Campaign on Consumer Rights in Poland – Wave 1

Report

Fieldwork: April 2005

This survey was requested by Directorate-General for Health and Consumers and coordinated by Directorate-General for Communication ("Research and Political Analysis" Unit)

This document does not represent the point of view of the European Commission. The interpretations and opinions contained in it are solely those of the authors.
List of contents

List of contents .......................................................................................................................................................2

Introduction ...................................................................................................................................................................3

1. Consumer confidence in Poland...............................................................................................................................4
   1.2. Did consumer confidence change with respect to last year? .................................................................5
   1.3. Does the sense of confidence depend on problems previously encountered? ........................................6
   1.4. Does the sense of confidence depend on awareness of consumer rights? ..................................................7

2. Problems encountered while shopping and ways of coping ....................................................................................9
   2.1. Do consumers encounter problems while making major purchases? .....................................................9
   2.2. How do consumers cope with problems?...............................................................................................11

3. Awareness of one’s rights ......................................................................................................................................15
   3.1. Are Poles aware of their rights as consumers? ........................................................................................15
   3.2. Do Poles give more attention to consumer rights compared to last year? .........................................16
   3.3. Consumer rights in Poland and the EU .................................................................................................17

4. Consumer organisations.........................................................................................................................................19
   4.1. Where would Poles go for information about consumer rights? ...........................................................19
   4.2. Who would Poles trust the most to provide correct information about consumer rights? .................22
   4.3. Which consumer organisations are familiar to Poles? ..................................................................26
   4.4. Federacja Konsumentów [Polish Consumer Federation] .................................................................28
   4.5. Would Poles be willing to support independent consumer associations? ...........................................31

5. Consumer rights in the media.................................................................................................................................33
   5.1. Has the media attention on consumer rights increased since last year? .............................................33
   5.2. Have Poles seen or heard anything about consumer rights in the media? .......................................33
   5.3. Where do Poles encounter messages about consumer rights? ...........................................................34
   5.4. What were the sources of TV or press advertising concerning consumer rights? ..............................35
   5.5. Are the people who have heard about consumer rights in the media more aware of their own rights? ...................................................................................................................................................35

6. ‘Sprawdź jakie masz prawa’ [check what your rights are]..............................................................................37
   6.1. Have Poles heard the slogan before? ......................................................................................................37
   6.2. How is the message perceived? ..............................................................................................................38

Conclusion ..................................................................................................................................................................39

The maximum standard error attributable to sampling and other random effects .................................................41
Introduction

Between the 16th of March and the 16th of April 2005, TNS Opinion & Social, a consortium created between Taylor Nelson Sofres and EOS Gallup Europe, carried out the Special Eurobarometer 232 on Consumers’ Right in Poland. The national institute responsible for the fieldwork and the analysis was TNS OBOP.

The survey was conducted on a representative sample of 1,000 Poles aged 15 years and over.

The following topics were covered in the survey:

- awareness of consumer rights among Poles;
- awareness of organisations working for protection of consumer rights;
- consumer rights in the media.

The study was conducted as a benchmark for measuring impact of European Union’s information campaign on consumer rights which started in Poland in June. The presumed level of awareness of consumer rights and consumer associations as well as interest for membership of consumer associations was low. The study allowed to verify these assumptions.

Findings from this survey have been presented in this report for the total sample. The breakdowns by gender, age, education, place of residence and socio-economic groups is provided only in cases when significant differences occur.
1. Consumer confidence in Poland

The respondents were asked if they feel confident that they are treated fairly when doing shopping, if their feelings changed since the previous year and if they think that the Polish justice is efficient in punishing those who cheat consumers.

1.1. consumer confidence: daily shopping vs major purchases

As a rule, Poles feel confident while shopping and trust salespeople/shopkeepers. Most feel treated fairly both when they do their daily shopping (74%) and when they make major purchases (69%). Approximately one fifth of Poles (21% for daily shopping and 17% for major purchases) feel that salespeople do not treat them fairly.

As major purchases are not made frequently, the respondents find it more difficult to describe how they feel about this.

QB1.1 In general, would you say that you feel confident or not that you are treated fairly when...?

<table>
<thead>
<tr>
<th></th>
<th>Very confident</th>
<th>Fairly confident</th>
<th>Fairly not confident</th>
<th>Not at all confident</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>you do your daily shopping</td>
<td>19%</td>
<td>55%</td>
<td>17%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>you make major purchases</td>
<td>16%</td>
<td>53%</td>
<td>15%</td>
<td>2%</td>
<td>14%</td>
</tr>
</tbody>
</table>

In comparison with the total sample of Polish consumers, lower confidence was reported by people who:

- have recently faced problems, e.g. when buying a computer (46% of them feel they are not treated fairly), household devices (42%) or package travel (38%);
- those who admit not knowing their consumer rights in various situations, for instance when taking out a loan (30%) or having a problem with a telephone bill (33%).

The subgroups who feel more confident about getting fair treatment in daily shopping are those who believe that the Polish justice system is effective in punishing people who cheat consumers (95% of them feel confident about getting a fair treatment), and those who think that Poles have the same consumer rights as citizens of other EU countries (82%).

1 Source: question QB1.
The same relationships can be observed in the case of major shopping. Additionally, in the latter case higher confidence is reported by respondents who have seen or heard about consumer rights from the media (72%) rather than those who have not encountered such information (59%).

1.2. Did consumer confidence change with respect to last year? ²

It is interesting to check if there have been any changes in how consumers confidence about fair treatment has changed since the last year and in which groups the confidence has improved or deteriorated.

The majority of Polish consumers (52%) now feel they get the same treatment while shopping as they did last year. Most of the other respondents feel more confident about being treated fairly. One in three Poles (33%) now feels more confident of getting fair treatment whereas one in ten (12%) is less confident about it. Two out of a hundred consumers (2%) feel a lot less confident and six out of a hundred (6%) feel a lot more confident about getting a fair treatment.

