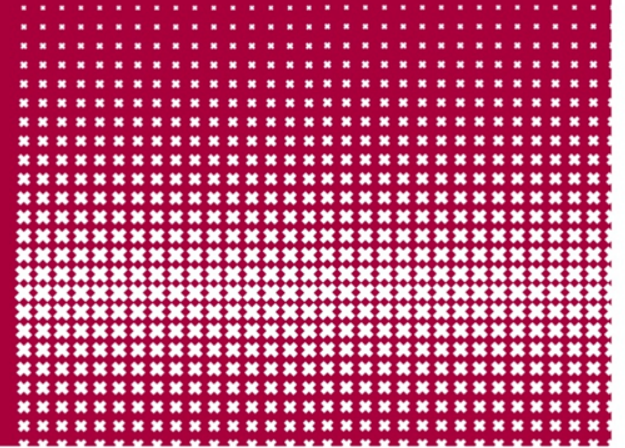




Dr. Katalin Cseres



Measuring consumer detriment and improving consumer policy

Discussion of Christian Thorun' s paper

16 November 2016

Three comments I.

- **Consumer detriment:** physical harm, monetary loss, satisfaction less than consumer's *ex ante* expectation OR
 - Denial of a transaction sought by a consumer (Canada, Office of Consumer Affaires), see also access justice H-W. Micklitz
 - Width and depth of detriment: different degrees of detriment
 - Consumer/citizen welfare

Three comments II.

- **Who is the consumer?**
- EU definition is under pressure – “acting for purposes outside of his trade, craft, profession and business”
- Normative concept is being challenged
- Weak - weaker (vulnerable, disadvantaged)
 - How are they defined?
- Active - responsible consumers?

Three comments III.

- **Methodology**
- What is a robust and sound methodology for consumer cases?
 - one-dimensional or multi-dimensional (composite) indicator that explicitly weighs and aggregates the different aspects considered
- Complaints based: unavoidable paradox
=>agency intervention increases consumer awareness, which may increase the number of complaints