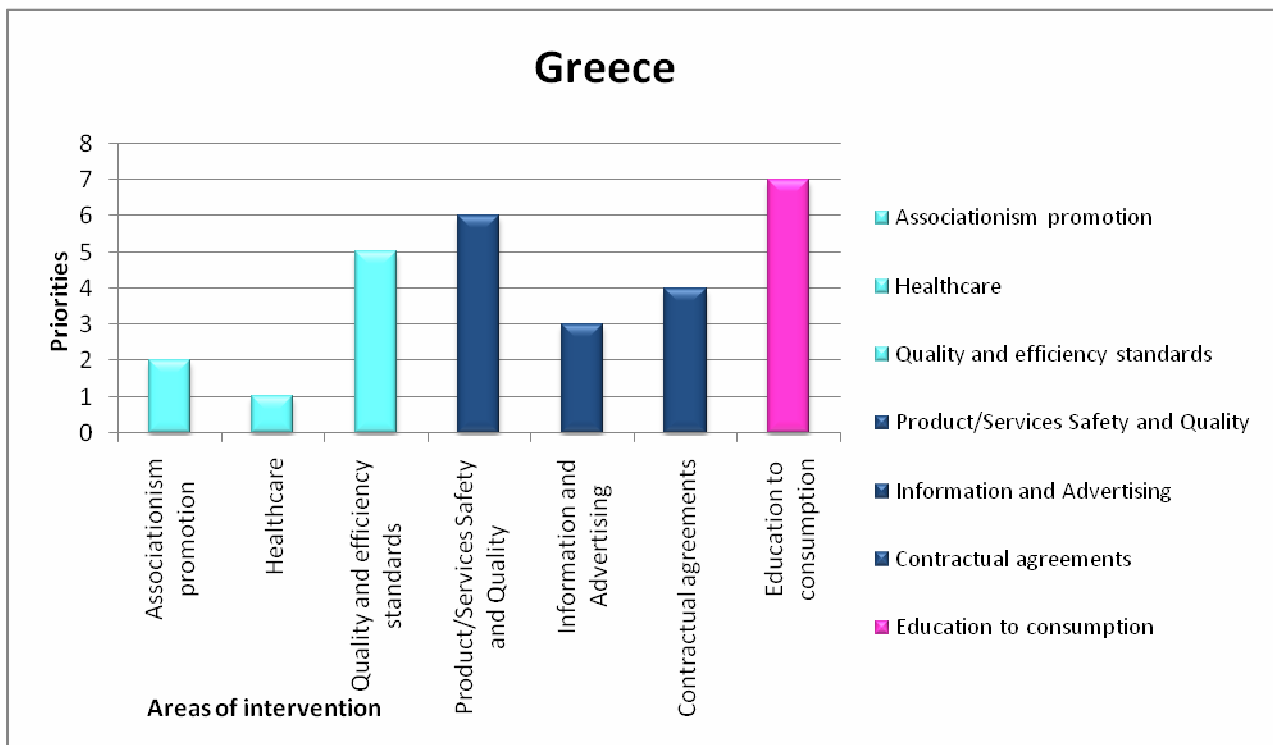
**Germany** (data collected on [www.vzbv.de](http://www.vzbv.de))

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Educazione al consumo
2	6	1	7	4	5	3



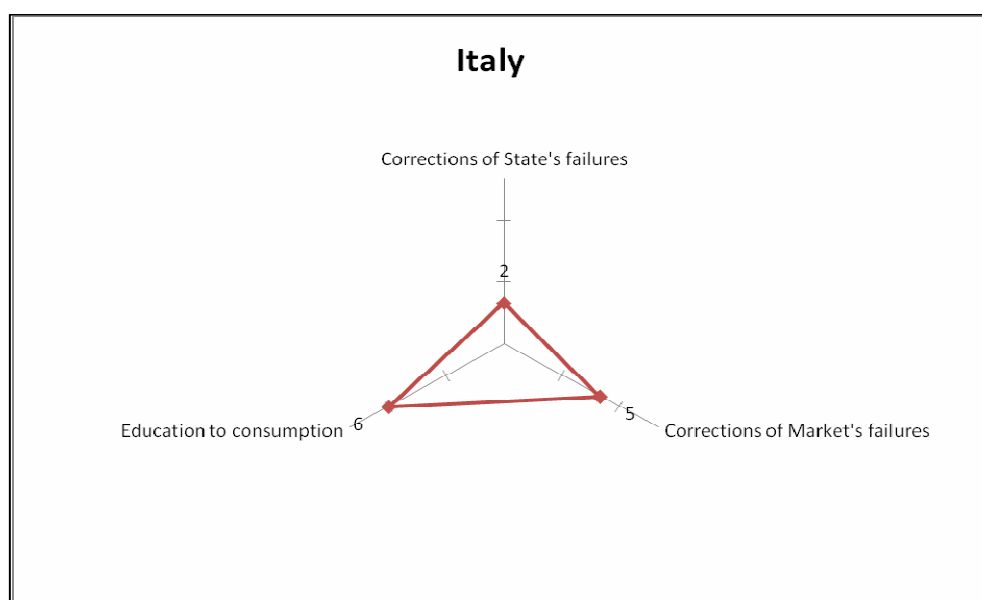
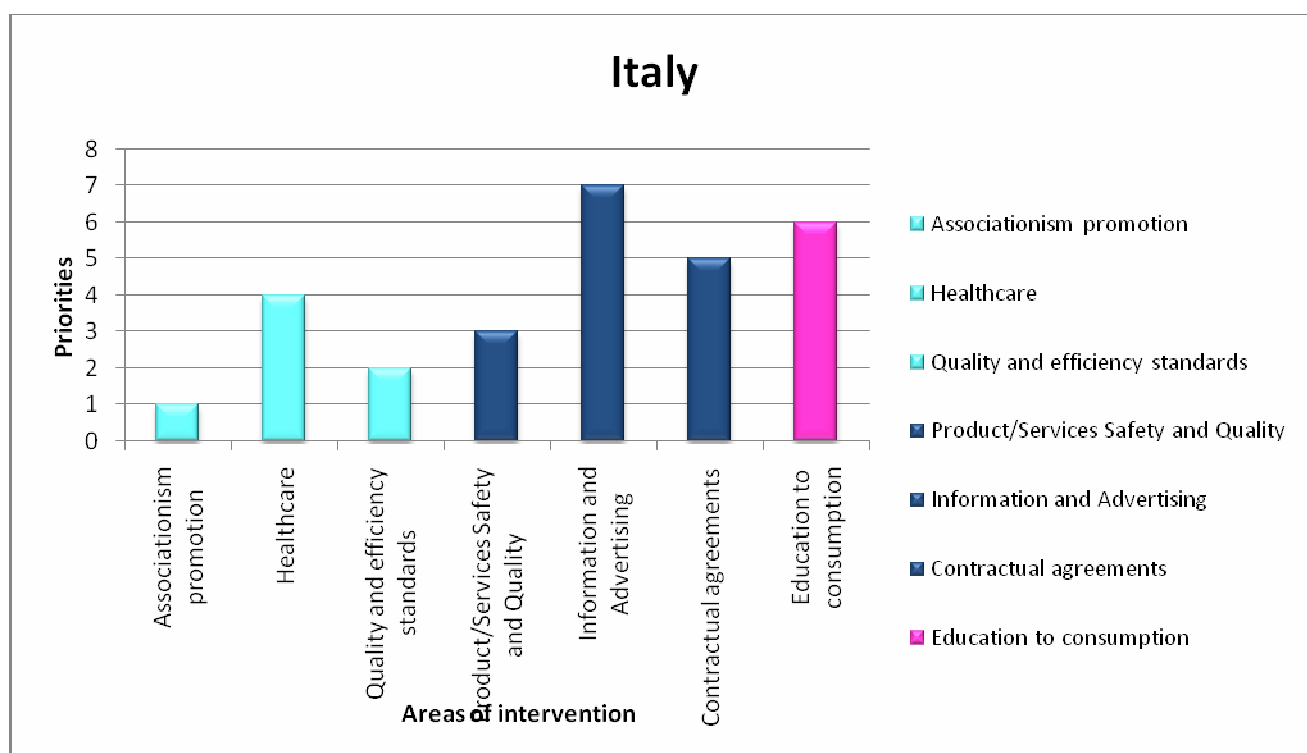
## Greece

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Education to consumption
2	1	5	6	3	4	7



## Italy

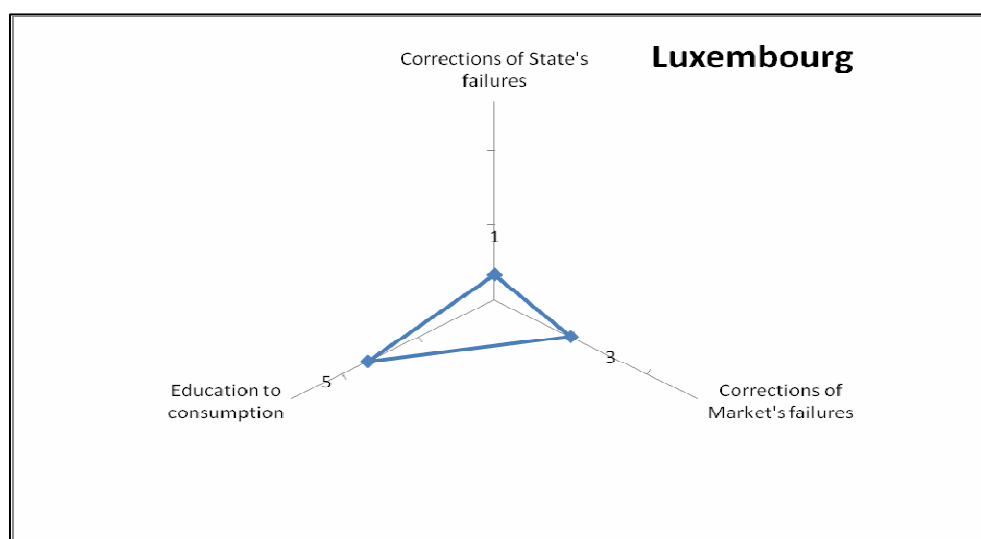
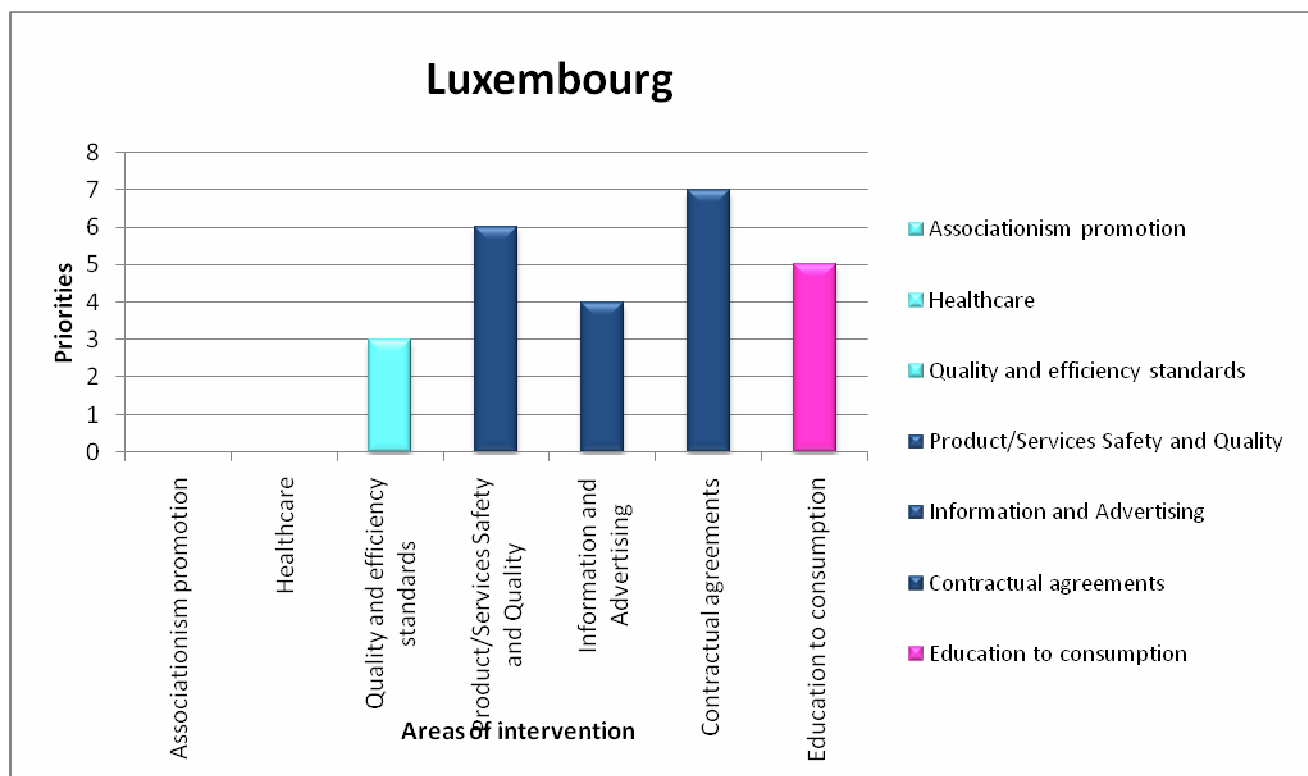
Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Associationism promotion
1	4	2	3	7	5	6