![QB2 Compared to last year, do you feel that you are more or less confident of being treated fairly when you purchase a product in a shop?](chart)

Higher confidence vs. last year was declared by the following types of respondents:

- respondents aged 15-24 (41% of them feeling more confident);
- students (43%);
- those who believe that Polish justice is efficient in punishing people who cheat consumers (54%).

The former two groups include people who still explore their rights and, presumably, feel increasingly confident while doing shopping year after year.

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² Source: question QB2.
In comparison with the total sample, the following groups feel less confident than last year:

- those who faced some problems when buying goods or services, e.g. a computer (32% of them feel less confident of being treated fairly) or household devices (35%);
- those who do not believe they are treated fairly when shopping (44%).

1.3. Does the sense of confidence depend on problems previously encountered?

| Sense of confidence about being treated fairly when doing daily shopping depending on recent problems with buying various products and services... |
|---|---|---|---|
| **Total** | **confident** | **not confident** | **no opinion** |
| | 74% | 21% | 5% |
| **Computer/ electronics** | 49% | 46% | 5% |
| **Household devices** | 49% | 42% | 9% |
| **Package travel** | 54% | 38% | 8% |
| **Clothes or shoes** | 60% | 35% | 5% |
| **Insurance** | 56% | 29% | 15% |
| **Landline telephone and/or mobile phone** | 67% | 29% | 4% |
| **Car repair** | 69% | 27% | 4% |
| **Consumer credit** | 72% | 25% | 3% |
| **Furniture for your house** | 84% | 16% | 0% |

| Sense of confidence about being treated fairly when making major purchases depending on recent problems with buying various products and services... |
|---|---|---|---|
| **Total** | **confident** | **not confident** | **no opinion** |
| | 69% | 17% | 14% |
| **Household devices** | 51% | 40% | 9% |
| **Insurance** | 58% | 39% | 3% |
| **Computer/ electronics** | 62% | 33% | 5% |
| **Landline telephone and/or mobile phone** | 67% | 30% | 3% |
| **Furniture for your house** | 65% | 29% | 6% |
| **Clothes or shoes** | 65% | 25% | 10% |
| **Car repair** | 72% | 24% | 4% |
| **Package travel** | 69% | 23% | 8% |
| **Consumer credit** | 79% | 21% | 0% |
1.4. Does the sense of confidence depend on awareness of consumer rights?

Awareness of consumer rights turns out to be a factor in generating a sense of confidence about getting a fair treatment while shopping.

**Sense of confidence about being treated fairly when doing daily shopping depending on awareness of one’s rights...**

<table>
<thead>
<tr>
<th>Situation</th>
<th>Confident</th>
<th>Not Confident</th>
<th>No Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>74%</td>
<td>21%</td>
<td>5%</td>
</tr>
<tr>
<td>When taking out a loan to make a major purchase (car, washing machine, etc.)</td>
<td>79%</td>
<td>18%</td>
<td>3%</td>
</tr>
<tr>
<td>When you buy from door-to-door sellers</td>
<td>78%</td>
<td>19%</td>
<td>3%</td>
</tr>
<tr>
<td>When you have a problem with your phone bill</td>
<td>78%</td>
<td>19%</td>
<td>3%</td>
</tr>
<tr>
<td>When you buy your package holiday trip</td>
<td>76%</td>
<td>21%</td>
<td>3%</td>
</tr>
<tr>
<td>When the household device you just bought does not work properly</td>
<td>76%</td>
<td>20%</td>
<td>4%</td>
</tr>
<tr>
<td>When you buy on the Internet or a mail catalogue</td>
<td>75%</td>
<td>24%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Although awareness of consumer rights in various situations does not seem to have much influence on the sense of being treated fairly in daily shopping situations, it exerts much more influence on how consumers feel when making major purchases. 81% of respondents who claim they know their rights well when taking out a loan and the same percentage of those who know their rights when buying package holidays feel confident about getting a fair treatment when making major purchases.

**Sense of confidence about being treated fairly when making major purchases depending on awareness of one’s rights...**

<table>
<thead>
<tr>
<th>Situation</th>
<th>Confident</th>
<th>Not Confident</th>
<th>No Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>69%</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>When taking out a loan to make a major purchase (car, washing machine, etc.)</td>
<td>81%</td>
<td>14%</td>
<td>5%</td>
</tr>
<tr>
<td>When you buy your package holiday trip</td>
<td>81%</td>
<td>14%</td>
<td>5%</td>
</tr>
<tr>
<td>When you buy from door-to-door sellers</td>
<td>80%</td>
<td>14%</td>
<td>6%</td>
</tr>
<tr>
<td>When you have a problem with your phone bill</td>
<td>77%</td>
<td>16%</td>
<td>7%</td>
</tr>
<tr>
<td>When you buy your package holiday trip</td>
<td>76%</td>
<td>16%</td>
<td>8%</td>
</tr>
<tr>
<td>When the household device you just bought does not work properly</td>
<td>75%</td>
<td>16%</td>
<td>9%</td>
</tr>
</tbody>
</table>
1.5. Does the sense of confidence depend on trust in Polish justice system?³

Another important issue which influences consumers’ sense of confidence is their beliefs about the efficiency of justice in Poland when it comes to punishing unfair vendors.

Generally, Poles do not believe that the justice system in their country is efficient in punishing those who cheat consumers. This opinion is expressed by as many as 82% of the respondents, incl. 40% of those who believe that the system is ‘not at all efficient’. Less than 1% of consumers believe that the Polish justice is ‘very efficient’ and one in eleven (9%) think it is ‘fairly efficient’ in handling such cases.

Positive opinions about the efficiency if Polish justice system in punishing unfair vendors are more likely to be expressed by:

- respondents aged 15-24 (13% of responses for ‘very efficient’ and ‘fairly efficient’);
- students (14%);
- respondents who have not seen or heard any consumer rights messages on the media (15%).

Managerial staff are least confident about the efficiency of the Polish justice: 91% of managers believe that the system in our country is not efficient in punishing those who cheat consumers.

