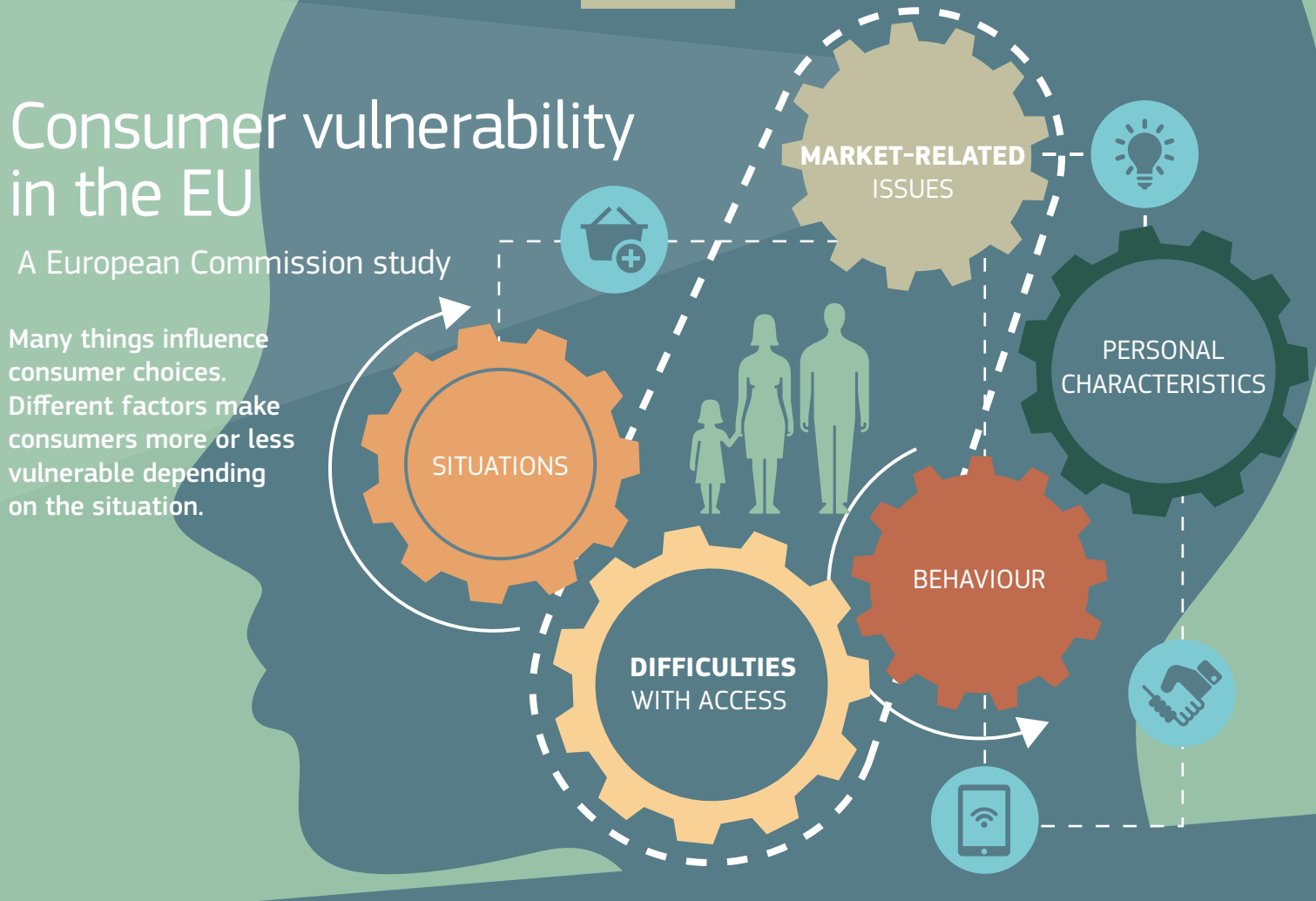


Consumer vulnerability in the EU

A European Commission study

Many things influence consumer choices. Different factors make consumers more or less vulnerable depending on the situation.



WHO IS A VULNERABLE CONSUMER?