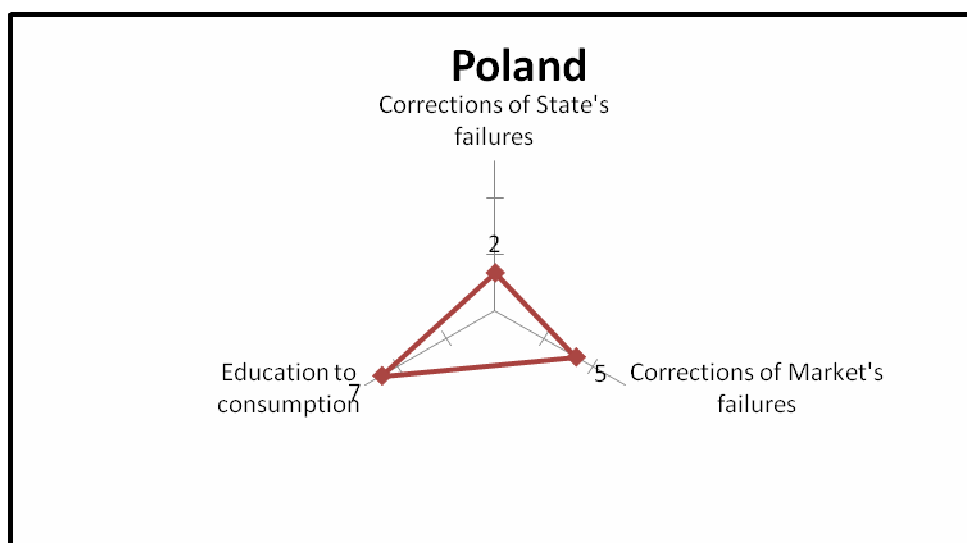
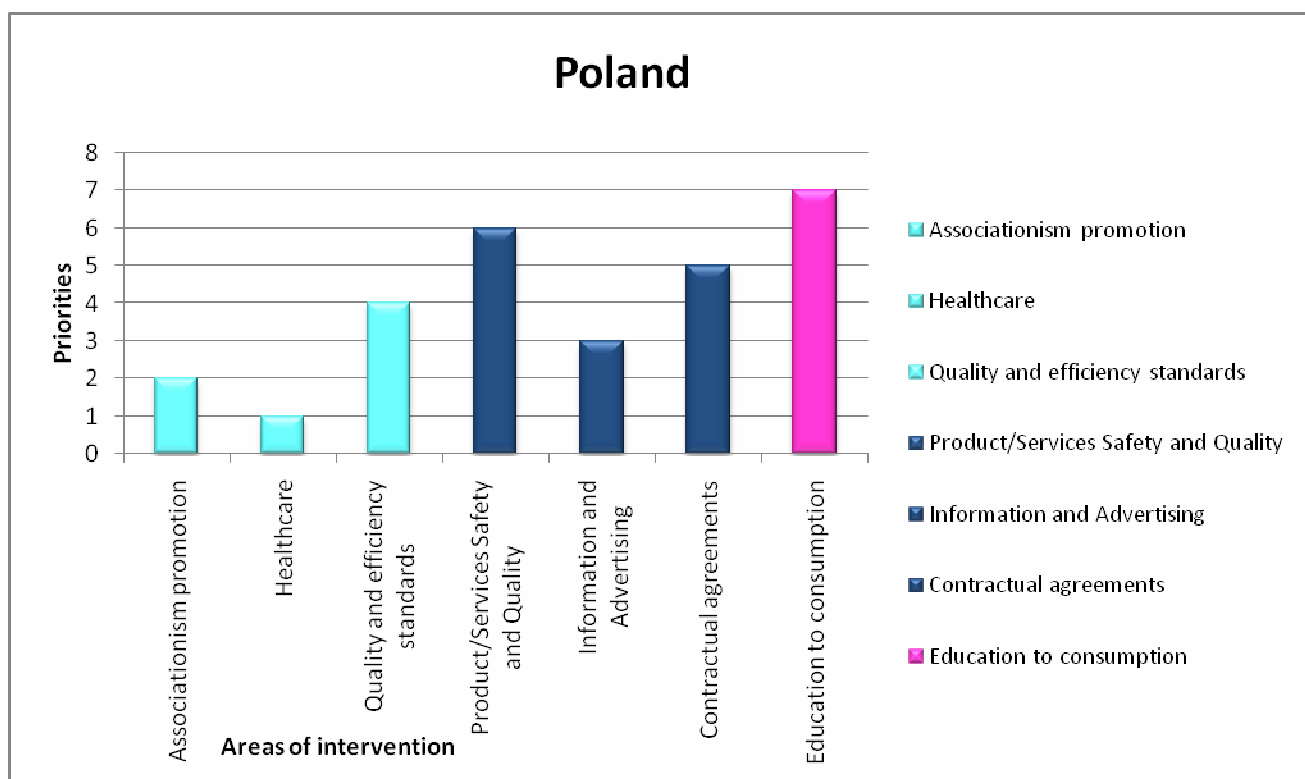
## Luxembourg

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Education to consumption
		3	6	4	7	5



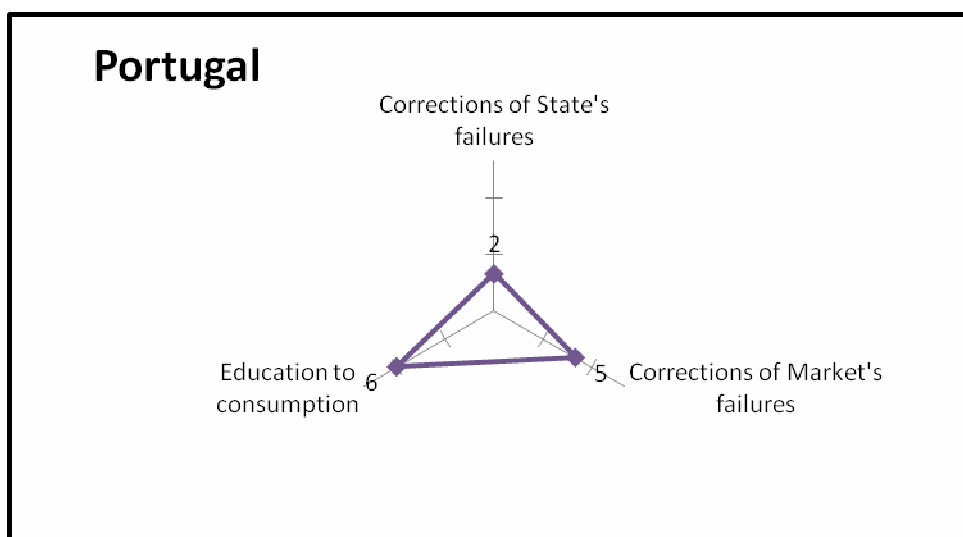
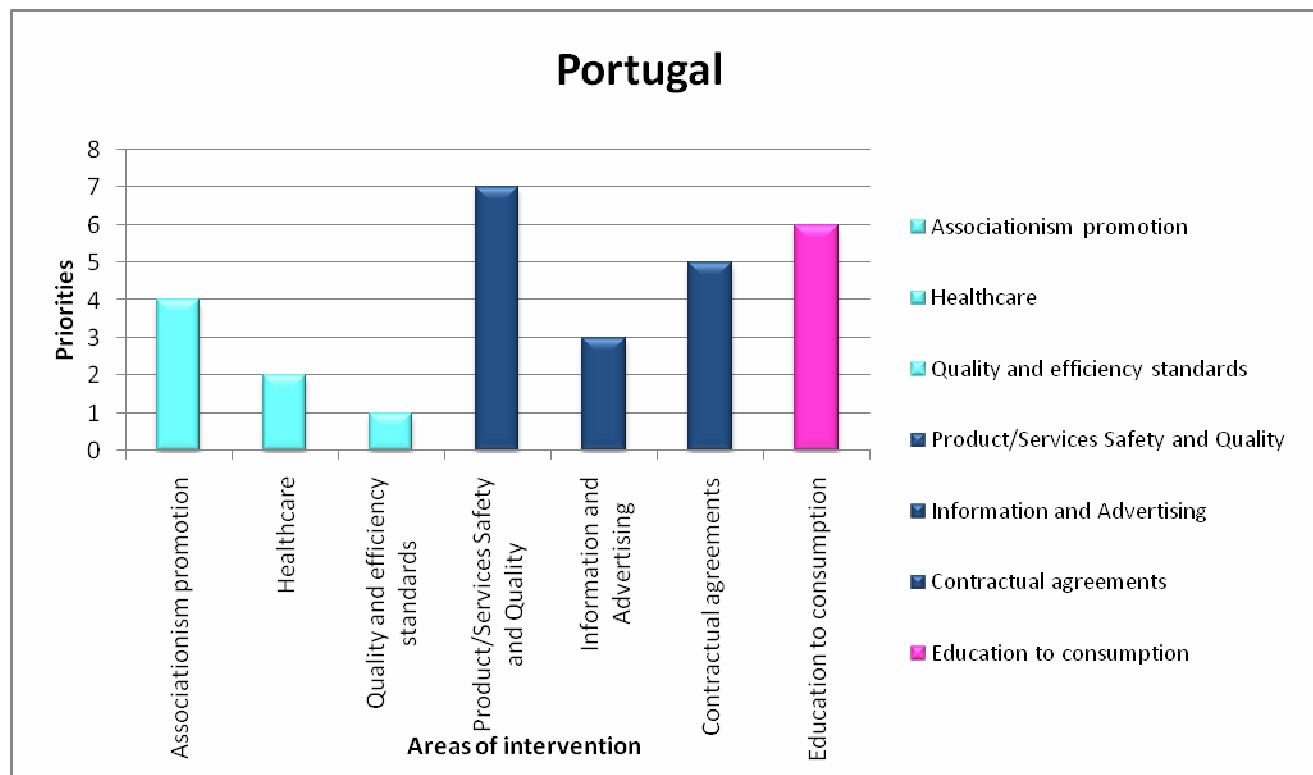
## Poland

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Associationism promotion
2	1	4	6	3	5	7



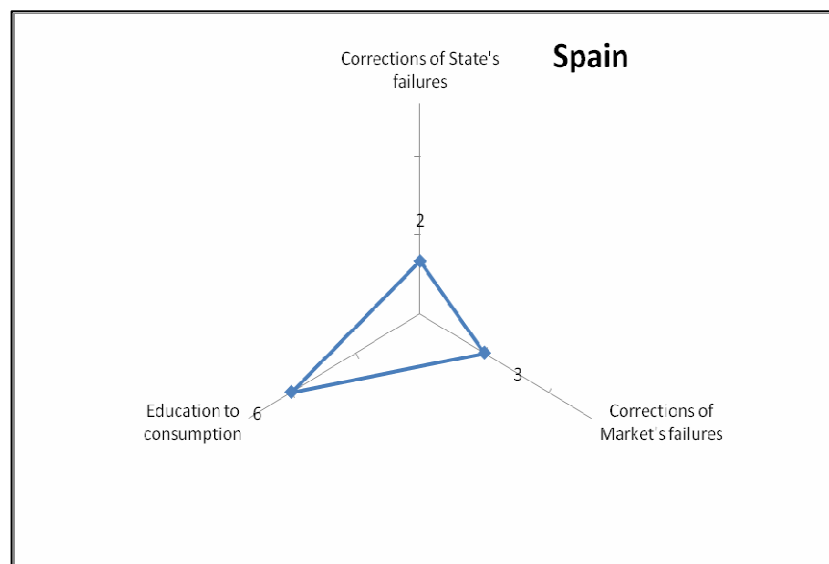
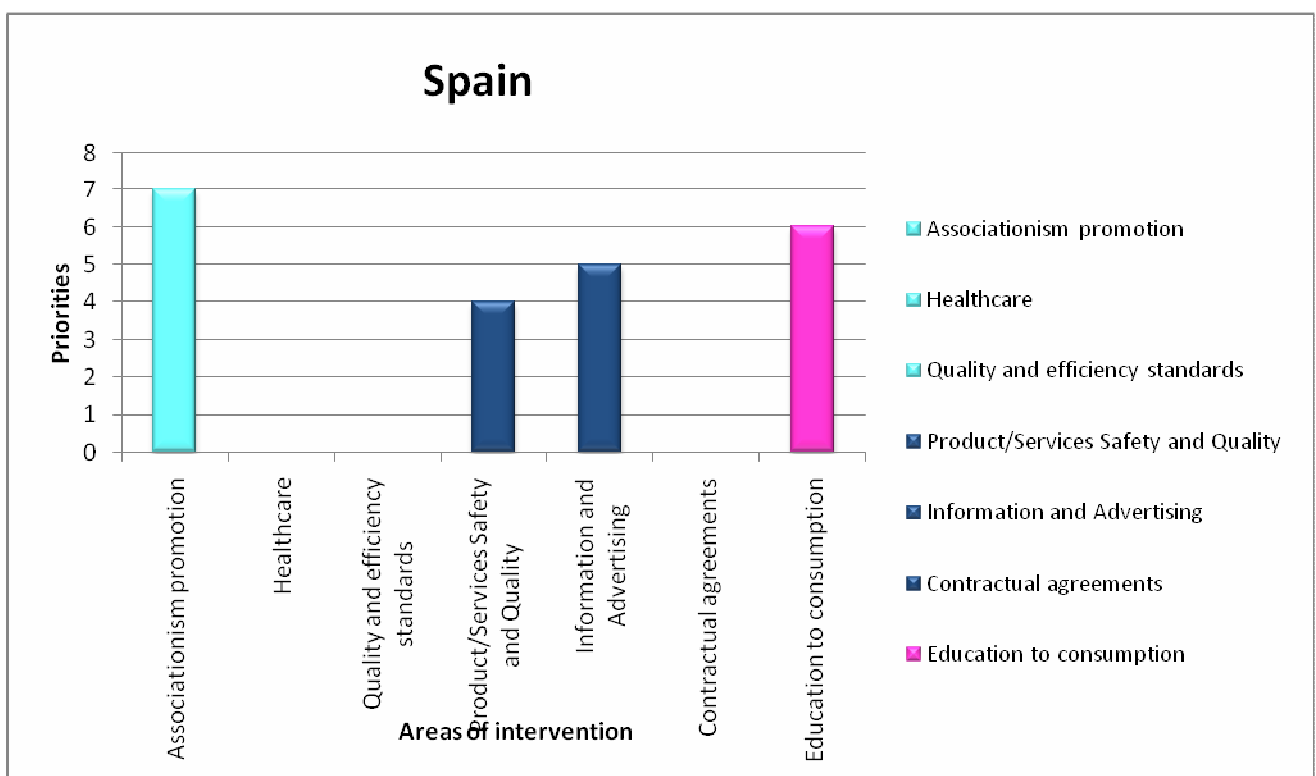
## Portugal

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Associationism promotion
4	2	1	7	3	5	6



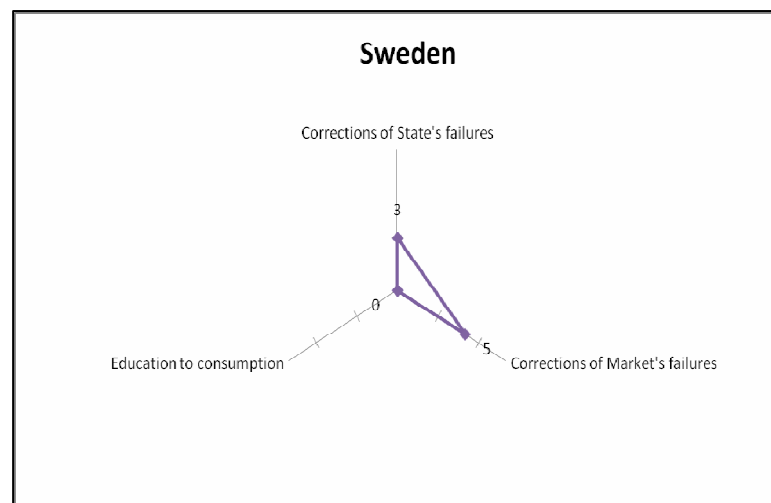
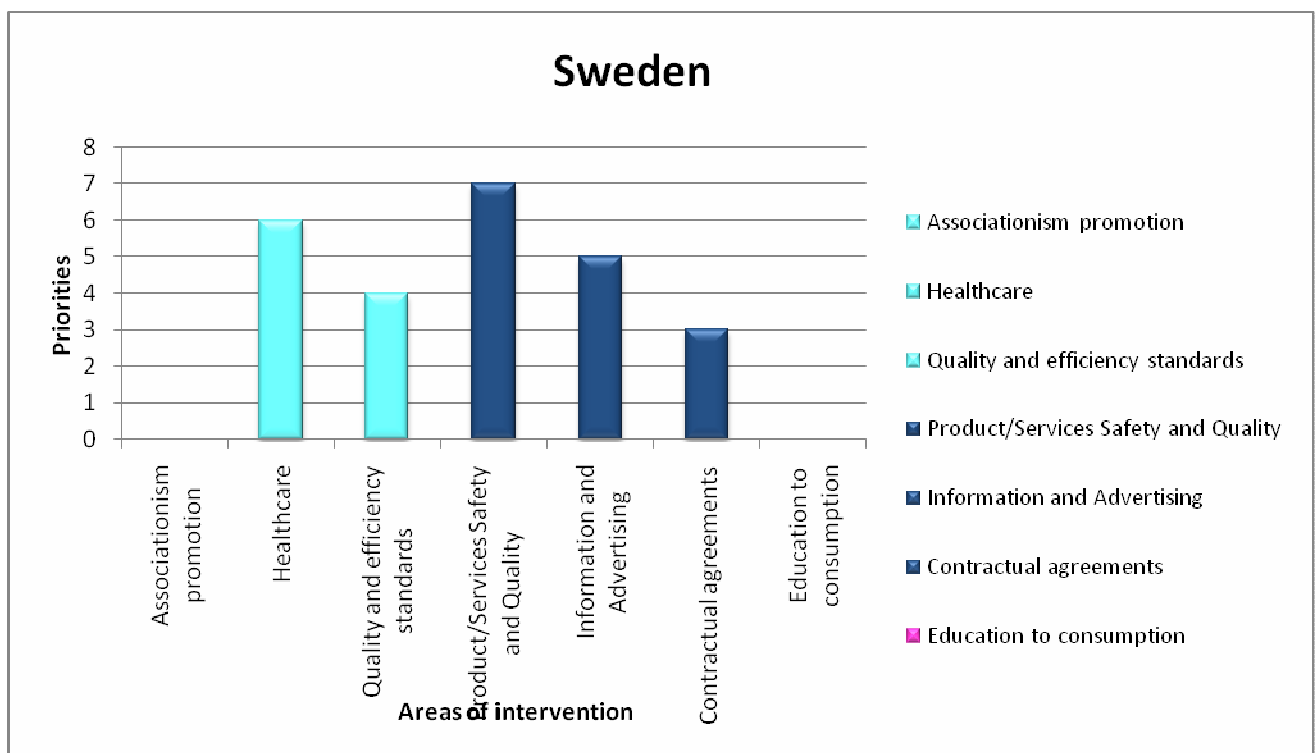
**Spain** (data collected from [www.cec.eu.es](http://www.cec.eu.es))