³ Source: question QB3.
2. Problems encountered while shopping and ways of coping

The second part of this report focuses on problems encountered by consumers while shopping and ways of coping with the situation.

2.1. Do consumers encounter problems while making major purchases? 4

This subsection discusses the frequency of problems faced by consumers when making certain major purchases.

The respondents report that such problems occur frequently. One in three Polish consumers (29%) has recently had problems when buying one of the listed goods or services (clothing, footwear, computers, electronics, car repairs, household devices, consumer credit, insurance, furniture, package travel). 18% had such problems only in one of the listed cases, 6% reported problems with two and 5% with three or more of the listed goods and services.

The largest number of reported problems concerned shoes and clothing: 14% of consumers have had some problems recently. Further ‘problematic’ goods and services include: car repairs (7%), landline and/or mobile telephone (7%), computer and/or electronics (6%). The position in this ranking probably depends on the frequency of such purchases. One reason why the largest number of problems is connected with clothing and shoes is that they are bought more often than other listed items.

The least problem-prone purchases included: package travel (1%), furniture (3%), insurance (3%), consumer credit (3%) and household devices (4%).

4 Source: question QB4
QB4 Have you recently had any problems when buying any of the following items from shops, sellers or service providers? Total sample

- Clothes or shoes: 14%
- Landline telephone and/or mobile phone: 7%
- Car repair: 7%
- Computer/electronics: 6%
- Household devices: 4%
- Consumer credit: 3%
- Insurance: 3%
- Furniture for your house: 3%
- Package travel: 1%

This ranking will change if we consider only those respondents who actually purchased a particular product or service i.e. actually were in a situation where problems could occur. If we narrow down the analysed groups in this way, then the problems occurring in the purchase of telephones, computers/electronics and car repairs are nearly as common as those faced when buying clothes and shoes. While clothes and shoes still top the revised ranking (14%), car repairs follow closely (12%).
2.2. How do consumers cope with problems?\(^5\)

Consumers who have encountered a problem when buying any of the listed goods or services usually make a complaint directly in the shop. This is the method chosen by nearly three quarters of consumers (73%). One in five asks friends and/or family for advice (21%). Some Poles (albeit far fewer) seek help elsewhere: 9% approach a consumer association, 8% turn to a lawyer. One in six respondents (16%) first seek information about his/her rights and only 4% file an official complaint at a court or authorities.

12% of Poles who encountered problems when buying one of the listed goods or services take no steps to solve such problems. This is most commonly the case with elderly consumers, aged over 55; one in four of them (25%) do nothing to cope with the situation.

**QB5 In general, what do you do when a problem like this happens to you?**

- I complain in the shop 73%
- I ask advice from friends and/or family 21%
- I seek information about my rights 16%
- I ask help from a consumer association 9%
- I consult a lawyer 8%
- I complain in the shop 4%
- I do nothing 12%
- No opinion 3%

Complaints are filed more commonly by the following types of respondents:

- respondents aged 15-24 (79% of them make a complaint when they encounter a problem while shopping) and those aged 25-39 (81%);
- white-collar workers (88%) and managers (79%);
- people who feel confident about getting a fair treatment while shopping (80%);
- people who have heard or seen information about consumer rights in the media (74% vs. 63% of those who had not heard or seen any such information).

The following groups of consumers are more likely to seek information about their rights when encountering problems:

- respondents aged 40-55 (22% seek information when they are faced with problems when shopping);
- respondents who continued their education until the age of 20 or longer (22%);

\(^5\) Source: question QB5
- white-collar workers (26%) and managers (28%);
- inhabitants of large cities (24%);
- respondents who had encountered some media messages concerning consumer rights (17% vs. 8% those who had not).

Consumers who state they know their rights in various situations are more likely to seek information about their rights than the total population of respondents. Also in this case this behaviour is most common among consumers who know their rights when shopping online (82%).

**Seeking information about one's rights vs. awareness of one's rights...**

| When you buy on the Internet or a mail catalogue | 32% |
| When you buy your package holiday trip | 27% |
| When taking out a loan to make a major purchase (car, washing machine, etc.) | 24% |
| When you have a problem with your phone bill | 22% |
| When you buy from door-to-door sellers | 21% |
| When the household device you just bought does not work properly | 19% |
| **Total** | **16%** |

The following types of respondents would be more likely to ask a consumer association when faced with problems related to shopping:

- respondents aged 25-39 and 40-54 (12% in each case);
- respondents who continued their education up to the age of 20 or longer (14%);
- managers (16%);
- inhabitants of large cities (15%);
- respondents who place most trust in advice obtained from consumer associations with regard to consumer rights (12%);
- those who are aware of the Federacja Konsumentów (11% vs. 5% among those who are not aware of its existence) and Stowarzyszenie Konsumentów Polskich (10% vs. 7%).

Awareness of one’s rights as consumers increases the likelihood of seeking help from consumer associations.
Friends and family members are the preferred source of advice for respondents from the following groups:

- respondents aged 15-24 (26%) and 25-39 (28%);
- students (29%);
- self-employed people (27%) and managers (26%);
- inhabitants of large cities (27%);
- people who are confident they get a fair treatment while shopping (31%);
- people who have not heard of Federacja Konsumentów (29%);
- people who have most confidence in information about consumer rights obtained from family and friends (36%).

In comparison with the entire population, the following types of respondents are more likely to consult a lawyer:

- respondents aged 25-39 (13%);
- those who continued their education up to the age of 20 or longer (16%);
- managers (21%) and self-employed people (15%);
- those who do not feel confident about getting a fair treatment when shopping (13%);
- those who would most trust a lawyer to provide information about consumer rights (18%).

The respondents who claim they know their rights when doing various types of shopping are more likely to consult a lawyer if they encounter a problem. This is most often the case with respondents who know their rights when buying package travel (18%).
Consulting a lawyer vs. awareness of one’s rights...

