



EU AT



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European Economic and Social Committee

EUROPEAN CONSUMER DAY

"Consumer education"

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Address

by

Ms Ursula Haubner

Federal Minister for Social Security, Generations and Consumer Protection of Austria

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CHECK AGAINST DELIVERY

Welcome and introduction:

I warmly welcome you to the 8th European Consumer Day here in Vienna.

This event has been organised by the EU presidency and the EESC, which launched the Consumer Day in 1999. It was set up with the aim of informing the European public about European consumer protection policy and ongoing activities related to it. Each year various relevant subjects are discussed - this year it is the turn of consumer education.

I am pleased to welcome here today:

- EESC President, Dr Sigmund,
- State Secretary, Mr Dolinschek, from the Austrian Social Security Ministry, responsible for consumer affairs,
- the representatives of the European Commission and the European Parliament,

and, of course, all the experts who are taking part in this conference.

Thank you all for taking part and contributing to this important subject.

Ladies and Gentlemen,

Consumer protection has been playing a major role during our Council presidency. We have organised three major events on this subject in Austria: a conference on "effective access to justice", a workshop on out-of-court dispute settlement, and today's consumer day dedicated to consumer education.

Before I come to the actual subject of discussion, let me briefly highlight, from the point of view of the presidency, the most important areas of work, both ongoing and planned, relating to consumer protection:

During its presidency, Austria is continuing its intensive work on two important dossiers:

- the proposal for a Directive on consumer credit and
- the proposal for a Programme of consumer action in the field of health and consumer protection (2007-2013).

In the case of cross-border credit, consumer protection standards are also to be improved.

The scope of the directive is particularly relevant. Surety agreements are excluded, which is of fundamental importance.

Our aim is to carry the negotiations forward and to work towards a constructive and appropriate outcome from the point of view of consumers; one that will ultimately also benefit the internal market.

Many Member States have already expressed doubts about the proposal for a programme of consumer action in the field of health and consumer protection (2007-2013).

The Conference of Presidents of the European Parliament is also in favour of establishing separate programmes emphasising the independent nature of consumer policy and transparency.

Initiatives to support consumer education are an important part of consumer policy. This is the subject of our discussion today.

On the whole, education is moving more and more into the forefront in the EU thanks to the Lisbon Strategy.

In February this year, the Council of Education, Youth and Culture Ministers, referring to the EU action programme in the field of lifelong learning 2007-2013, highlighted eight key competences which every person in a knowledge society should have, including intercultural, social, and civic skills. In my view, consumer education should also be listed here.

Education (both at school and beyond) starts at an early age and continues throughout life; indeed this is the meaning of lifelong learning. This is also why consumer education must start early. This is already the third year the European school calendar has been issued. It not only gives young Europeans a basic understanding of consumer rights in their own country, but also a good overview of the European institutions and decision-making procedures.

Consumer education must give consumers the knowledge and skills to protect their rights better themselves.

This year's calendar draws attention to the role of networks and NGOs as deliverers of consumer education, and to adults and youth as its recipients.

Ladies and Gentlemen,

The fact that the network of senior consumer policy officials of the Member States launched by the European Commission (the Consumer Policy Network) has also set up a working group on consumer education confirms that I was well advised to establish an Austrian working group on the same subject in 2003. The group will report on its work at a later stage.

Looking at the results of various studies on Europeans' knowledge of consumer rights, of how capital markets work and hence also of the all-important principle of pension provision, and of the

consequences of global economic policy interdependence, I think you will agree with me that a lot still needs to be done.

On an individual level, it is very important for people to know about their rights. They themselves have the power to influence and steer the market.

Experience shows that the task at hand is a difficult one. However, we must also not forget that the funds allocated to consumer education are more than matched by the huge, corporate marketing and advertising budgets. Our approach to consumer education should therefore be equally creative and provocative, with the intention of giving consumers new options, and showing them that it is largely their decisions that influence the market.

Today's conference is a step in the right direction.

Dialogue between the representatives of European, national and regional interest groups is the key here. We can learn from one another, exchange ideas and seek common approaches.

Thank you.