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Associationism promotion	Healthcare	Quality and efficiency standards	Associationism promotion
7			4	5		6



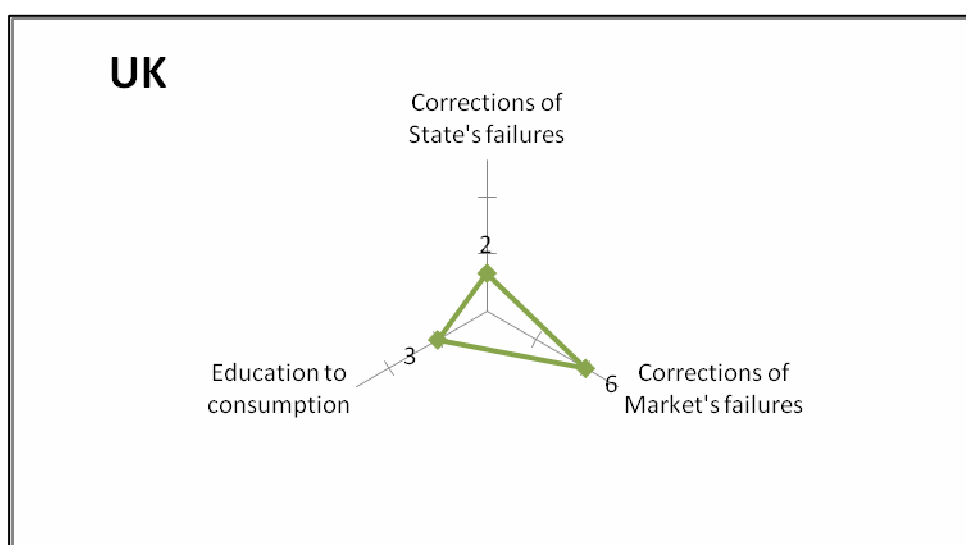
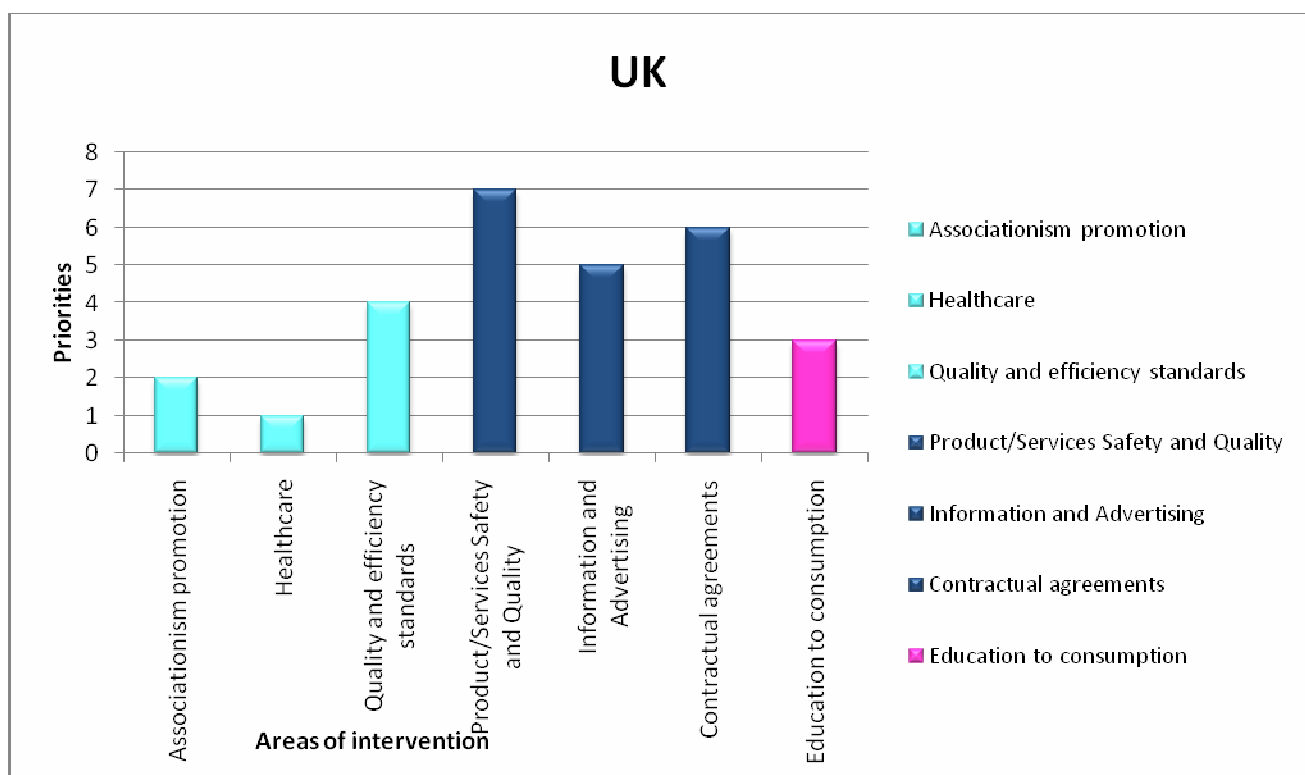
**Sweden** (data collected from *www.consumersinternational.org*)

Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Associationism promotion	Healthcare	Quality and efficiency standards	Associationism promotion
	6	4	7	5	3	



## UK

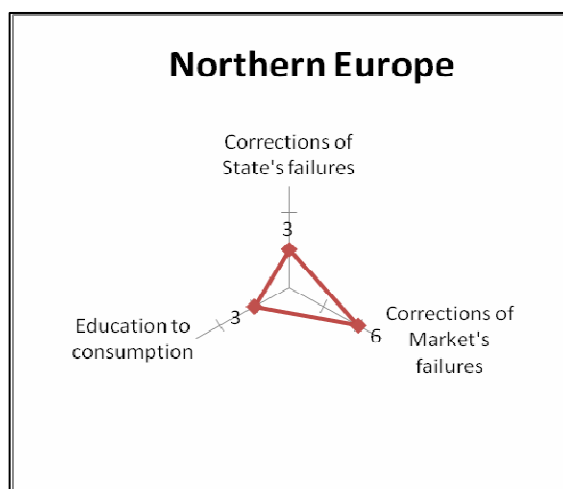
Corrections of State's failures			Corrections of Market's failures			Education to consumption
Associationism promotion	Healthcare	Quality and efficiency standards	Product/Services Safety and Quality	Information and Advertising	Contractual agreements	Education to consumption
2	1	4	7	5	6	3



## Aggregated Data: comparison on the basis of Geography

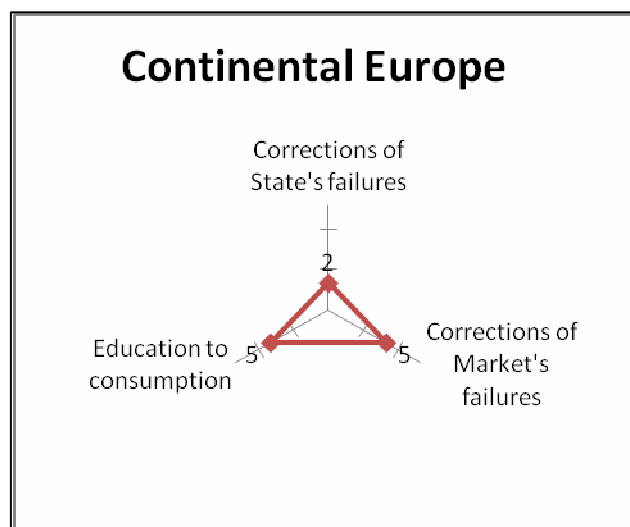
### Northern Europe

Northern Europe	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
Denmark		7	4	4	6	7	7	7	5	5
Finland	6	1	2	3	5	4	7	5	3	3
Sweden		6	4	3	7	5	3	5		0



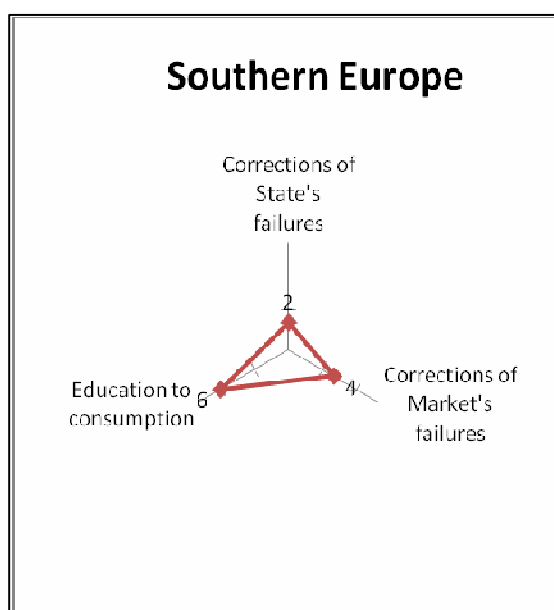
### Continental Europe

Continental Europe	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
Belgium		2		1	1	4		2	3	3
Bulgaria	7			2	7	7		5	7	7
Czech Republic	2	1	3	2	7	6	5	6	4	4
Germany	2	6	1	3	7	4	5	5	3	3
Luxembourg			3	1	6	4	7	6	5	5
Poland	2	1	4	2	6	3	5	5	7	7
				2				5		



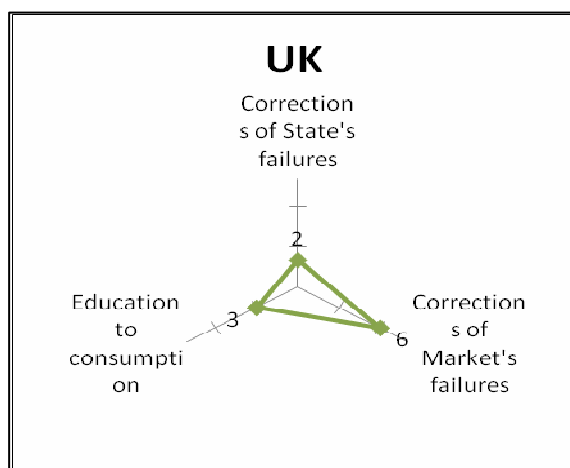
## Southern Europe

Southern Europe	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
Italy	1	4	2	2	3	7	5	5	6	6
Cyprus				0	5	6		3	7	7
Greece	2	1	5	2	6	3	4	4	7	7
Portugal	4	2	1	2	7	3	5	5	6	6
Spain	7			2	4	5		3	6	6
				2				4		6



## UK

	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
UK	2	1	4	2	7	5	6	6	3	3

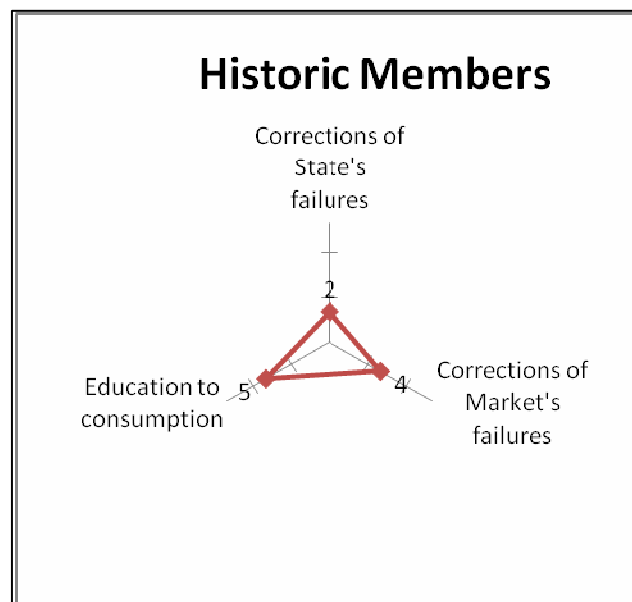




## Aggregated Data: Comparison on the basis of History

### Historic Members of the European Union<sup>3</sup>

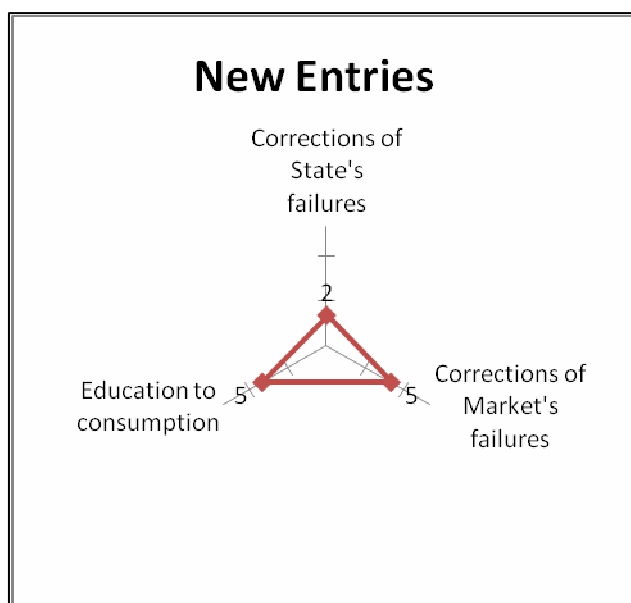
EU Historic Members	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
Belgium		2		1	1	4		2	3	3
Denmark		7	4	4	6	7	7	7	5	5
Germany	2	6	1	3	7	4	5	5	3	3
Greece	2	1	5	2	6	3	4	4	7	7
Italy	6		2				0		7	7
Luxembourg			3	1	6	4	7	6	5	5
UK	2	1	4	2	7	5	6	6	3	3
				2				4		5



<sup>3</sup> The very first 10 Countries admitted to the European Union have been considered as "historic members"