I consult a lawyer

- Total: 8%
- When you buy your package holiday trip: 18%
- When you buy on the Internet or a mail catalogue: 14%
- When you buy from door-to-door sellers: 14%
- When you have a problem with your phone bill: 12%
- When taking out a loan to make a major purchase (car, washing machine, etc.): 10%
- When the household device you just bought does not work properly: 9%

The following groups of respondents are most likely to do nothing when they encounter problems in buying one of the listed items:

- respondents aged 55+ (25%);
- the unemployed (16%) and pensioners (22%).

Passivity in the face of problems vs. unawareness of one’s rights...

I do nothing

- Total: 12%
- When you have a problem with your phone bill: 15%
- When you buy on the Internet or a mail catalogue: 13%
- When taking out a loan to make a major purchase (car, washing machine, etc.): 13%
- When you buy from door-to-door sellers: 11%
- When you buy your package holiday trip: 11%
- When the household device you just bought does not work properly: 10%

Unawareness of consumer rights in different situations does not essentially increase the likelihood of passive behaviour in the face of shopping problems.
3. Awareness of one’s rights

This part of the report discusses the awareness of consumer rights among the Polish public.

3.1. Are Poles aware of their rights as consumers?6

In which situations do Poles know their rights best/worst? Who is most/least aware of those rights?

Only 9% of consumers declare they know their rights as consumers ‘very well’ or ‘fairly well’ in five or six of the listed situations (taking out a loan, problems with a telephone bill, buying package travel, shopping online, buying from door-to-door sellers, when a newly purchased household device does not work). 23% of the respondents did not declare awareness of their rights in any of the listed situations. More then one quarter of consumers (28%) is aware of his/her rights in three or four of the listed situations. The highest percentage of respondents (40%) know they rights only in one or two situations.

Most Polish consumers themselves think they don’t know their rights: 61% don’t know their rights when they buy on their doorstep, 55% don’t know their rights when they buy on the internet or from a mail order catalogue, 60% don’t know their rights when they take a credit to buy a washing machine, 50% don’t know their rights when they buy a package holiday.

6 Source: question QB6.
The highest number of respondents declare that they know they rights when the household device they just bought does not work properly (67%) and when they have problem with they phone bill (52%). However one quarter (26%) of consumers in the first situation and more then one third (37%) in the second situation do not know they rights.

- In all cases people with a university degree are more likely to believe that they know their rights.
- In most cases middle-aged respondents are more confident than young adults 15-24, one exception being online purchases. In the latter case young consumers are most likely to know their rights.

<table>
<thead>
<tr>
<th>QB6 Do you think that you know your rights as a consumer in each of the following situations?</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you buy from door-to-door sellers</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>When you buy on the Internet or a mail catalogue</td>
</tr>
<tr>
<td>When you buy your package holiday trip</td>
</tr>
<tr>
<td>When you buy from door-to-door sellers</td>
</tr>
<tr>
<td>When taking out a loan to make a major purchase (car, washing machine, etc.)</td>
</tr>
<tr>
<td>When you have a problem with your phone bill</td>
</tr>
<tr>
<td>When the household device you just bought does not work properly</td>
</tr>
</tbody>
</table>

3.2. Do Poles give more attention to consumer rights compared to last year?\(^7\)

One in four Poles (26%) claim they now give more attention to his rights as consumers than one year earlier. Only three out of a hundred (3%) claim they pay less attention to those matters. The majority of consumers (67%) do not think they have changed their habit since last year.

\(^7\) Source: question QB7.
The following groups of respondents claim they pay more attention to their consumer rights compared to last year:

- respondents aged 15-24 (40% of them claim to give more attention than last year);
- students (41%);
- people who have heard about consumer rights from the media (29% vs. 18% of those who have not heard or seen any such messages);
- people who do not feel confident about being treated fairly when shopping (40%);
- those who encountered some problems when buying goods or services;
- those who believe that media devote much more attention to consumer rights now vs. one year ago (56%);
- people who have heard about consumer rights from the media in recent days (32%) or in the preceding month (35%).

3.3. **Consumer rights in Poland and the EU**

The last chapter of the report discusses Poles’ perception of consumer rights in their country vs. other EU countries. Do Poles think they have more or fewer rights as citizens of other EU member states?

Poles often believe that their consumer rights are not as good as those in other EU countries. Nearly a half of Poles (46%) believe that they have fewer rights than citizens of other EU countries. One third of the respondents (35%) think their rights are the same. Only one in a hundred of interviewed Poles (1%) feel that consumer rights in Poland are broader than those in other EU member states.

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8 Source: question QB22.
The following groups of respondents are more likely to believe that they have less consumer rights than other EU citizens:

- those who continued their education up to the age of 20 or longer (50% of mentions);
- respondents aged 40-54 (51%);
- residents of small and medium towns (50%);
- people who have heard about consumer rights from the media (49%);
- those who do not feel confident about being treated fairly in their daily shopping (58%) and when making major purchases (62%);
- respondents who have recently encountered some problems while shopping, e.g. when buying a computer (67%) or a household device (67%).
4. Consumer organisations

The most important organisations in Poland which protect consumer rights and offer advice in case of any problems are Urząd Ochrony Konkurencji i Konsumentów (UOKiK, Office for Competition and Consumer Protection), Federacja Konsumentów (FK, Consumer Federation) and Stowarzyszenie Konsumentów Polskich (SKP, Association of Polish Consumers).

4.1. Where would Poles go for information about consumer rights?9

In search of advice or information on consumer rights most Poles declare they would turn to consumer associations (57%) but, interestingly, one in three (33%) would speak to a shopkeeper. One in four Poles (23%) would consult a lawyer and one in five (21%) would seek advice from friends or family. The Government is not seen as a source of information about consumer rights (6%), nor are the European Union institutions (only 5% mentioned the EU information office in Poland).

QB8 From the following list, where would you go for information or advice about your consumer rights?

