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# Competition Policy Brief

## Estimating customer savings generated by competition enforcement in the EU

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### In a nutshell

Using a relatively simple method inspired by the OECD, DG Competition estimates every year the direct customer savings generated by the European Commission's (EC) antitrust, cartel and merger enforcement actions. These savings are in the order of EUR 12-21 billion per year on average over the past decade.

However, competition enforcement within the EU is a joint effort by the EC and the national competition authorities (NCAs) of the different EU Member States. Accordingly, this policy brief presents for the first time results of an aggregation exercise, reporting the combined EU customer savings generated by competition policy enforcement at EU level by the EC and at national level by NCAs.

Over the 5-year period 2020-2024, the annual number of interventions by the participating NCAs is significantly higher than that of the EC, while customer savings per case are lower, reflecting the work-sharing between the EC and the NCAs within the ECN. The estimated total direct customer savings from all interventions by the participating NCAs are in the range of EUR 6.5-9.8 billion per year on average. Combined with the corresponding estimate for the EC, this gives total customer savings in the EU of EUR 18-30 billion, or ca. EUR 100-155 per EU household on a yearly basis.


### Introduction

Measuring the economic impact of competition enforcement is an important part of the European Commission's (EC's) efforts to improve its enforcement practices and show, through communication and advocacy, the benefits of competition enforcement. Measuring and communicating the economic impact of enforcement can show how competition policy brings 'value for money' for EU citizens and the EU economy as a whole.[1]

As set out in a previous policy brief (Competition Policy Brief No 1/2022), the EC's antitrust, cartel and merger enforcement actions aim to protect effective competition in the market, which in turn ensures lower prices, improved quality and increased innovation, benefitting consumers, businesses[2] and the EU economy as a whole. Starting in 2012, DG Competition has – on an annual basis – estimated and reported one element of these benefits, namely the *direct customer savings* (price savings) generated by its own enforcement actions under those three enforcement instruments.[3]

Importantly, however, competition enforcement within the EU is a joint effort by both the EC and the national competition authorities (NCAs) of the different EU Member States, which together make up the European Competition Network (ECN). Competition enforcement within the ECN is characterised by work-sharing and cooperation. Separate reporting of customer savings by the EC and the individual NCAs in their own respective jurisdictions will not fully depict the direct benefits of competition enforcement in the EU which result from joint efforts by both the EC and individual NCAs working together in a network.

The Commission, jointly with 21 NCAs, has therefore launched an initiative to produce estimates of aggregate joint customer savings, thereby obtaining a fuller and more accurate picture of total customer savings generated by competition policy enforcement in the EU.

Alongside presenting the latest results for the EC (2025), this policy brief therefore presents the results of a first aggregation exercise covering the years 2020-2024, aimed at quantifying the total EU customer savings generated by competition interventions by the EC and the NCAs of the EU which are members of the ECN.

This exercise aims to serve as the initial step in a longer-term project to highlight the collective benefits of competition enforcement based on

[1] For a discussion, see OECD (2023), Roundtable on assessing and communicating the benefits of competition interventions.

[2] Businesses are purchasers of intermediate goods and services.

[3] See, for instance, Annual Competition Report 2025, Directorate-General for Competition. Savings are calculated for the customers of the companies concerned, which may be either final consumers or intermediate customers, depending on the case.



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aligned methodologies used by various NCAs and the EC to quantify direct customer savings.

Throughout this brief, it must be borne in mind that the direct customer savings represent only a part of the overall economic benefits of competition enforcement. They are only the 'tip of the iceberg', because, first, antitrust, cartel and merger enforcement actions are likely to not only lead to lower prices, but also to improved quality and increased innovation, benefitting customers (i.e. consumers and businesses) and the EU economy as a whole. Second, enforcement interventions aim not only at halting the anticompetitive behaviour of market participants in specific cases (direct effect), but also at preventing future anticompetitive actions by other market participants (indirect deterrent effect). Third, enforcement decisions open the door for recuperation of *past damages* via private litigation, whereas the presented direct savings only estimate future damages incurred absent interventions[4]. Fourth, the direct and indirect effects of competition policy interventions generate important positive effects on the macroeconomic performance of the EU economy, in terms of employment, investment, productivity and growth[5].