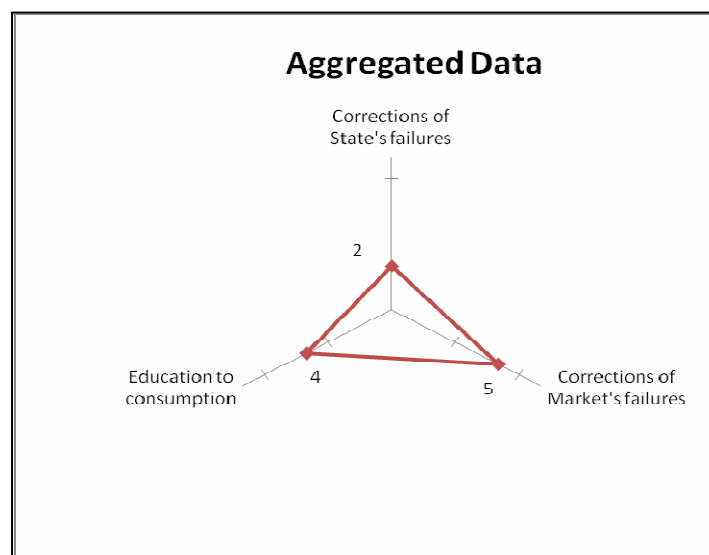
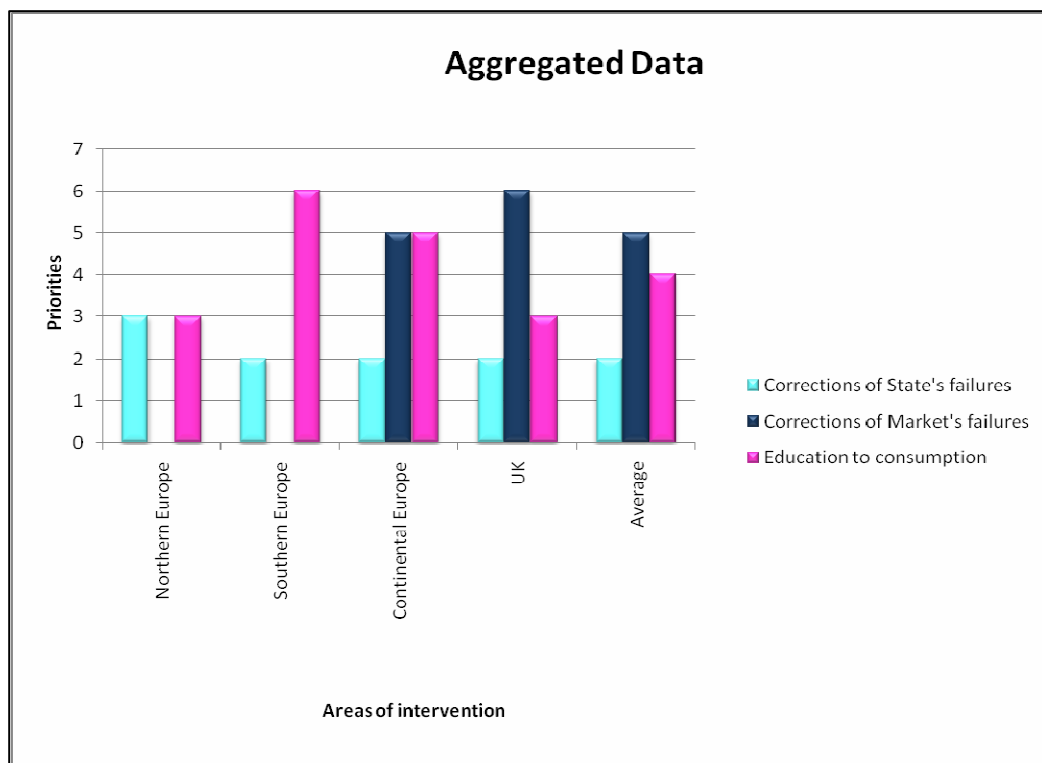
## New Entries

New Entries	Corrections of State's failures			Average	Corrections of Market's failures			Average	Education to consumption	Average
	Associationism promotion	Healthcare	Quality and efficiency standards		Product/Services Safety and Quality	Information and Advertising	Contractual agreements		Education to consumption	
Bulgaria	7			2	7	7		5	7	7
Cyprus				0	5	6		3	7	7
Finland	6	1	2	3	5	4	7	5	3	3
Poland	2	1	4	2	6	3	5	5	7	7
Portugal	4	2	1	2	7	3	5	5	6	6
Czech Republic	2	1	3	2	7	6	5	6	4	4
Spain	7			2	4	5		3	6	6
Sweden		6	4	3	7	5	3	5		0
				2				5		5



## Aggregated Data: Total Sample

	Northern Europe	Southern Europe	Continental Europe	UK	Average
Corrections of State's failures	3	2	2	2	2
Corrections of Market's failures			5	6	5
Education to consumption	3	6	5	3	4



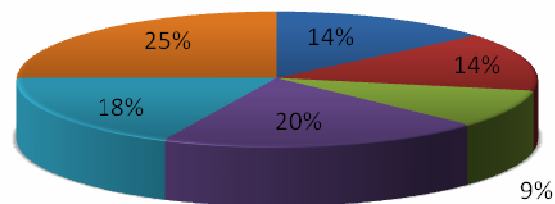
## Measures to adopt in behalf of consumers

### Question 2.5

What are the most important measures that should be adopted in behalf of consumers, in order to take advantage of the whole potential of the internal (National) and external (European) Market?

Measures to adopt in behalf of consumers	
Simpler and more uniformed rules	14%
Analogous enforcement of law within the entire EU	14%
More accessible measures of information and education as well as more incisive appeal mechanisms	9%
High-level protection for consumers	20%
More incisive enforcement of consumers protective laws	18%
Participation of consumers' organizations in the processing of Community Policies	25%

### Measures to adopt in behalf of consumers



- Simpler and more uniformed rules
- Analogous enforcement of law within the entire EU
- More accessible measures of information and education as well as more incisive appeal mechanisms
- High-level protection for consumers
- More incisive enforcement of consumers protective laws
- Participation of consumers' organizations in the processing of Community Policies

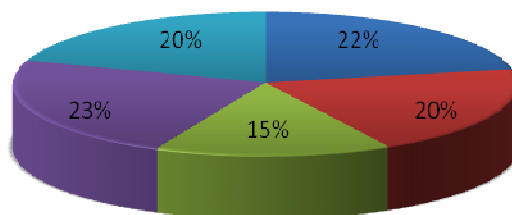
## Desirable Initiatives for the period 2007-2013

### Question 2.6

Referring to the Community action plan concerning the consumers's policy (2007-2013), current priorities of the present Community policy are almost equal to the former period's ones: they consist in a high-level protection for consumers and the enforcement of rules dedicated to their safeguard. According to you which are the main actions to undertake?

<b>Consumers' policy 2007-2013: main actions to undertake</b>	
Improve the present normative	22%
Improve the control of both the law enforcement and the recourse mechanism	20%
Improve the control of both the Consumption Market and National policies in behalf of consumers	15%
Place the consumer within more Community Regulations	23%
Improve both information and education for consumers	20%

### Consumers' Policy 2007-2013: main actions to undertake



- Improve the present normative
- Improve the control of both the law enforcement and the recourse mechanism
- Improve the control of both the Consumption Market and National policies in behalf of consumers
- Place the consumer within more Community Regulations
- Improve both information and education for consumers

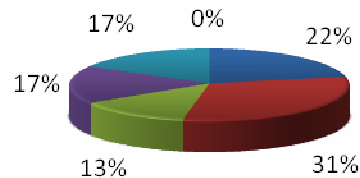
## Communication to consumers: improvements and possible interventions

### Question 3.1

Information about characteristics of the offered products (or services) is an important and basic consumer's right. According to you, which type of information should be improved?

Communication to consumers: Improvements	
Product labelling	22%
Instructions for use	31%
Instructions for assembling	13%
Precautions for use	17%
Useful warnings for the final correct use of the product/service	17%
Others	0%

### Communication to consumers: Improvements

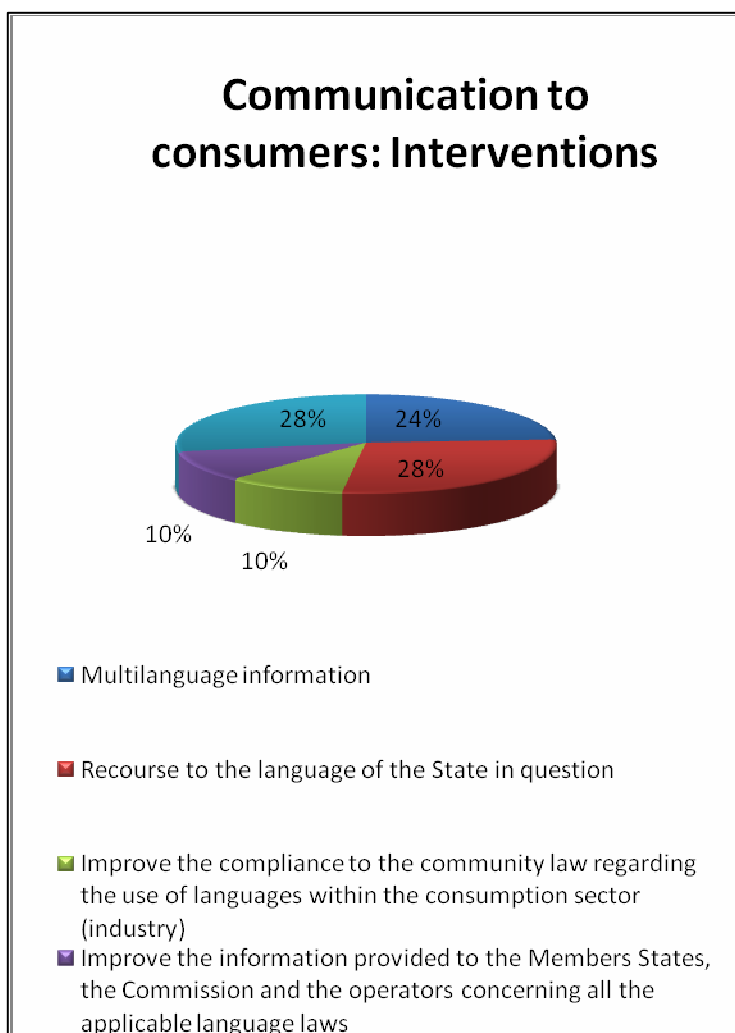


- Product labelling
- Instructions for use
- Instructions for assembling
- Precautions for use
- Useful warnings for the final correct use of the product/service
- Others

### Question 3.2

In this new reference frame it will be necessary to:

<b>Communication to consumers: Interventions</b>	
Multilanguage information	24%
Recourse to the language of the State in question	28%
Improve the compliance to the community law regarding the use of languages within the consumption sector (industry)	10%
Improve the information provided to the Members States, the Commission and the operators concerning all the applicable language laws	10%
Burden economic operators (manufacturers, retailers)	28%



## Interactions between Consumers' Associations and other entities

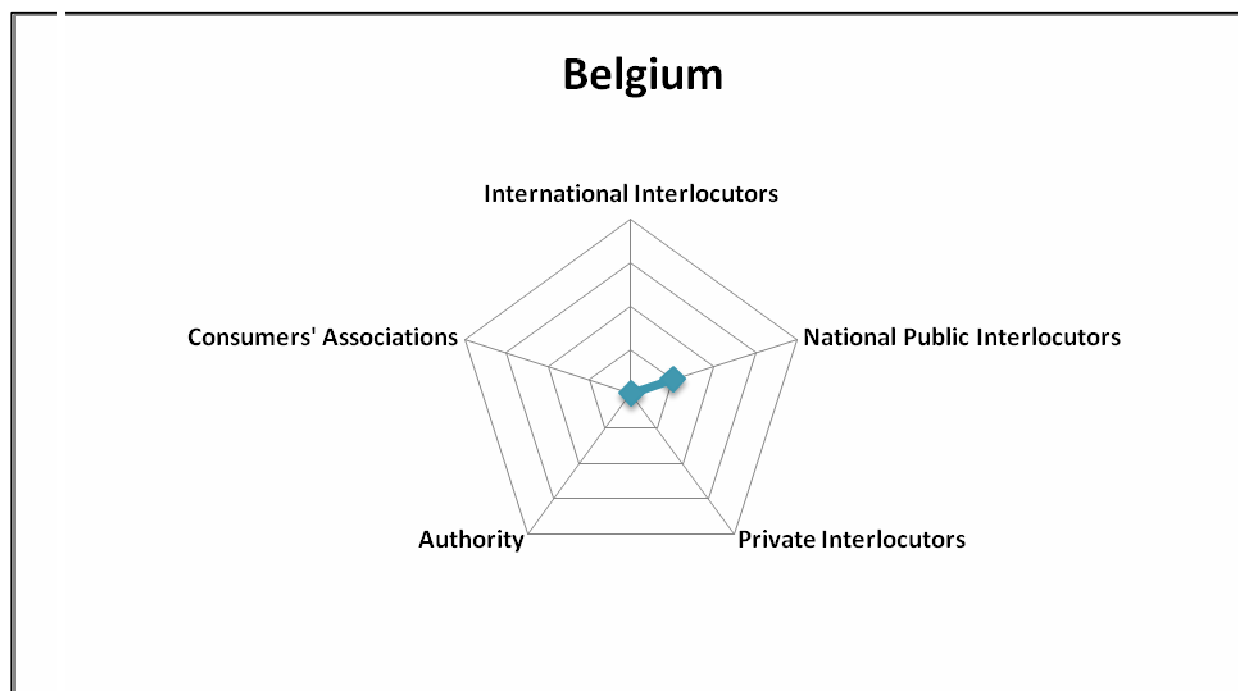
Every association involved has been asked to identify and indicate real relationships established between the same and entities such as International Institutions, Public ones, Business Enterprises, Authority, Consumers' Associations

The choice reverted on five possible alternatives that have been assigned to five different values from 0 to 100: No Relationships (0), Dialogue (25), Comparison (50), Relation (75), Agreement (100).

The following results show the Associations'orientations, their intensity and their specific characterizations, according to what compilers declared.