- A consumer association: 57%
- Shopkeepers: 33%
- Lawyers: 23%
- Friends and relatives: 21%
- The Government: 6%
- The European Union information office in Poland: 5%
- Other: 1%
- No opinion: 4%

In comparison with the total population, the following would be more likely to approach a consumer association:
- respondents aged 25-39 (65% of them would) and 40-54 (68%);
- those who continued their education up to the age of 20 or longer (70%);
- managers (82%) and other white-collar workers (73%) as well as people in manual jobs (70%);

9 Source: question QB8.
respondents who have heard about *Federacja Konsumentów* (68%) or *Stowarzyszenie Konsumentów* (66%); 
- people who have heard about consumer rights from the media (63%); 
- those who ask a consumer association for assistance in case of problems encountered while shopping (96%).

The following types of respondents are more likely to seek information from shopkeepers:
- those who finished their education at the age of 15 or earlier (40%);
- pensioners (39%);
- inhabitants of rural areas (40%).

The youngest respondents, aged 15-24, would be less likely to turn to a consumer association or shopkeepers but more likely to consult a lawyer, their friends/families, and EU information offices. Respondents aged 25-39 and 40-54 would prefer a consumer association but would be less likely to ask their family or friends for advice. The oldest respondents, aged 55+, have least trust in consumer associations and would prefer to contact shopkeepers and friends/family members.

The least educated respondents (finished their education at the age of 15 or earlier) would be more likely to seek information about consumer rights from shopkeepers as well as family and friends. The most educated respondents (i.e. those who continued their education up to the age of 20 or longer) would most likely turn to a consumer association. Students would prefer to talk to lawyers, friends/family, government and EU information office.
Consumers from urban areas would be most likely to approach consumer associations for information about consumer rights. Those living in large cities would be very likely to consult a lawyer whereas Poles from rural areas would prefer to ask a shopkeeper rather than a consumer association.
4.2. Who would Poles trust the most to provide correct information about consumer rights?¹⁰

Poles would place most trust in consumer associations (49%) to provide correct information about consumer rights. Further positions in the ranking, with much lower percentages are occupied by: lawyers (18%) and friends/family (14%). While one in three respondents would approach shopkeepers for advice, much fewer consumers actually place high trust in them (6%). The EU information office was mentioned very rarely in this case (4%) and so was the Government (3%).

![Charts showing the results of the poll: A consumer association (49%), Lawyers (18%), Friends and relatives (14%), Shopkeepers (6%), The European Union information office in Poland (4%), The Government (3%), Other (1%), No opinion (6%).]

Compared with the total population, the following respondents place more trust in consumer associations:

- respondents aged 25-39 (57%) and 40-54 (56%);
- those who continued their education up to the age of 20 or longer (63%);
- managers (74%) and other white-collar workers (58%) as well as manual workers (57%);
- respondents from small and medium towns (55%) as well as big cities (55%);
- those who have heard about Federacja Konsumentów (58%) and Stowarzyszenie Konsumentów (56%);
- people who have heard about consumer rights from the media (54%)
- those who turn to a consumer association when they encounter a problem while shopping (72%).

¹⁰ Source: question QB9.
The youngest respondents (aged 15-24) are more likely than other Poles to place trust in lawyers, family/friends, government and the EU information office, but still trust consumer associations more (40%). Respondents aged 25-39, 40-45 and 55+ would place most trust in a consumer association but the oldest respondents (aged 55+) would also place more trust than other Poles in their families and shopkeepers.
All respondents most trust consumer associations but there are some differences between people with different level of education. The least educated respondents (who finished their education at the age of 15 or earlier) would be more likely to trust information obtained from their families/friends. The most educated respondents (those who continued their education up to the age of 20 or longer) would mainly trust a consumer association. In comparison with the rest of Poles students are more likely to have confidence in lawyers, different levels of government and friends/family.

**QB9 Who of the following would you trust the most to give you correct information and advice on your consumer rights?**

<table>
<thead>
<tr>
<th>Source</th>
<th>Village</th>
<th>Small and medium towns</th>
<th>Large cities</th>
</tr>
</thead>
<tbody>
<tr>
<td>A consumer association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shopkeepers</td>
<td>4%</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Lawyers</td>
<td>16%</td>
<td>16%</td>
<td>21%</td>
</tr>
<tr>
<td>Friends and relatives</td>
<td>14%</td>
<td>11%</td>
<td>17%</td>
</tr>
<tr>
<td>The Government</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>The European Union information office in Poland</td>
<td>5%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>No opinion</td>
<td>2%</td>
<td>6%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Inhabitants of urban areas place most trust in consumer associations when it comes to information about consumer rights. Citizens from rural areas more often than this from towns and cities declare trust in shopkeepers, lawyers, friends and families.

The largest group of Poles would approach consumer associations, which enjoy the greatest trust. While one in three Poles would seek information from shopkeepers, only 6% consider this source more credible than any other.
The European Union information office in Poland

The majority of consumers who consider certain source of information more credible than any other would approach this person or organisation for information about consumer rights. Most often it is the case of respondents who mainly trust shopkeepers or consumer association (85%). The only exception are persons who place most trust in EU information office in Poland – only 38% of them would go to this office for help.
QB9 Who of the following would you trust the most to give you correct information and advice on your consumer rights? Answers of respondents who would ask certain person or organisation for advice.

People who would approach certain person or organisation for advice would have more trust in this person or organisation to give them correct information than whole population. For example among people who would go for advice to a consumer association 72% would trust most this organisation (compared to 49% among all respondents).

4.3. Which consumer organisations are familiar to Poles?\textsuperscript{11}

The declared awareness of \textit{Urząd Ochrony Konkurencji i Konsumentów}, the Polish government agency responsible for competition and consumer protection, \textit{Federacja Konsumentów} and \textit{Stowarzyszenie Konsumentów Polskich} is quite high. Nearly three quarters of Poles (71%) say they have heard of \textit{UOKiK}. Fewer (but still more than a half) say they have heard of the main consumer associations, \textit{Federacja Konsumentów} (55%) and \textit{Stowarzyszenie Konsumentów Polskich} (56%).