Following a short recap of the methodology used, the current policy brief first presents the latest figures on the annual customer savings generated by EC interventions during the period 2012-2025. It then presents estimates of the direct customer savings generated by the 20 participating NCAs of the EU over the period 2020-2024, both providing a comparison with the EC savings, as well as first joint estimates.

## Customer savings: basic methodology and underlying assumptions

Estimating the direct customer benefits generated by EC and NCA competition policy interventions relies on a relatively simple and approximative methodology inspired by OECD guidance.[6] Direct customer savings generated by any intervention are presumed equal to the product of (i) the likely avoided price increase (or overcharge) as a result of that intervention, (ii) the relevant turnover in the affected market(s) and (iii) the expected duration of the price effect, i.e. the anticipated number of years that the anticompetitive impact would have lasted in the absence of the intervention[7]. Annual customer savings are then taken as the sum of the direct customer savings from all interventions in the given year.

Information on the three above components of customer savings is – to the extent possible - based on case-specific information, supplemented by the assumptions set out in Table 1 below, which are inspired by the economic literature and OECD guidance.[8] Importantly, these assumptions include an upper and lower bound on the likely avoided overcharge, as well as its expected duration, to express a certain degree of imprecision in these estimates. Consequently, the corresponding savings estimates are situated between these bounds.

**Table 1**: Assumptions used by DG Competition to calculate the customer savings from cartel, merger and antitrust interventions.

| | Merger cases | Cartel cases | Antitrust cases |
|---|---|---|---|
| **Avoided price increase** | 3-5% | 10-15% | 5-10%, unless case-specific information is available |
| **Affected turnover** | Annual turnover of all firms in the affected market(s) | Annual turnover of the companies under investigation in the affected market(s) | Annual turnover of the companies under investigation in the affected market(s) |
| **Expected duration of the price effect** | 2/3/5 years, depending on case specific information | 1/3/6 years, depending on case specific information | 1/3/6 years, depending on case specific information |

The approach is *ex ante* in nature (based on the information available at the time of the decision) and assumes that the Commission's decisions were *correct*, i.e. they effectively ended cartels, agreements and company conduct which were indeed anticompetitive and avoided mergers from taking shape that would indeed be likely anticompetitive[9]. The exercise is therefore to be distinguished from an *ex post* evaluation of interventions.

4 The extent to which recuperation effectively does take place in the future is difficult to predict and depends, inter alia, on whether customers will claim damages. Correspondingly, this aspect is not considered in the customer savings exercise, which is *ex ante* in nature (see also below).

5 For further details, see e.g. OECD (2014), Factsheet on how competition policy affects macro-economic outcomes.

6 OECD (2014), Guide for helping competition authorities assess the expected impact of their activities.

7 The savings over the full period are thus attributed to the year in which the decision is taken. In light of this, and also because the bulk of the work may have been performed in the year(s) before the decision, the numbers should not be perceived too strictly as the 'performance' of a particular year.

8 See OECD (2014), quoted above, and A. Dierx and F. Ilzkovitz (2020), Ex-Post Economic Evaluation of Competition Policy: the EU Experience (Kluwer)), Ch. 11. Please note that contrary to the OECD 2014 guidance paper, DG Competition considers ranges for the expected price effects of the competition policy interventions to reflect the ranges of such effects reported in the economic literature and the existing uncertainty over the average magnitude of such effects.

9 For this reason, the estimates are also not adjusted in the event the Commission Decision is later on in time overturned in Court. The impact of single cases lost in appeal does, however, not substantially impact the overall results.