### Belgium

Belgium	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	25	0	0	0

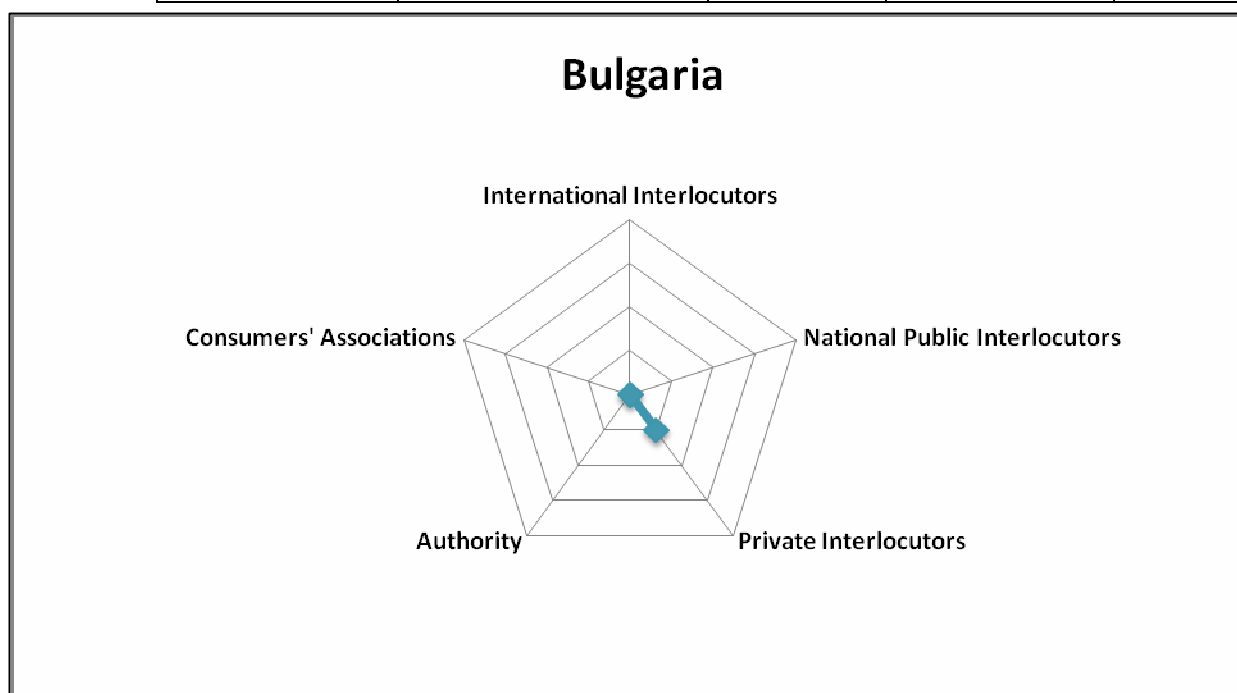


**1- National Public Interlocutors:** *Conseil de la Consommation.*



## Bulgaria

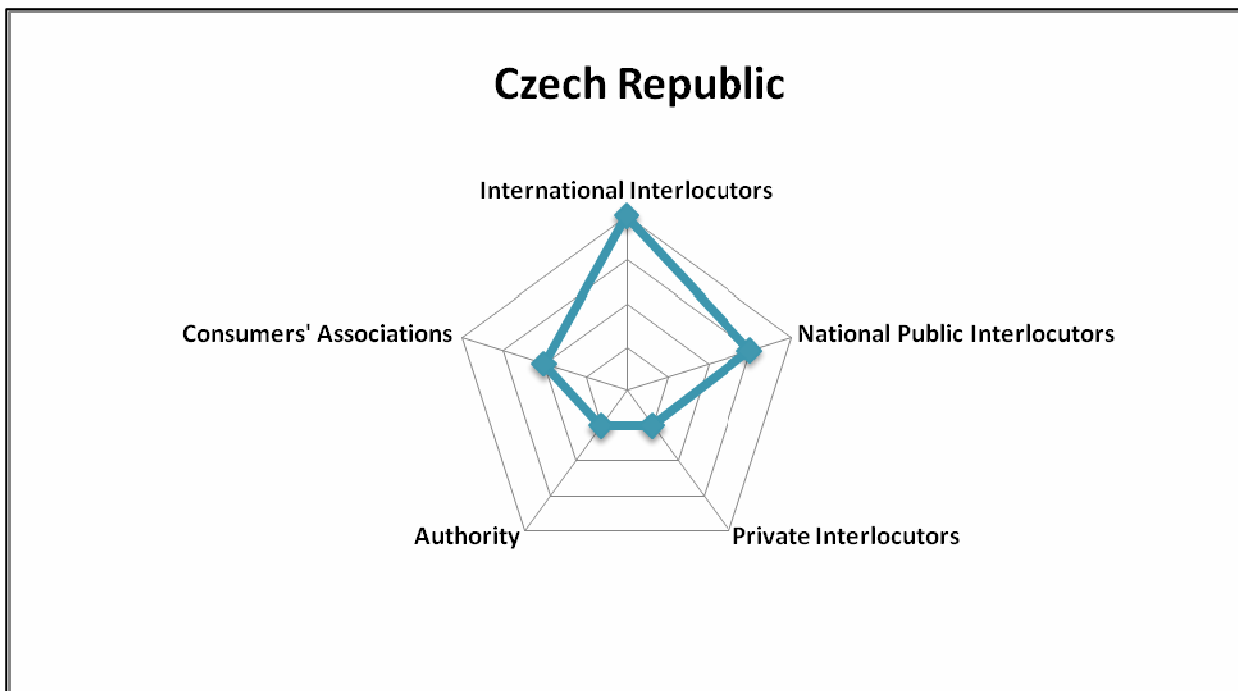
Bulgaria	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	0	25	0	0



**1- Private Interlocutors:** *Associations of Producers (mineral water and non alcoholic beverages, bread & pastry, meat, dairy products)*

## Czech Republic

Czech Republic	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	100	75	25	25	50

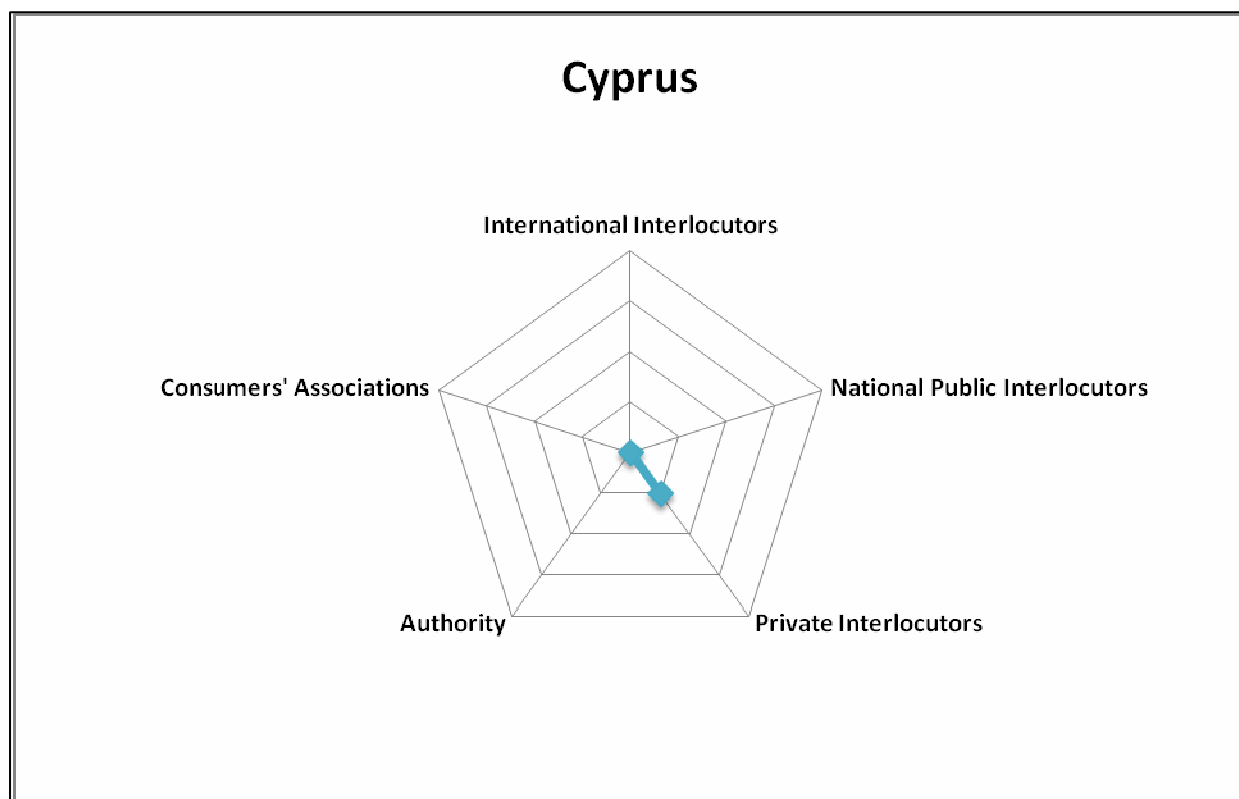


- 1- International Interlocutors:** *European Commission; Fondaca;*
- 2- National Public Interlocutors:** *Parliament, Min of Financy, Min of Commerce and Industry; Chamber of Commerce;*
- 3- Private Interlocutors:** *'Real Estate offices of the Czech Republic'<sup>4</sup>;*
- 4- Authority:** *Czech Trade Inspection;*
- 5- Consumers' Associations:** *D-Test; DECO (Portugal).*

<sup>4</sup> INDICATED BUSINESS COMPANIES: IKEA, Intenet Mall, Scio, HP Tronic Zllin, Husky

## Cyprus

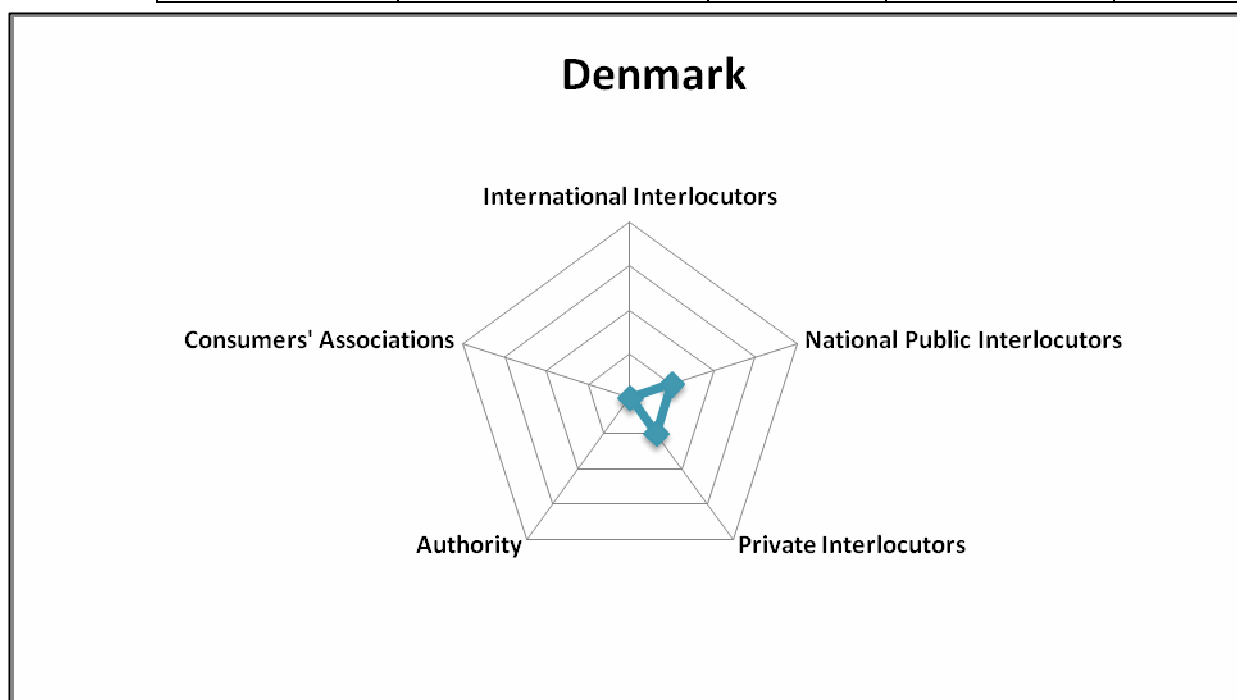
Cyprus	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	0	25	0	0



**1- Private Interlocutors:** *TLC, Producers of bread & pastry, dairy products.*

## Denmark

Denmark	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	25	25	0	0

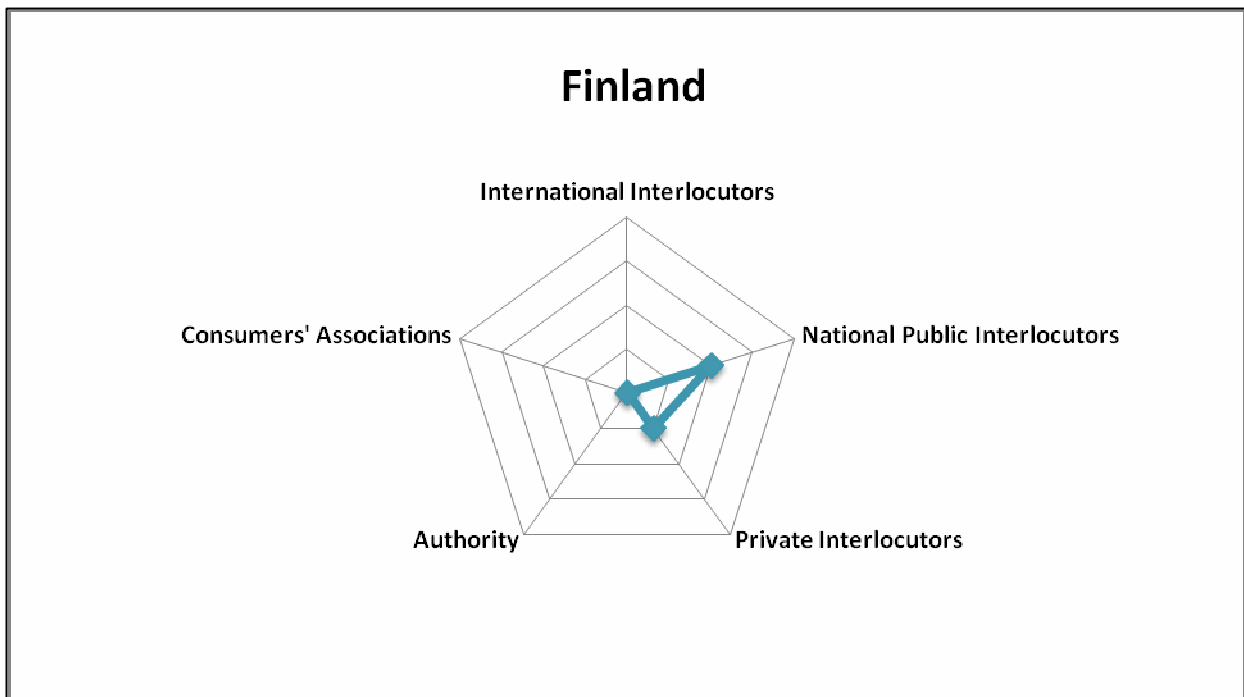


**1- National Public Interlocutors:** *All;*

**2- Private Interlocutors:** *Various.*

## Finland

Finland	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	50	25	0	0

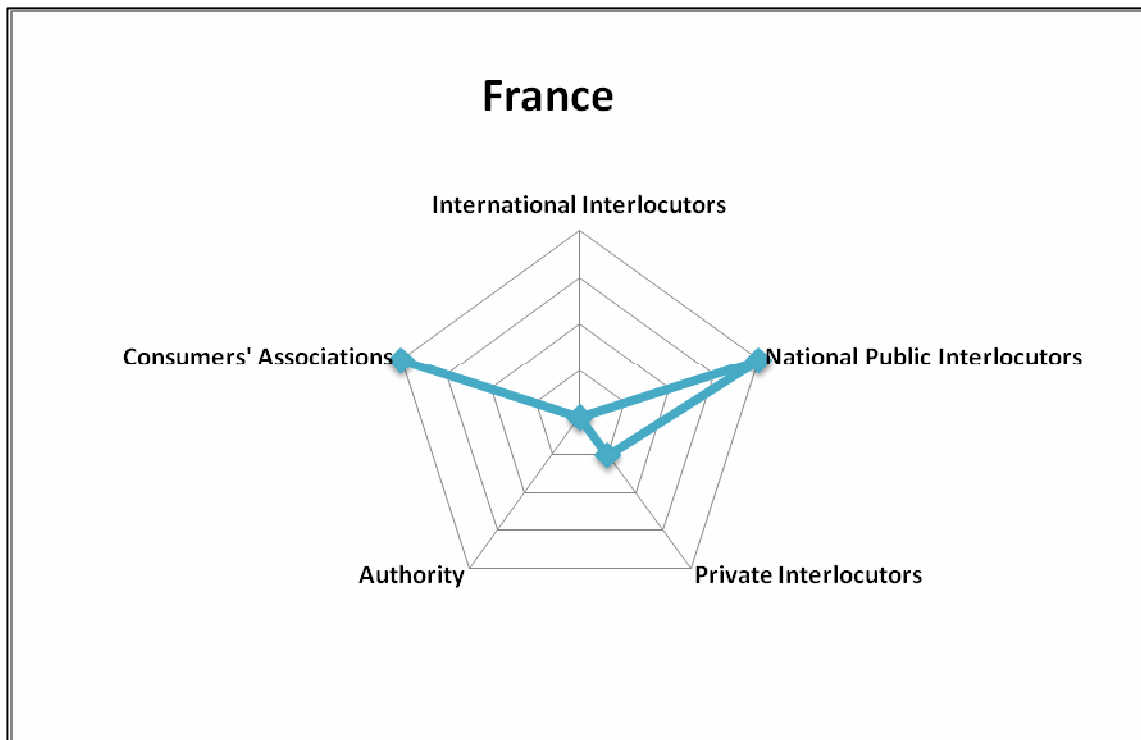


- 1- National Public Interlocutors:** *Parliament, Agency for Medicines, Min. of Justice, Min. of Agriculture and Forestry, Min. of Commerce, Consumer Disputes Board; Consumer Research Centre, Finnish Consumer Agency;*
- 2- Private Interlocutors:** *Federation of: Finnish commerce, of Finnish financial services, of Food and drink industries, Grocery Trade Association, Medical Association<sup>5</sup>.*