\textsuperscript{11} Source: question QB10.
QB10.1 Have you ever heard of Urząd Ochrony Konkurencji i Konsumentów?

- Yes: 29%
- No: 71%

QB10.2 Have you ever heard of Federacja Konsumentów?

- Yes: 45%
- No: 55%

QB10.3 Have you ever heard of Stowarzyszenie Konsumentów Polskich?

- Yes: 44%
- No: 56%

**Federacja Konsumentów** is more familiar to these respondents:
- people aged 25-39 (60%) and 40-54 (60%);
- people who continued their education up to the age of 20 or longer (70%);
- managers (73%) and other white-collar workers (76%);
- inhabitants of large cities (68%);
- people who have heard about consumer rights from the media (64%).

In comparison with the rest of the population, the following groups are more likely to have heard about **Stowarzyszenie Konsumentów**:
- white-collar workers (71%);
- inhabitants of small and medium towns (64%);
- people who have heard about consumer rights from the media (63%).
17% of Poles have not heard of any of the three institutions, 19% have heard of one of them, 28% are familiar with two and 36% have previously encountered all three names.

**QB10 Awareness of consumer rights organisations**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>36%</td>
<td>knows all three</td>
</tr>
<tr>
<td>28%</td>
<td>knows two of them</td>
</tr>
<tr>
<td>19%</td>
<td>knows one of them</td>
</tr>
<tr>
<td>17%</td>
<td>knows none</td>
</tr>
</tbody>
</table>

**4.4. Federacja Konsumentów [Polish Consumer Federation]**

The majority of respondents who have heard of *Federacja Konsumentów* heard this name on television (80%). One in eleven respondents (9%) read about this organisation in the press. Very few respondents learnt about FK from the radio (2%), from friends/relatives (3%) and from the Internet (1%).

Television as a source of information about *Federacja Konsumentów* was more frequently reported by respondents who finished their education at the age of 15 or earlier (92%). The Internet as a way to hear about *Federacja Konsumentów* was mentioned nearly exclusively by students (7% of them). This name was heard on the radio by twice as many respondents aged 55+ (4%) vs. the total population and the press was most commonly mentioned by managers (17%).

**QB11 Where did you hear about Federacja Konsumentów?**

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>On TV</td>
<td>80%</td>
</tr>
<tr>
<td>In the press</td>
<td>9%</td>
</tr>
<tr>
<td>From friends and/or relatives</td>
<td>3%</td>
</tr>
<tr>
<td>On the radio</td>
<td>2%</td>
</tr>
<tr>
<td>On the Internet</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
<tr>
<td>No opinion</td>
<td>2%</td>
</tr>
</tbody>
</table>

12 Source: question QB11 to QB14.
Four out of a hundred of Poles aged 15+ (4%) have taken advantage of assistance provided by *Federacja Konsumentów*, and the respective percentage for those who are familiar with the name of FK was 7%. Those were more often women (9%) than men (4%) as well as respondents who continued their education up to the age of 20 or longer (9%) and managers (11%).

**QB12 Did you ever ask Federacja Konsumentów for information or advice?**

![Chart showing 7% yes, 93% no]

As a rule, respondents who approached FK for help or advice express positive or very positive opinions about this organisation. 79% of them agreed that people working at FK were helpful and the same percentage agreed that advice received from FK was useful. The lowest percentage (albeit also high) admit that the Federation effectively handled their case (56%).
QB13.1 The people working at Federacja Konsumentów were helpful

<table>
<thead>
<tr>
<th>Totally agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Totally disagree</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>38%</td>
<td>41%</td>
<td>13%</td>
<td>2%</td>
<td>6%</td>
</tr>
</tbody>
</table>

QB13.2 The advice received from Federacja Konsumentów was useful

<table>
<thead>
<tr>
<th>Totally agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Totally disagree</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>31%</td>
<td>48%</td>
<td>12%</td>
<td>2%</td>
<td>6%</td>
</tr>
</tbody>
</table>

QB13.3 The handling of my request to Federacja Konsumentów was effective

<table>
<thead>
<tr>
<th>Totally agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Totally disagree</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>21%</td>
<td>35%</td>
<td>22%</td>
<td>9%</td>
<td>12%</td>
</tr>
</tbody>
</table>

(*)

38% of consumers who approached FK for help totally agreed that people working there were helpful. 31% totally agreed that the advice from FK was useful and 21% totally agreed that the handling of their request by FK was effective.

As regards negative opinions, one in three consumers who approached FK for assistance (31%) do not agree that FK effectively handled their case. The percentages of consumers believing that people at FK were not helpful and the advice was not useful were twice as low (15% and 14% respectively).

The vast majority (88%) of consumers who have used the advice and help provided by Federacja Konsumentów would encourage relatives and friends to approach this organisation. More than a half would definitely do so (58%), one in three (30%) would probably do so. Approximately a tenth of those consumers (12%) would not encourage their friends and relatives to contact FK (5% would definitely not do so).

13 The respondent base being very small, these results should be considered with caution.
4.5. Would Poles be willing to support independent consumer associations?¹⁴

Under a half of Poles are willing to support an independent consumer association. The preferred format is to transfer a percentage of one’s taxes instead of paying them to the state – this option is acceptable to 41% of Poles. One in four Poles would be willing to pay an annual membership fee of PLN 10 (23%).

68% of Poles would not agree to pay a membership fee of PLN 10 to an independent consumer association and 48% would not agree to give part of their taxes to such an association.