Consumers can become vulnerable if they



1

Are at a higher risk of experiencing problems when buying or using goods or services*

2

Feel vulnerable because of their personal characteristics

3

Find it hard to get or understand information about products or services

4

Are less able to buy, choose or access suitable products or services

5

Are more susceptible to marketing practices

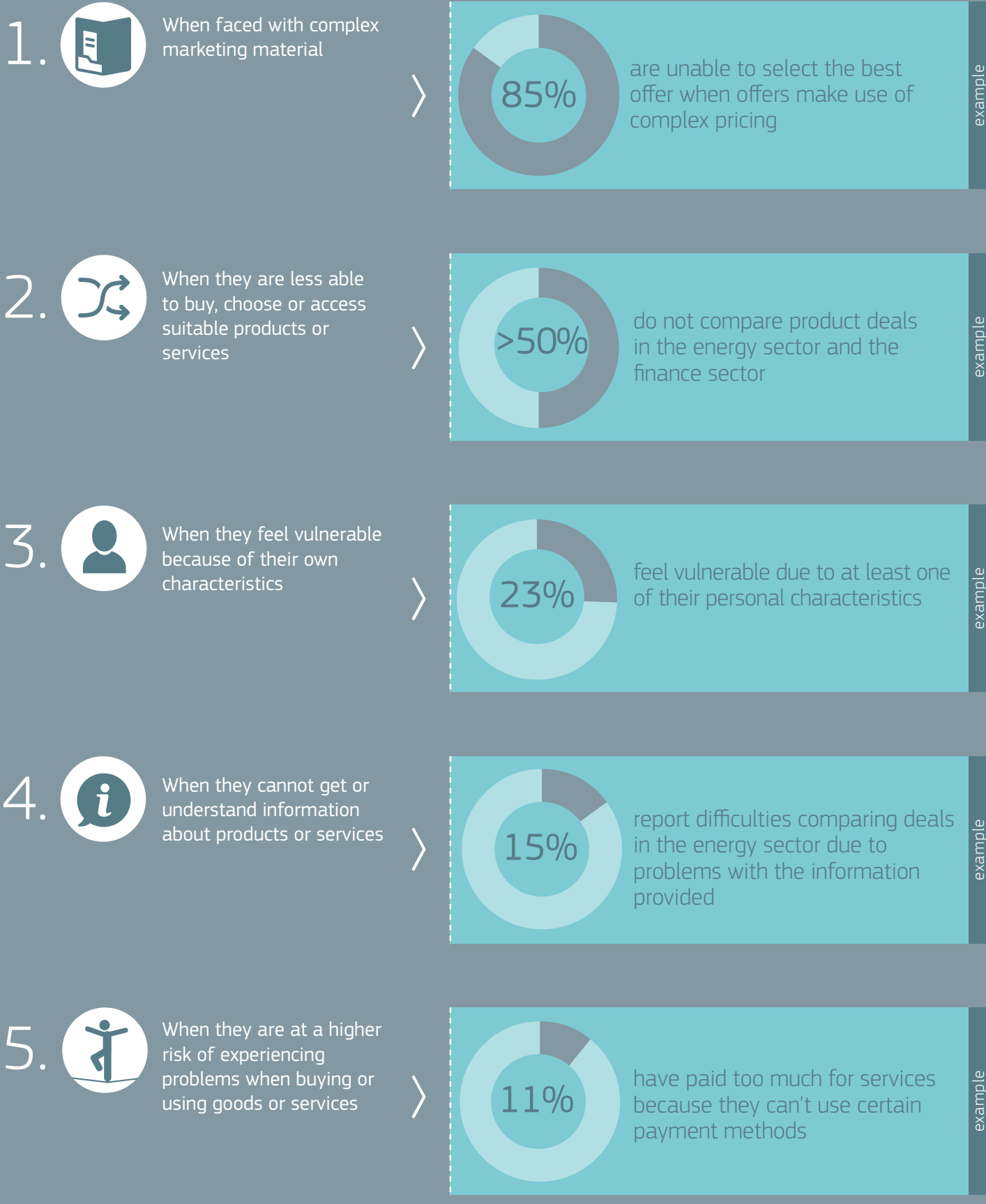
* For example, because they can't use certain payment methods.

These are the **five dimensions** of consumer vulnerability.

MOST CONSUMERS ARE VULNERABLE AT SOME TIME OR OTHER, DEPENDING ON THEIR SITUATION AND CIRCUMSTANCES.