<sup>5</sup> INDICATED BUSINESS COMPANIES: Kesko, Bauhaus Finland, Markan Talo

**France** (data: [www.cnafal.org](http://www.cnafal.org))

France	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	100	25	0	100



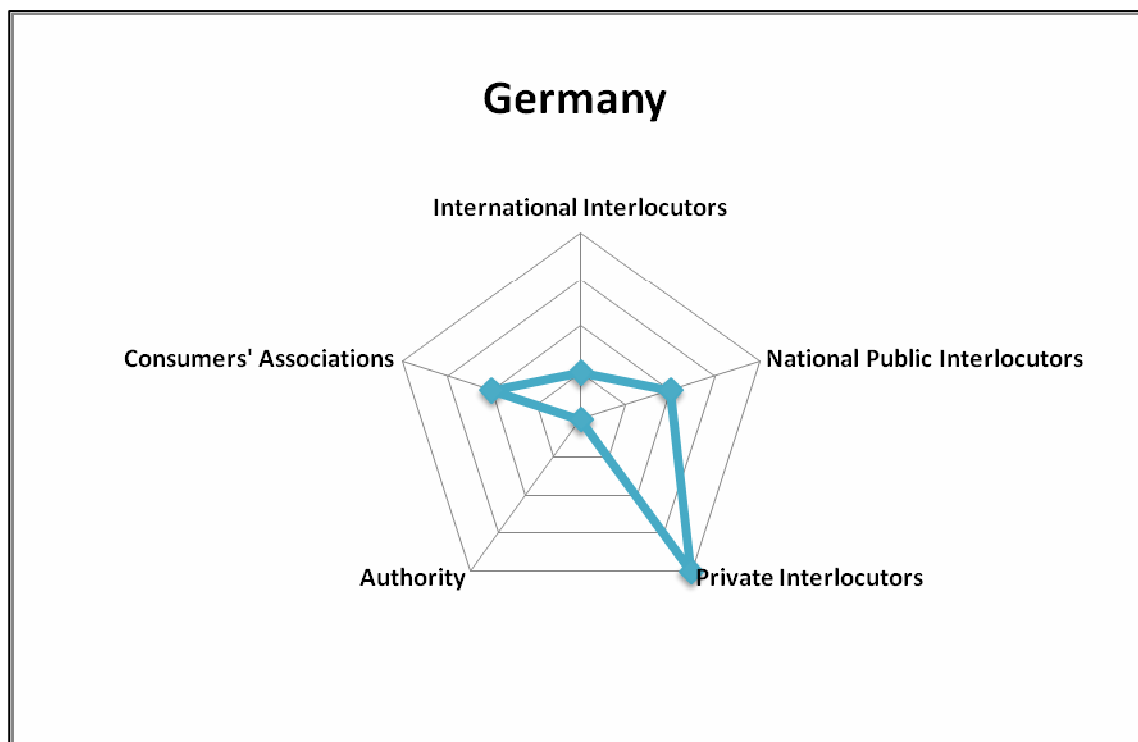
**1- National Public Interlocutors:** *INC, CNC;*

**2- Private Interlocutors:** *Various*

**3- Consumers' Associations:** *UNAF*

**Germany** (data: [www.vzbv.de](http://www.vzbv.de))

Germany	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	25	50	100	0	50

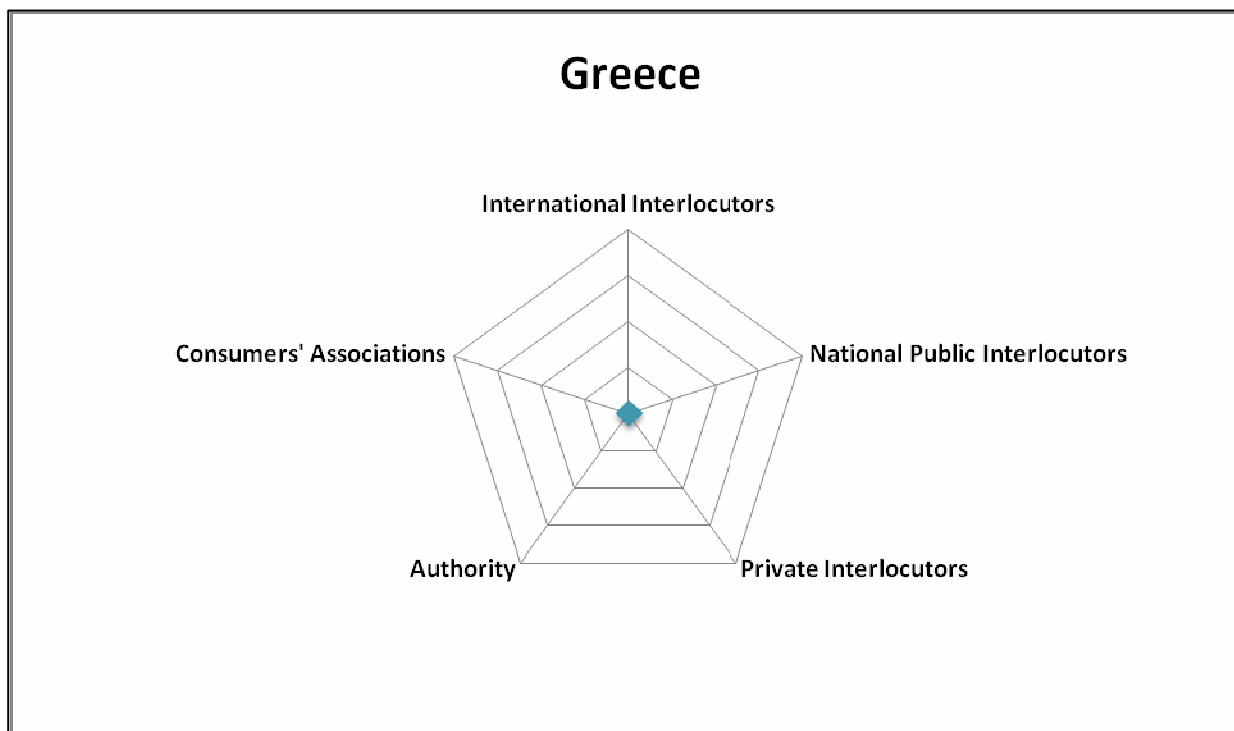


**1- International Interlocutors:** *BEUC, Consumers International*

**2- National public Interlocutors:** *Min. of Consumption, Food and Agriculture*

**Greece**

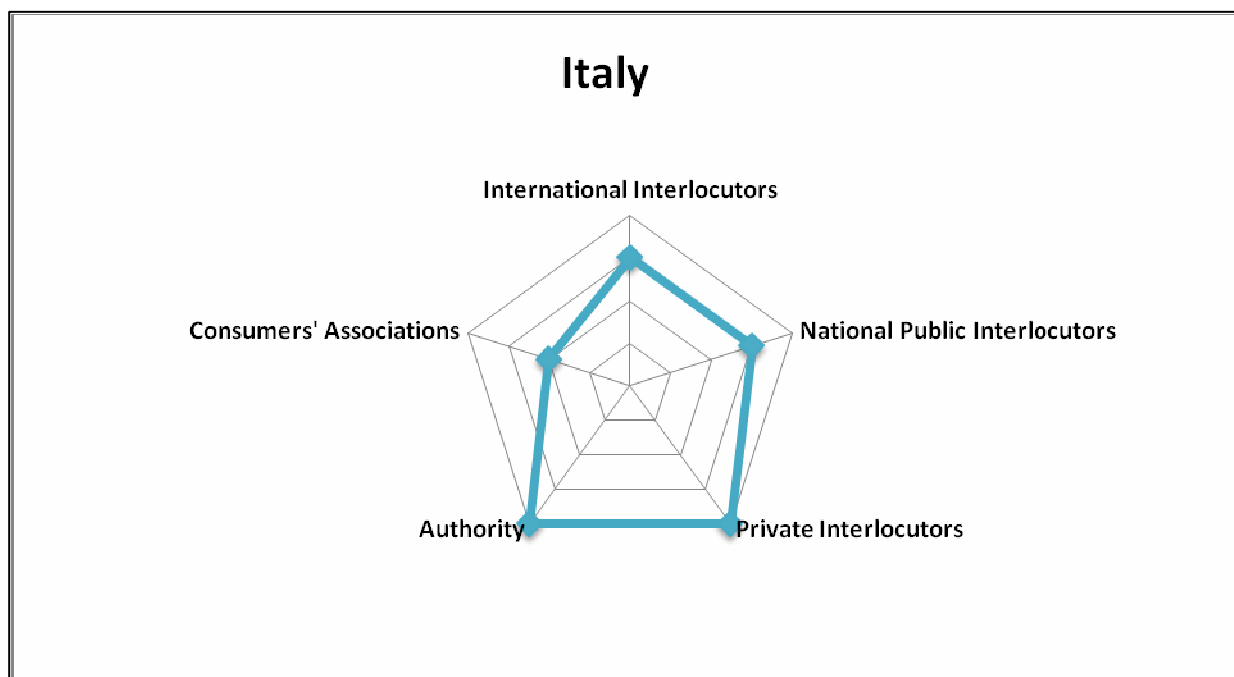
Greece	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	0	0	0	0