The following types of consumers would be more willing to pay PLN 10 a year to an independent consumer association:

- more men than women (27% vs. 20%);
- a higher percentage of well-educated respondents, i.e. those who continued their education up to the age of 20 or longer (28%) than less educated respondents, who finished their education at the age of 15 or earlier (11%); 

¹⁴ Source: question QB15.
- a higher percentage of people who have heard about consumer rights from the media (25%) than those who have not heard such messages from the media (15%);
- a higher percentage of respondents who have heard of FK (26%) than those who are not familiar with this name (19%);
- a higher percentage of consumers who ask a consumer association when they encounter problems (46%) and of those who would place more trust in consumer associations to provide correct information about consumer rights (26%);
- self-employed people (28%), managers (27%), manual workers (29%) and students (29%).

The willingness to give part of their taxes to an independent consumer association was more often declared by:

- men (45%);
- respondents aged 15-24 (48%);
- those who continued their education up to the age of 20 or longer (48%);
- managers (51%), other white-collar workers (47%), manual workers (48%) and students (47%);
- those who would place more trust in consumer associations to provide correct information about consumer rights (49%);
- who approach a consumer association when they encounter problems while shopping (65%).

17% of Poles are willing to support a consumer association by both paying an annual membership fee and giving some of their taxes to such an organisation. 20% would only support such an organisation with part of their taxes and 5% would only pay a membership fee. 42% of the respondents are not willing to provide support in any of the two ways.

<table>
<thead>
<tr>
<th>QB15 Would you be willing to support an independent consumer association by...?</th>
</tr>
</thead>
<tbody>
<tr>
<td>giving this association a percentage of your taxes</td>
</tr>
<tr>
<td>giving a percentage of taxes and paying an annual membership fee</td>
</tr>
<tr>
<td>paying an annual membership fee</td>
</tr>
<tr>
<td>not willing</td>
</tr>
<tr>
<td>DK</td>
</tr>
</tbody>
</table>
5. Consumer rights in the media

Every once in a while the media cover the subject of consumer rights, albeit perhaps not sufficiently. This chapter focuses on respondents' exposure to information on consumer rights in the media as well as media influence on awareness of consumer rights among Poles.

5.1. Has the media attention on consumer rights increased since last year?¹⁵

One in three consumers (35%) believe that media attention devoted to consumer rights has not changed since last year. 37% of Poles think that the media attention has increased a lot or slightly since last year whereas 15% of consumers feel that media attention on the subject has shrunk.

8% of the respondents think that the media now devote much more attention to consumer rights and 4% feel the attention has decreased a lot.

| QB16 Compared to last year, would you say that the overall media attention on your rights as a consumer has increased, decreased or remained unchanged? |
|---|---|---|---|---|
| Increased a lot | Slightly increased | Slightly decreased | Decreased a lot | Remained unchanged |
| 12% | 29% | 4% | 11% |

5.2. Have Poles seen or heard anything about consumer rights in the media?¹⁶

The vast majority of Poles (79%) say they have seen or heard something about consumer rights in the media but, in most cases, this happened quite a long time ago. Six out of ten respondents (6%) recall seeing or hearing some messages in the last few days, one in four (26%) has seen or heard such a message in the preceding few weeks. One third of the respondents (34%) recall such messages from the last few months and 13% saw or heard

¹⁵ Source: question QB16.
¹⁶ Source: question QB17.
something about consumer rights earlier. One in five consumers (18%) cannot recall any media messages devoted to consumer rights.

QB17 Have you seen or heard anything in the media about consumer rights?

The following types of respondents were more likely to recall some media messages concerning consumer rights:
- those who continued their education up to the age of 20 or longer (88%);
- inhabitants of large cities (86%);
- respondents aged 25-39 (85%);
- managers (92%) and other white-collar workers (86%).

5.3. Where do Poles encounter messages about consumer rights?17

Most respondents who recall any media messages about consumer rights mention television as the source (86%), incl. TV programmes (78%) or TV advertising (8%). Other media are mentioned far less frequently: magazines or newspapers (8%), radio (4%), Internet (1%). Less than 1% of respondents mentioned brochures or leaflets in this context. Hence, television is the main source of information on consumer rights in Poland.

QB18 Where did you see or hear information on consumer rights?

17 Source: question QB18.
Television as a source of messages on consumer rights was most often mentioned by less educated respondents, who finished their education at the age of 15 or earlier (93%) as well as the unemployed (92%) and manual workers (90%). Magazines and newspapers as sources of information were mentioned by students (12%) and inhabitants of large cities (15%).

5.4. What were the sources of TV or press advertising concerning consumer rights?¹⁸

One in three respondents (32%) who have seen a TV or press advertisement concerning consumer rights believe it had been placed by Urząd Ochrony Konkurencji i Konsumentów, and one in five (22%) think it was Federacja Konsumentów. One third of the respondents were unable to identify the institution behind the advertisement they had seen. Very few respondents mentioned the Polish government (5%) or the European Union (4%).

5.5. Are the people who have heard about consumer rights in the media more aware of their own rights?¹⁹

The respondents who recall media coverage on consumer rights declare a greater awareness of their rights than those who cannot recall any such messages. Information provided in the media presumably influence the knowledge of consumer rights among Poles.

¹⁸ Source: question QB19.
¹⁹ Source: question QB6 and QB17.
Information in the media vs. awareness of one's own rights

- When the household device you just bought does not work properly: 47% have heard, 73% have not heard.
- When you have a problem with your phone bill: 31% have heard, 58% have not heard.
- When taking out a loan to make a major purchase (car, washing machine, etc.): 22% have heard, 33% have not heard.
- When you buy your package holiday trip: 13% have heard, 27% have not heard.
- When you buy on the Internet or a mail catalogue: 13% have heard, 19% have not heard.
- When you buy from door-to-door sellers: 9% have heard, 16% have not heard.
6. ‘Sprawdź jakie masz prawa’ [check what your rights are]

6.1. Have Poles heard the slogan before?20

In the first question in this part of the questionnaire the respondents were asked if they had encountered the slogan which, in fact, had not yet been used to promote consumer rights. The question was asked to provide a benchmark for measuring impact of the information campaign on consumer rights which uses this slogan. The survey was conducted before the beginning of the campaign.