WHEN ARE MOST CONSUMERS VULNERABLE?






Dimensions are ranked in order of importance.








WHAT MAKES CONSUMERS VULNERABLE?

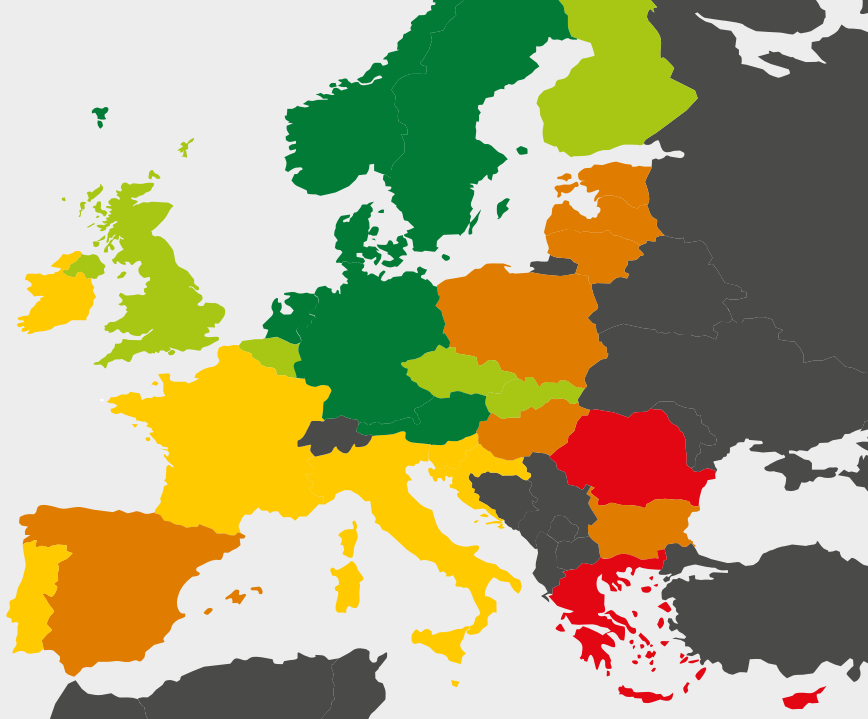
Drivers such as age, employment situation and access to the internet can increase or decrease consumer vulnerability.

DRIVERS

-  **PERSONAL CHARACTERISTICS**
Both young and old age can be drivers of vulnerability depending on the situation. Furthermore, consumers who are non-native speakers, female, poorly educated or who live in low-density regions are more likely to be vulnerable in some dimensions compared to other consumers.
-  **BEHAVIOUR**
Consumers who are credulous, impulsive or risk averse and consumers who have poor computational skills are more likely than others to be vulnerable in certain dimensions.
-  **MARKET-RELATED ISSUES**
Not knowing contract conditions, not reading bills and not comparing deals are all causes for vulnerability.
-  **DIFFICULTIES WITH ACCESS**
Not using the internet overall, and not using the internet to search for information is associated with a higher likelihood of vulnerability in some dimensions.
-  **SITUATIONS LEADING TO VULNERABILITY**
Consumers in difficult financial situations are generally more likely to be vulnerable compared to other consumers.

THE SITUATION ACROSS EUROPE

-  The lowest rates of consumer vulnerability
-  Below average rates of consumer vulnerability
-  Average or high rates of consumer vulnerability on some indicators but low rates on others
-  Above average rates of consumer vulnerability
-  The highest rates of consumer vulnerability



REDUCING CONSUMER VULNERABILITY

The study tested several problematic marketing practices in experiments with consumers and found that many consumers are vulnerable when presented with **complex offers**. Improving the **presentation of prices** and other **key information** reduced consumer vulnerability by up to 19 percentage points.

Good practices to empower consumers



MAKE PRICING CLEARER



SHOW FULL PRICE FROM THE START OF THE PURCHASE



MAKE KEY INFORMATION MORE VISIBLE

About this study

The results of this study will help policy makers shape consumer policy in the future to help consumers get the best and fairest deals in Europe. The study covers all 28 EU countries as well as Norway and Iceland. It was carried out by London Economics, VVA Consulting and Ipsos Mori consortium on behalf of the Directorate-General for Justice and Consumers of the European Commission.

See the study in full



Consumer policy