## Italy

Italy	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	75	75	100	100	50

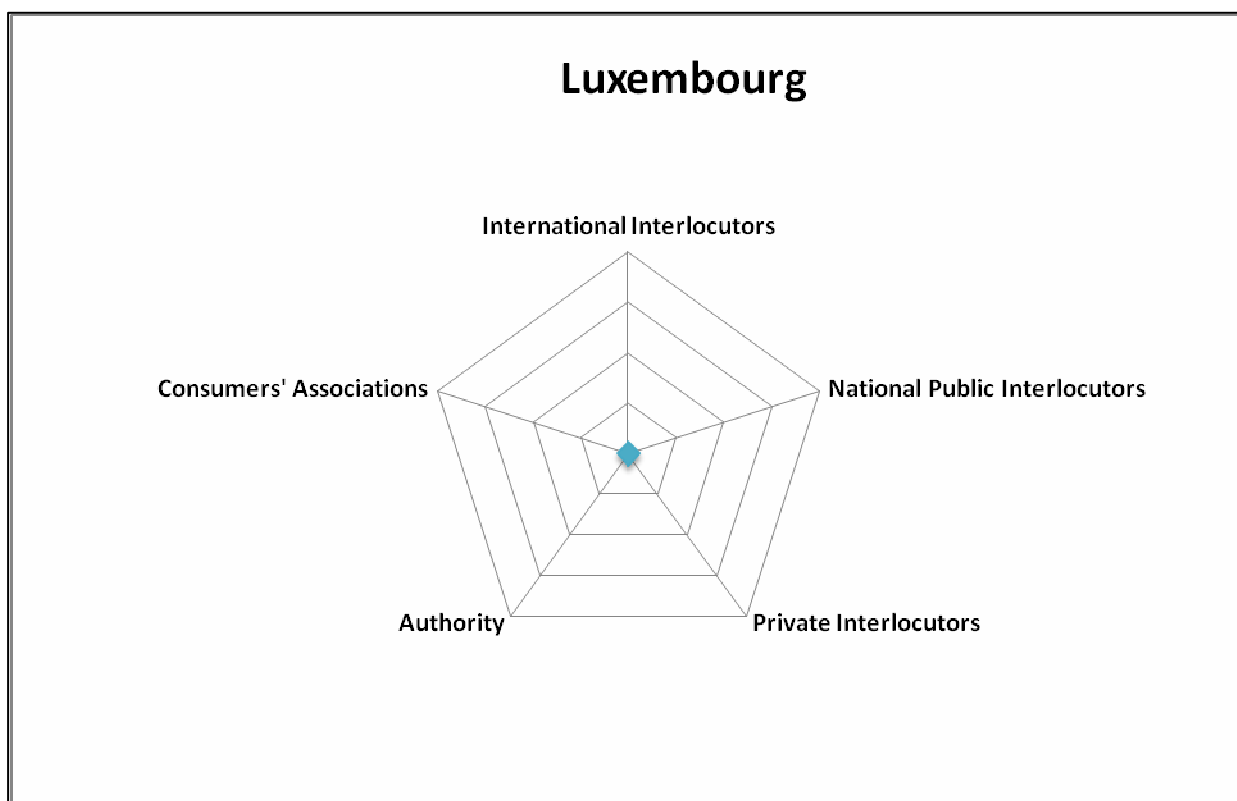


**1- National Public Interlocutors:** *MISE, NIPAF;*

**2- Authority:** *AGCOM, AGCM.*

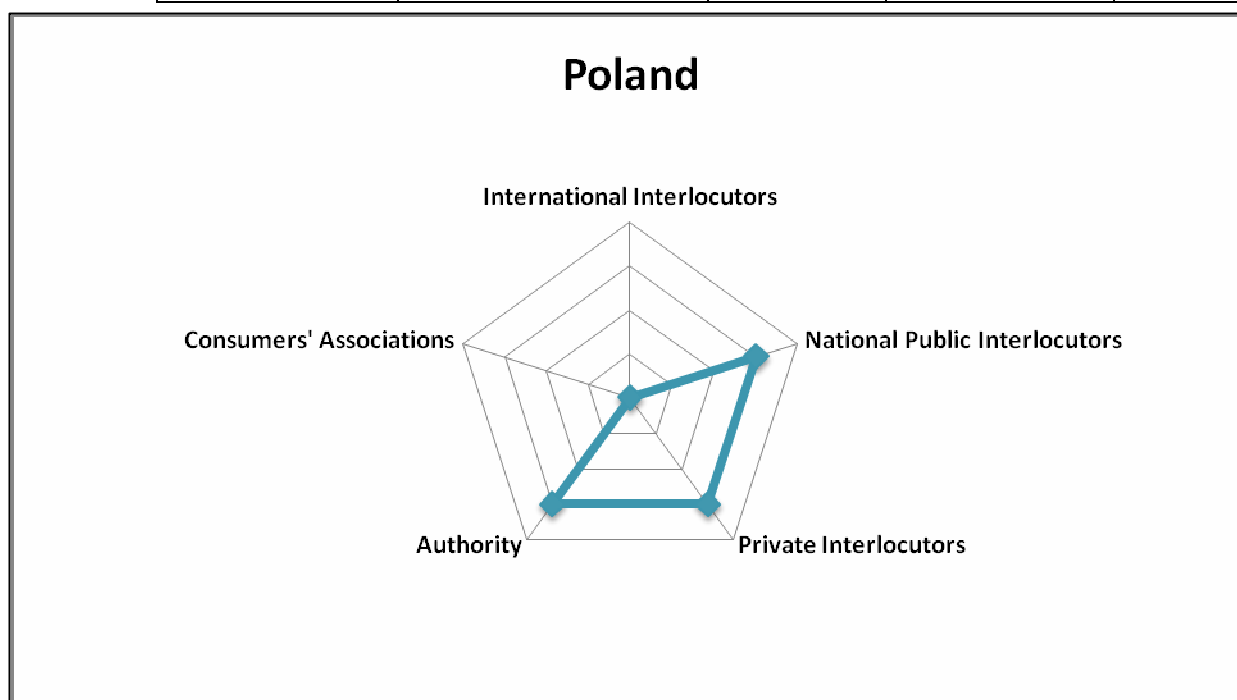
## Luxembourg

Luxembourg	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	0	0	0	0



## Poland

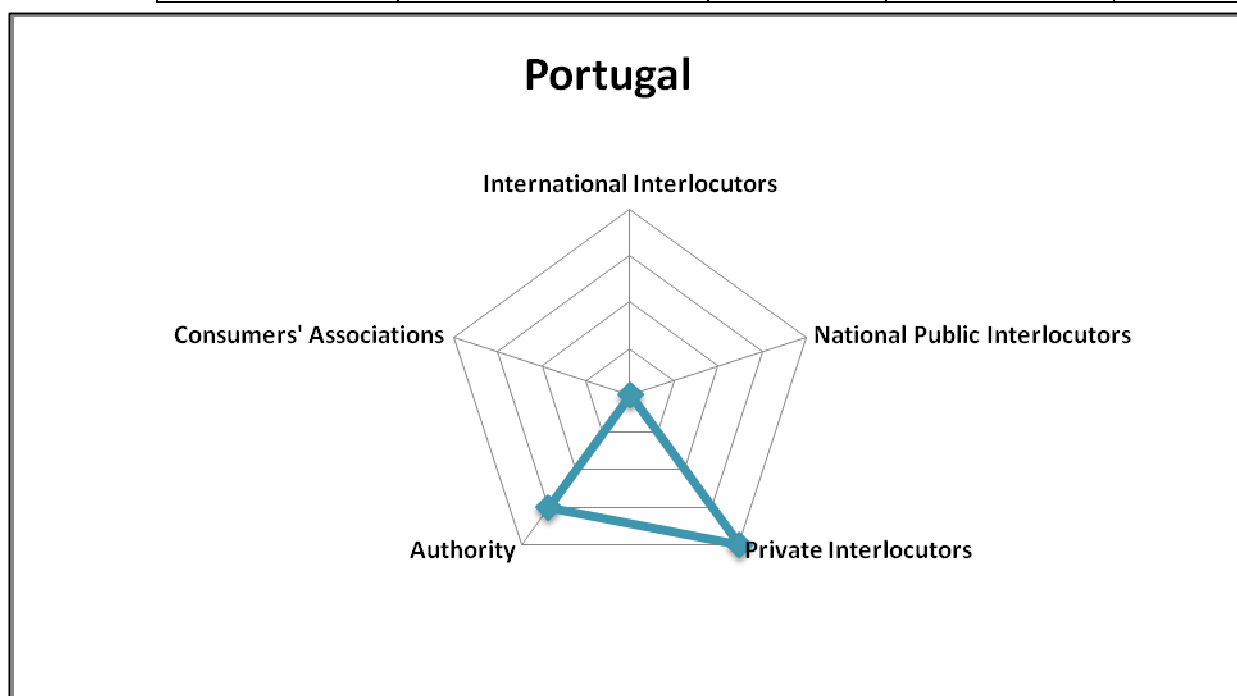
Poland	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	75	75	75	0



- 1- National Public Interlocutors:** *Parliament, Ministers;*
- 2- Private Interlocutors:** *Business associations; Automotive parts distributors, Polish traders and distributors organization; Polish federation of food industry;*
- 3- Authority:** *Office for competition and consumer protection.*

## Portugal

Portugal	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	0	100	75	0

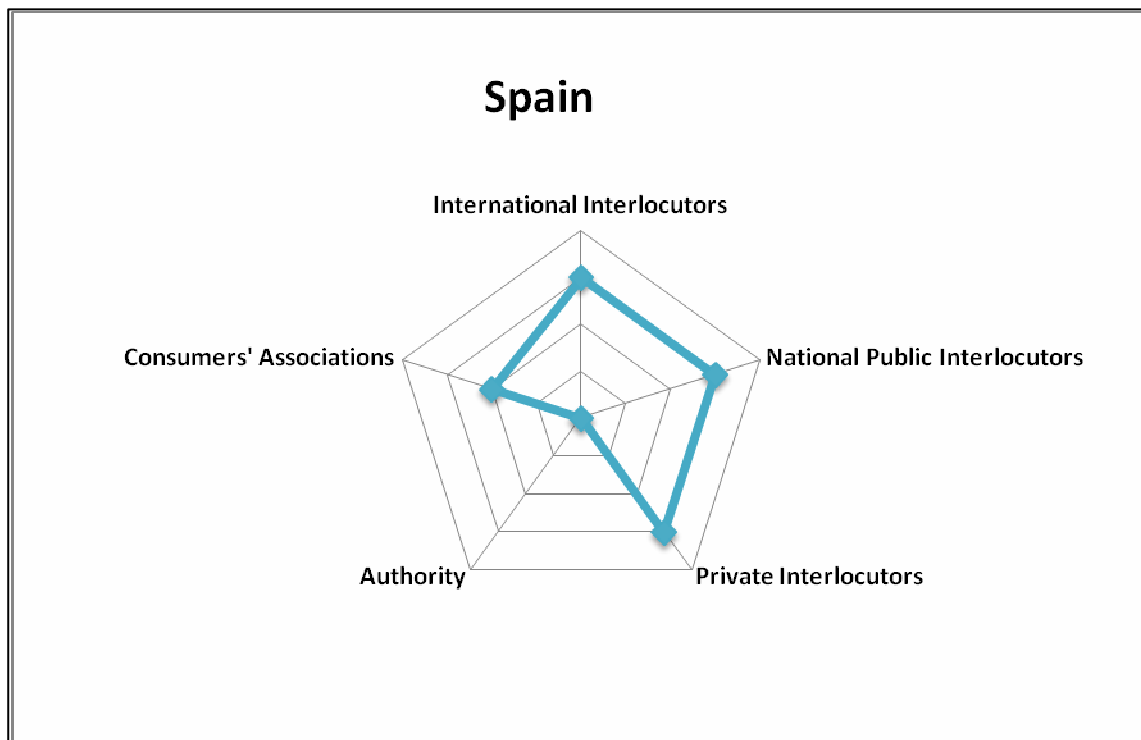


**1- Private Interlocutors:** EDP, SETGAS (energy), CABOVISÃO, PT COMUNICAÇÕES (communication), BES (financial services);

**2- Authority:** ERSE (energy), ANACOM (communications), IRAR (water/utilities), DGC (consumer protection advertising).

**Spain** (data collected from: [www.cec.eu.es](http://www.cec.eu.es))

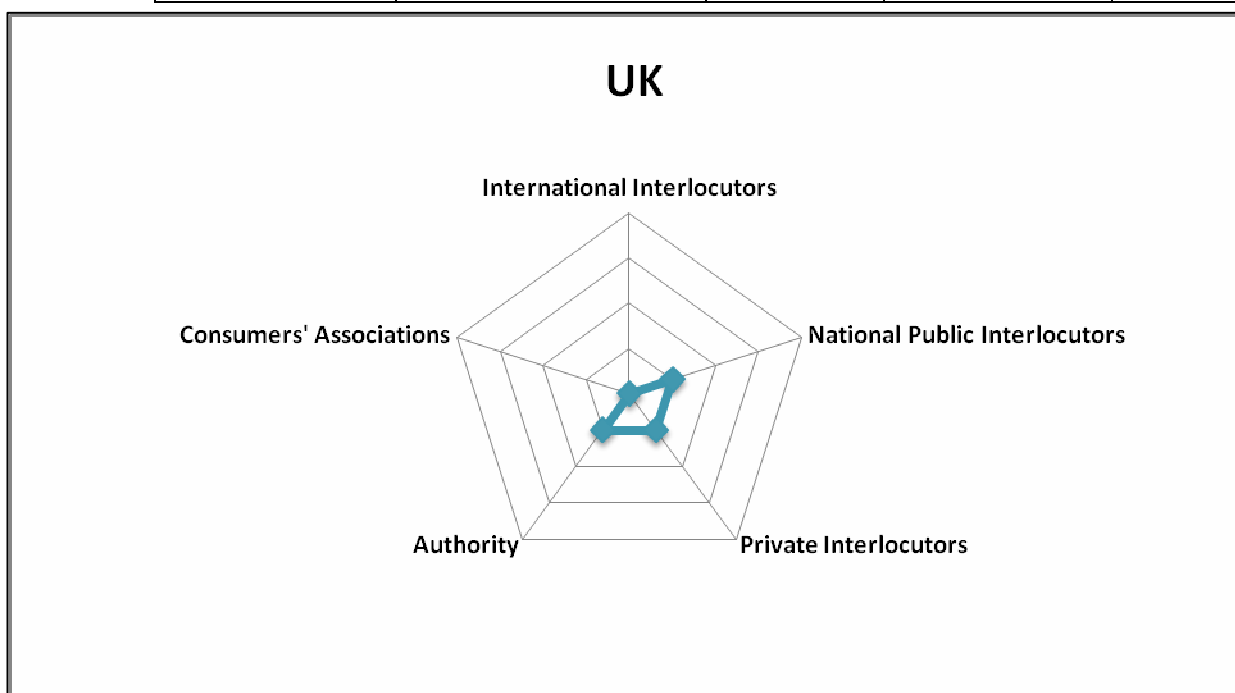
Spain	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	75	75	75	0	50



- 1- International Interlocutors:** *BEUC, Consumers International, DG Sanco*
- 2- National Public Interlocutors:** *INC, OMIC, Ministerio de Economía y Hacienda, Ministerio de Industria Turismo y Comercio, Ministerio de Sanidad y Consumo*
- 3- Authority:** *Congreso de los Diputados;*
- 4- Consumers' Associations:** *Asociación Valenciana de Consumidores y Usuarios, L'OCUC.*

## UK

UK	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	0	25	25	25	0

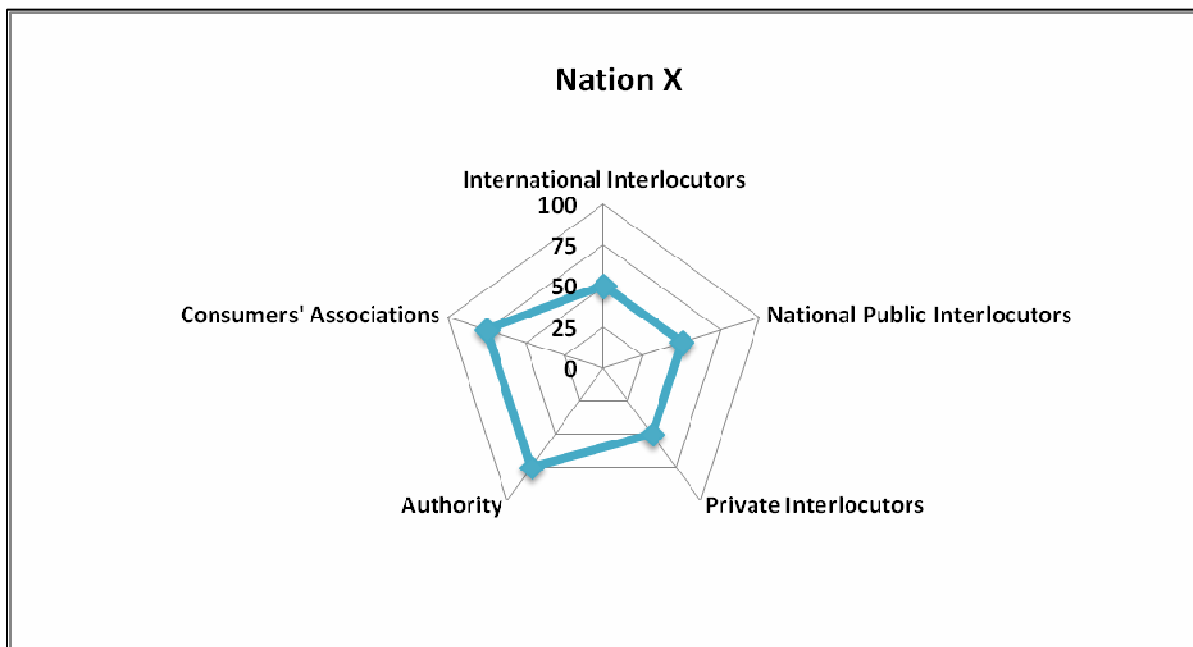


- 1- **National Public Interlocutors:** *Treasury, Health Care, Legal Service Commission, Law Commission;*
- 2- **Private Interlocutors:** *Food Companies, Pepsi;*
- 3- **Authority:** *Financial service Authority, Care Quality Commission.*

## Networks' Activation Index

On a formal level, the map of political-economic relation's network of every single Association's relationships was obtained using a net where the main nodes (n) are the six considered actors in condition to relate to one another (1. Considered Association 2. International Institutions, 3. Public ones, 4. Business Enterprises, 5. Authority, 6. Consumers' Associations) and the links of relationship (N) theoretically activable are  $N = n-1$

Firstly, we reported on a graphic net the 'n-1' (=5) relationships established between the Association under consideration and its interlocutors, giving to them, as formerly said, a growing value from 0 to 100 depending on their specific characterization<sup>6</sup> (see the figure below).



It goes without saying that the maximum reachable value is 500 (5X100)

Secondly, in order to get a significant synthetic frame of comparison of the political-economic relation's network of a specific Consumer's Associations, it has been created a specific index - named **Networks' Activation Index (NAI)** - obtained as follows:

$$\text{NAI} = \frac{\text{Sum of the values reached on every net's branch}}{\text{Maximum reachable value (500)}}$$

Therefore, the highest reachable is 1 (maximum presence of relationships) and 0 is the lowest (total absence of relationships).

<sup>6</sup> No Relationships (0), Dialogue (25), Comparison (50), Relation (75), Agreement (100)

Given this, the Association of the State X (picture above) would get a relationships' sum equal to 300 (from the upper level, clockwise: 50+50+50+75+75=300) and a relatively high relationships' activation index:

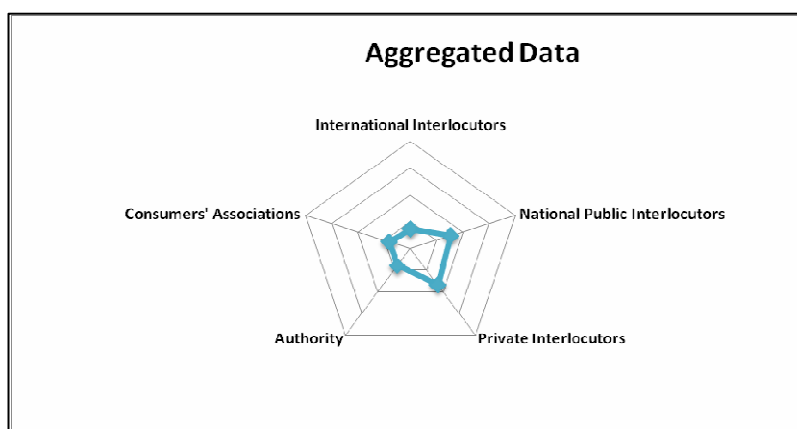
$$NAI = 300/500 = 0.6$$

The following chart was obtained sorting the single results in decreasing order:

	EFFECTIVE VALUE	MAX. VALUE	I.A.R.
Italy	400	500	0,8
Czech Republic	275	500	0,55
Spain	275	500	0,55
France	225	500	0,45
Germany	225	500	0,45
Poland	225	500	0,45
Portugal	175	500	0,35
UK	75	500	0,15
Finland	75	500	0,15
Denmark	50	500	0,1
Belgium	25	500	0,05
Bulgaria	25	500	0,05
Cyprus	25	500	0,05
Greece	0	500	0
Luxembourg	0	500	0
<b>Total AVERAGE</b>	<b>138</b>	<b>500</b>	<b>0,276</b>

The aggregated data about Consumers Associations' relationships is showed in the following:

Total	International Interlocutors	National Public Interlocutors	Private Interlocutors	Authority	Consumers' Associations
	18	38	42	20	20



Please note that Consumers' Associations tend to establish connections and relationships with business enterprises and trade unions. Speaking of this, please refer to the section dedicated to relationships with enterprises.