One third of Poles (35%) claim they have heard the message Sprawdź, jakie masz prawa. Two thirds (65%) say they have never heard it. Familiarity with the slogan was most commonly declared by:

- young respondents aged 15-24 (45% of positive responses);
- students (47%).

QB20 Have you heard the message "Sprawdź, jakie masz prawa"?

The percentage of persons who answered positively to the question about contact with the slogan „Sprawdź, jakie masz prawa” (Check what your rights are) seems to be surprisingly high. This result can be explained by the very general wording of the slogan which may refer to many different areas of life. In fact, various institutions (public institutions, companies, media) also appeal: „Check what your rights as a young man looking for a job are”, "Check what your rights (and duties) as VAT taxpayer are", "Check what your rights as an employee are", "Check what your rights (and duties) are when you are buying insurance policy".

20 Source: question QB20.
6.2. How is the message perceived?21

The respondents were then asked about their opinions about the message Sprawdź, jakie masz prawa. Their responses are discussed below.

Consumers expressed very positive opinions about the slogan Sprawdź, jakie masz prawa. The largest percentage of respondents (85%) believe that the slogan is helpful. Slightly fewer (80%) consider it easy to remember and easy to understand and 79% think it is relevant. The lowest percentage (but still a high one) considered the slogan to be interesting (69%). 71% of Poles consider it convincing and 74% believe that it raises awareness of consumer rights.

In comparison with the total population this slogan was more often considered ‘interesting’ by white-collar workers (78%) and the unemployed (75%). It was more often described as ‘relevant’ by respondents aged 25-39 (84%), those who continued their education up to the age of 20 or longer (84%) and self-employed respondents (84%). ‘Helpful’ was the adjective chosen more often by white-collar workers (90%). Self-employed people described the slogan as ‘easy to understand’ (87%), ‘easy to remember’ (86%) and ‘convincing’ (77%). Also the unemployed respondents considered it convincing (78%). Groups who were more likely to believe that the slogan ‘raises awareness of consumer rights’ include: respondents aged 25-39 (82%), self-employed people (82%) and manual workers (79%).

21 Source: question QB21.
Conclusion

The survey was conducted to test the assumptions that the level of awareness of consumer rights and consumer organizations is low as well as interest for membership in such organization. The results of the study will be used as a benchmark to measure impact of information campaign on consumer rights.

The results confirm the presumption that awareness of consumer rights is not very high in Poland. While most Poles know what to do when a newly purchased household device does not work properly, they are far less knowledgeable about their rights when shopping online or buying from door-to-door sellers. A quarter of consumers do not know their rights in any of the situations listed in the questionnaire. One in ten would not do anything when a problem occurs, which probably means that they do not know how to behave.

Well-educated, middle-aged respondents from cities, managers and white-collar workers are most knowledgeable about their rights as consumers. The picture is much more grim among young and elderly people, poorly educated respondents or inhabitants of rural areas.

Consumer associations enjoy a high degree of trust among the Polish public. This is where most Poles would seek information about their rights. Moreover, consumer associations are also considered to be credible as sources of information. Nearly a half of Poles would be willing to provide financial support to an independent consumer association, which comes as no surprise since they trust such organizations.

Urząd Ochrony Konkurencji i Konsumentów, Federacja Konsumentów and Stowarzyszenie Konsumentów Polskich are fairly well-known by Poles. However only 4% of consumers approached Federacja Konsumentów for information or advice. All this means that even if Poles have heard the names of various consumer organizations they probably do not know that they can ask them for help.
Polish consumers feel fairly confident: the majority think they are treated fairly when shopping. However, their responses to other questions indicate that the situation in Poland is not as rosy as it may seem from such declarations. The vast majority of Poles think that the justice system in their country is inefficient in punishing unfair vendors and Poles have less rights than consumers in other EU countries.

The majority of respondents have encountered some messages on consumer rights in the media, most of them on television. The Internet as a source of such communication was mentioned mostly by young respondents whereas the elderly respondents mainly heard about consumer rights on the radio. However, television remains the primary source of information for all respondent groups.

Unfortunately, most respondents who recall some media messages about consumer rights also claim it was a long time ago, which may mean that the media do not devote too much attention to the subject. This is a pity because respondents who can recall hearing or seeing something about consumer rights are more likely to know how to cope with problematic situations.

Summing up, awareness of consumer rights in Poland seems to be fairly good but not universal. The majority of consumers (albeit not all) know where to go in case they encounter any problems while buying goods and/or services. However, Polish consumers do not feel that their rights are fully protected, which means that a lot remains to be done in consumer education and consumer protection in Poland. The information campaign concerning consumer rights launched by the EU may help to raise consumer confidence in this country.
The maximum standard error attributable to sampling and other random effects

<table>
<thead>
<tr>
<th>Sample size</th>
<th>1%</th>
<th>3%</th>
<th>5%</th>
<th>10%</th>
<th>15%</th>
<th>20%</th>
<th>25%</th>
<th>30%</th>
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<td>4.9%</td>
<td>5.5%</td>
<td>6.0%</td>
<td>6.4%</td>
<td>6.6%</td>
<td>6.8%</td>
<td>6.9%</td>
<td>6.9%</td>
</tr>
<tr>
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<td>1.2%</td>
<td>2.1%</td>
<td>2.7%</td>
<td>3.7%</td>
<td>4.4%</td>
<td>5.0%</td>
<td>5.4%</td>
<td>5.7%</td>
<td>5.9%</td>
<td>6.1%</td>
<td>6.2%</td>
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<td>4.9%</td>
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<td>5.4%</td>
<td>5.6%</td>
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<td>350</td>
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<td>1.8%</td>
<td>2.3%</td>
<td>3.1%</td>
<td>3.7%</td>
<td>4.2%</td>
<td>4.5%</td>
<td>4.8%</td>
<td>5.0%</td>
<td>5.1%</td>
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<td>3.5%</td>
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<td>4.5%</td>
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<td>2.8%</td>
<td>3.3%</td>
<td>3.7%</td>
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