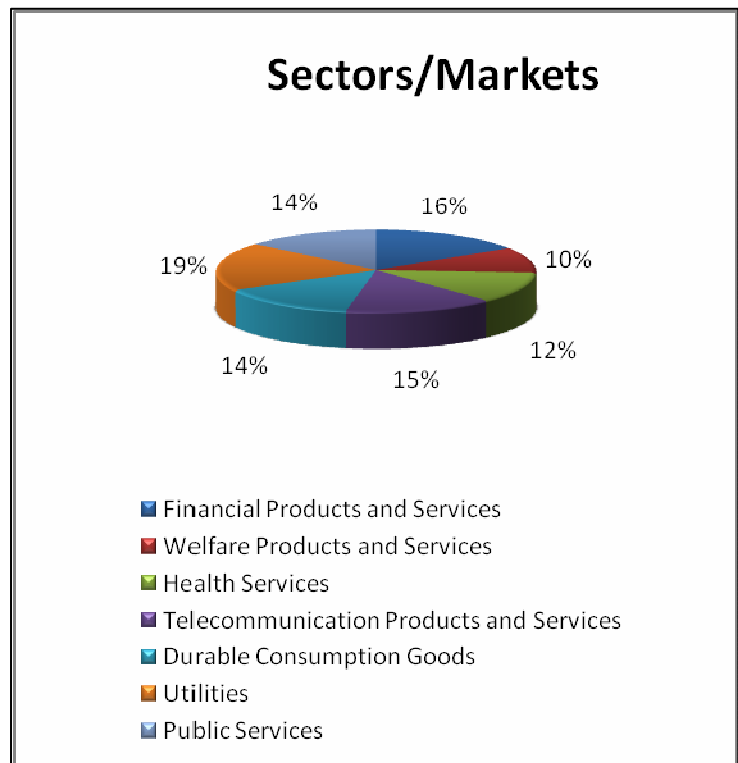


## Trade Markets and Sectors: Priority actions

### Question 4.3

According to Your Organization, which one among the following Sectors/Markets most need steadier forms of dialogue, comparison or collaboration between enterprises and consumers' representations?

Sectors / Market where steadier forms of dialogue are needed	
Financial Products and Services	16%
Welfare Products and Services	10%
Health Services	12%
Telecommunication Products and Services	15%
Durable Consumption Goods	14%
Utilities	19%
Public Services	14%



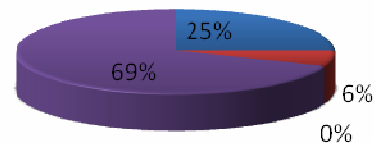
## The resolution of controversies between consumers and business enterprises: the role of Consumers' Associations

### Question 4.7

What's the role of Your organization in the resolution of disputes between consumers and enterprises?

Associations' Roles in disputes resolutions	
Help the parties to reach an agreement, though without assuming a formal position about possible solutions that should be given	25%
Directly find the solution	6%
Act as a field judge and adopt a binding decision in order to solve the controversy	0%
Defend consumer's rights and tries to find a satisfying solution	69%

### Associations' Roles in disputes resolutions



- Help the parties to reach an agreement, though without assuming a formal position about possible solutions that should be given
- Directly find the solution
- Act as a field judge and adopt a binding decision in order to solve the controversy

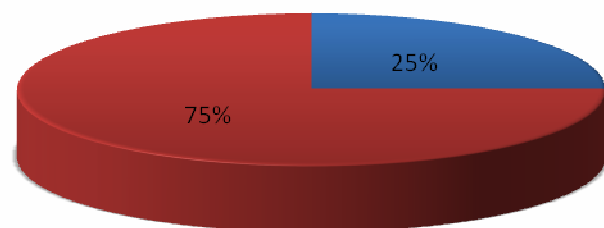
## Relationship and cooperation among Consumers' Associations of the European Union

### Question 6.3

Considering the growth of markets (for example: tourism, finance, cars, etc. ) on the way to globalization, do you think that the present European consumer structure and the international forms of collaboration already existing (e.g. TACD) will still be adequate or do you deem it necessary to activate some other and more specialized forms of collaboration?

Cooperation forms among european consumers' Associations	
The present structure is sufficient	25%
The activation of more specialized forms of collaboration is desirable	75%

### Cooperation forms among european consumers' Associations



■ The present structure is sufficient

■ The activation of more specialized forms of collaboration is desirable

## **Appendix**

### **Research on:**

*"Europe and Consumers: models of connection and cooperation between Consumers' Associations, Public Administrations, Business Enterprises and Institutions in the European Union Member States"*

### **DATA SURVEY QUESTIONNAIRE**

## Questionnaire for the Consumers' Forum Survey

### 1. Legal-institutional framework and organizational structure within consumers' representations.

1.1 According to the in force Communitarian Law, the juridical and institutional form of your organization is:

1. A formal association of people recognized by EU ☐
2. A formal association of people recognized by National State ☐
3. A formal association of people non-recognized by EU/National Institutions ☐
4. A social community ☐
5. Other (please specify) ☐

1.2 Your organization has its head office in the city of . Has it got other peripheral or operative branches?  
yes ☐ no ☐

If yes, how many are they?

1.3 Is your organization structured into divisions/departments/ task groups?

1. yes ☐
2. no ☐

1.4 If yes, the divisions/departments/ task groups are specialized on the basis of:

a) consumers' rights needing promotion/safeguard, with particular regard to (in order of priority):

- 1.
- 2.
- 3.

b) productive sectors which offer consumer goods or services, with particular regard to (in order of priority):

- 1.
- 2.
- 3.
- 4.
- 5.

1.5 The number of members who participate and actively sustain – in any capacity – your organization is:

1. <1.000 ☐

- 2. 1.001 – 5.000 ☐
- 3. 5001 – 10.000 ☐
- 4. > 10.000 ☐
- 5. > 50.000 ☐

1.6 Your organization avails itself of:

- 1. Full-time employees ☐
- 2. Part-time employees ☐
- 3. Occasional external collaborators ☐
- 4. Remunerate external collaborators ☐
- 5. Unpaid collaborators ☐

1.7 Your organization benefits from public funding

- 1. Yes ☐
- 2. No ☐

If yes, the funds come from:

- a) National/ Federal Government ☐
- b) Local Government ☐
- c) Other Public Institutions ☐

1.8 Referring to year 2007, how much did the public contribution weigh on the total financial resources within your organization?

- 1. <5% ☐
- 2. 5% - 10% ☐
- 3. 10% - 20% ☐
- 4. > 20% ☐

1.9 Does your organization usually promote fund-raising initiatives/activities?

- 1. yes ☐
- 2. no ☐

If yes, of what kind are they?

## 2. Institutional purposes of consumers' representations:

2.1 Which of the following targets best define Your organization's activity within the preservation and the promotion of consumers' rights?

Targets	Order of priority
1. Healthcare	
2. Product/Service Safety and Quality	
3. Suitable Information and Fair Advertising	
4. Education to consumption	
5. Correctness, transparency and equity within contractual agreements concerning products and services	
6. Promotion and development of voluntary, democratic and free forms of associationism among consumers and users	
7. Supply of public services in accordance with quality and efficiency standards	

2.2 Consumers' and users' associations are legally allowed to act with the aim of safeguarding general interests. Could you please suggest how much strongly does your organization intervene on the following matters?

1. Inhibit actions and behaviours which damage consumers' and users' interests -
2. Adopt suitable measures with the aim of correcting or removing harmful effects of the ascertained violations -
3. Order the publication of the measure on one or more daily with national/local circulation, whereas the publicity of the measure can contribute to the correction/ removal of the harmful effects of ascertained violations) -
4. Obtain interventions in favour of consumers from both the Regulating Authority and the Competition (Antitrust) Authority -
5. Commence legal proceedings using pilot causes -

2.3 The removal of barriers to intra-Community trade and the completion of the single market on 1st January 1993 highlighted the existence of a Market made up of more than 340 millions consumers, which required specific laws. Moreover, the faith of consumers seemed to be an essential element needful for the proper functioning of the Market. What was the key element (programme) on which was necessary to intervene?

1. Consumers' Representation (Consumers' Consultative Committee, now called Consultative Group, will be adopted in order to empower Consumers' Representation) ☐
2. Information of consumers ☐
3. Product Safety ☐
4. Transactions ☐

**2.4** What are the initiatives promoted with the aim of safeguarding consumers' and users' granted rights (both collective and individual)?

**2.5** What are the most important measures that should be adopted in behalf of consumers, in order to take advantage of the whole potential of the internal (National) and external (European) Market?

1. Simpler and more uniformed rules ☐
2. Analogous enforcement of law within the entire EU ☐
3. More accessible measures of information and education as well as more incisive appeal mechanisms ☐
4. High-level protection for consumers ☐
5. More incisive enforcement of consumers protective laws ☐
6. Participation of consumers' organizations in the processing of Community Policies ☐

**2.6** Referring to the Community action plan concerning the consumers' policy (2007-2013), current priorities of the present Community policy are almost equal to the former period's ones: they consist in a high-level protection for consumers and the enforcement of rules dedicated to their safeguard. According to you, which are the main actions to undertake?

1. Improve the present normative concerning the protection of consumers ☐
2. Improve the control of both the law enforcement and the recourse mechanism ☐
3. Improve the control of both the Consumption Market and National policies in behalf of consumers ☐
4. Place the consumer within more Community Regulations ☐
5. Improve both information and education for consumers ☐



### 3. Communication

**3.1** Information about characteristics of the offered products (or services) is an important and basic consumer's right. According to you, which type of information should be improved?

1. Product labelling ☐
2. Instructions for use ☐
3. Instructions for assembling ☐
4. Precautions for use ☐
5. Useful warnings for the final correct use of the product/service ☐
6. Other (Please Specify) ☐

**3.2** In this new reference frame it will be necessary to ...

1. Promote multilanguage information ☐
2. Defend the Member States' right of demanding consumer goods to be marketed using the language of the State in question ☐
3. Improve the compliance to the community law regarding the use of languages within the consumption sector(industry) ☐
4. Improve the information provided to the Members States, the Commission and the operators concerning all the applicable language laws ☐
5. Burden economic operators (manufacturers, retailers) ☐

**3.3** What should be mainly considered in order to determine the unfair character of an advertising?

1. Characteristics of products and services ☐
2. Price ☐
3. Terms and conditions for the supply of the product/service ☐
4. Kind/ qualifications/ rights of the advertising operator ☐

#### 4. Relationships between consumers' associations and enterprises

4.1 Your organization considers business enterprises (and their representations) which produce/sell consumption goods as:

1. A counter-party to be contrasted (being in an advantaged position compared with consumers' one and moved by interests that are in conflict with the consumers' ones) ☐
2. Interlocutors with whom strike a balance between different and divergent interests ☐
3. Partner with whom develop cooperation agreements in defence of the common interests ☐
4. Other (Please Specify)

4.2 Could you please mention five most important events regarding any relationship/contact/dialogue occurred between your organization and business enterprises (or their representations)?

Enterprises

Name	Nationality	Most important Sector of Activity	Type of the relationship*	Object of the relationship
			-	
			-	
			-	
			-	
		-		

\* dialogue, comparison, agreement, ...

Enterprises' Associations

Name	Enterprise's Sector of Activity	Type of the relationship	Object of the relationship
		-	
		-	
		-	
		-	
		-	

4.3 According to Your Organization, which among the following Sectors/Markets most need steadier forms of dialogue, comparison or collaboration between enterprises and consumers' representations?

Sectors / Markets	Order of priority
Financial Products and Services	
Welfare Products and Services	
Health Services	
Telecommunication Products and Services	
Durable Consumption Goods	
Utilities (gas, electricity, water supply)	
Public Services	

4.5 What are the reasons that induce the consumer to resort to the use of extra-judicial measures to resolve controversies with enterprises?

1. Impossibility to resolve the dispute in a friendly way ☐
2. Advantage of costs (Limited) ☐
3. Considerably shorter period of resolution (compared with the ordinary justice's one) ☐
4. Other (Please Specify) ☐
5. None ☐

4.6 Do you believe that, within the frame of consumerism, if the controversy was managed by a unique, simply accessible and 'easy to find' organization, would it help in giving to justice a friendly facet and in winning consumers' reluctance to assert their rights (in both the national and international context) ?-

4.7 What's the role of Your organization in the resolution of disputes between consumers and enterprises?

1. It helps the parties to reach an agreement, though without assuming a formal position about possible solutions that should be given ☐
2. It finds solutions on its own and presents them to the parties (in some cases the solution can be binding) ☐
3. Acting as a field judge, it adopts a binding decision in order to solve the controversy ☐
4. It defends consumer's rights and tries to find a satisfying solution ☐

a. According to your organization, what are the limits of the extra-judicial forms of resolution of controversies between consumers and enterprises?

1. Uncertainty ☐
2. A lack of confidence in the national applicable Law ☐

- 3. Final decisions are scarcely binding ☐
- 4. The absence of some adequate incentives promoting the recourse to ADR (Alternative Dispute Resolution) in order to make it more familiar among consumers ☐
- 5. The absence of adequate incentives that promote the recourse to ADR (Alternative Dispute Resolution) in order to make it more familiar among enterprises ☐
- 6. Other (please specify)
- 7. None ☐

4.9 Do you consider the present ADR (*Alternative Dispute Resolution*) development situation in European States to be: -

If DIFFERENTIATED, you think this is imputable to:

- 1. The number of qualified organizations operating on the extra-judicial solution of controversies ☐
- 2. The kind of utilized procedure (arbitration, conciliation, etc. ) ☐
- 3. The obligation to resort ADR in some cases ☐
- 4. The different grade of imperativeness of the adopted solution ☐
- 5. Costs born by parties in quarrel ☐
- 6. Other causes (please specify)

## 5. Relationship between consumers' associations and Institutions

5.1 Do you think that the participation of consumers' representations in the processing of product regulations can be considered: -

5.2 What is the reason? **[IF VERY SATISFYING OR SOMEWHAT SATISFYING]**

- 1.
- 2.
- 3.

5.3 What is the reason? **[IF PARTLY SATISFYING OR UNSATISFYING]**

1. The Lack of money placed at consumers' associations' disposal ☐
2. The Lack of technical competence within consumers' associations ☐
3. The lack of both support for consumers and encouragement to participate that should be provided by prescriptive institutions ☐
4. The fact that to consult consumers' associations is not under the binding force of law (it is only an option). Moreover, organizations often have not the proper instruments to enter the Provision ☐
5. Other (Please Specify)

5.4 Referring to year 2007, could you please mention five most important cases of steady relationships/ comparisons/ dialogues/ agreements activated (and maintained) between your organization and public institutions or national authorities?

Public Institutions

Name	Nationality	Most important Sector of Activity	Type of the relationship*	Object of the relationship
			-	
			-	
			-	
			-	
			-	

\* dialogue, comparison, agreement, ...,

Authority

Name	Most important Sector of Activity	Type of the relationship	Object of the relationship
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## **6. Relationship and cooperation among consumers' associations**

6.2 Consumers' organizations often differ greatly from one another in role and task, even though they are all settled in Europe.

Do you think it should better be created a unique way of protecting consumers' rights within the internal European Market?

- 1. Yes ☐
- 2. No ☐

6.2 Do you think it could be significant to make European consumers' organizations meet each other, with the purpose of discussing about differences existing among them and defining a common approach?

- 1. Yes ☐
- 2. No ☐

6.3 Considering the growth of markets (for example: tourism, finance, cars, etc. ) on the way to globalization, do you think that the present European consumer structure and the international forms of collaboration already existing (e.g. TACD) will still be adequate or do you deem it necessary to activate some other and more specialized forms of collaboration?

- 1. The present structure is sufficient ☐
- 2. The activation of other more specialized forms of collaboration is desirable ☐

If you consider desirable the activation of newer and more specialized forms of collaboration, which form do you think would be most appropriate (e.g. continental, global, etc.)?