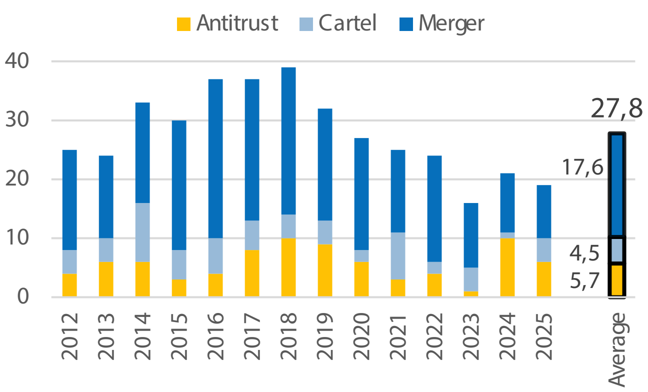
While the approach is approximative by nature, its main strengths are as follows:

1. The calculation method is simple and transparent
2. The underlying assumptions are conservative (but at the same time not unrealistically low)
3. The calculations can be performed at a relatively low cost by way of resources
4. Due to a 'law of large numbers' logic, aggregate figures for a given year or a number of years provide relatively robust ranges of outcomes and therefore a good idea of the overall *order of magnitude* of the true savings[10]

## Customer savings generated by EC interventions over the period 2012-2025

This policy brief contributes to an ongoing exercise in which DG Competition has calculated annual customer savings since 2012; It presents new estimates of the savings generated by EC interventions over the entire period (2012-2025). Over that period the EC undertook an average of approximately 28 interventions per year.[11] The majority of these interventions (63%) related to merger control, with the remainder of cases divided between cartel enforcement (16%) and antitrust interventions (21%). For a closer look at the annual number of interventions, as well as their distribution by instrument, see Figure 1.

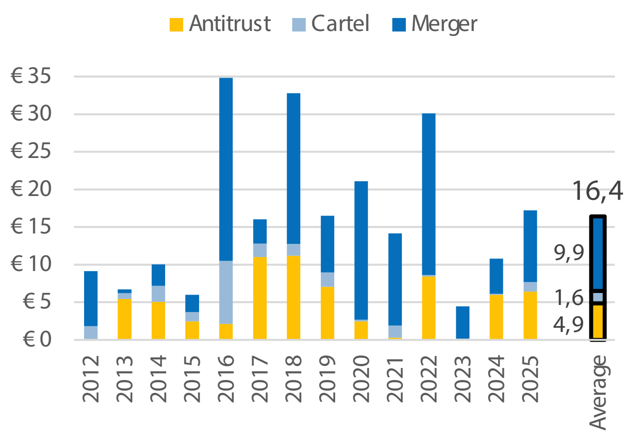
**Figure 1**: Number of EC interventions (2012-2025)




Over the same period, the estimated total customer savings from all competition interventions by the EC were in the range of EUR 171-288 billion (depending on the lower and upper bound assumptions). The annual average customer savings were therefore in the range of **EUR 12.2-20.6 billion**. Expressed on a per household basis, on average, this amounts to EUR 60-100 per EU household.[12] Comparing the direct savings with the budget of DG Competition for antitrust, cartel and merger enforcement, every EUR 1 spent on enforcement likewise generates around EUR 60-100 of savings.

The majority of savings resulted from merger control (60%) in line with the share of interventions reported above. Antitrust cases accounted for a larger share than their share of interventions (30%) and cartel enforcement generated a smaller share (10%). For an overview of the customer savings generated over time and by instrument, see Figure 2.

**Figure 2**: EC direct customer savings (2012-2025) in EUR bn[13]




In terms of sectors, it is interesting to observe that in the area of merger control most customer savings come from cases in the manufacturing and ICT sectors, in cartels from manufacturing, whereas in antitrust, customer savings are more evenly distributed amongst several sectors: ICT, food, finance, utilities, manufacturing, retail and transport (see Figure 3).

[10] Figures for individual cases are by the nature of the process less robust and therefore not reported in this policy brief.

[11] The sample of decisions ('interventions') used for the customer savings calculations consists of decisions concerning anticompetitive mergers, cartels and non-cartel antitrust conduct and agreements. Merger interventions include phase II prohibitions, phase II clearances subject to remedies, phase II abandonments and phase I clearances with remedies. Cartel interventions consist of prohibition decisions under Article 7 of Reg. 1/2003. Antitrust interventions include prohibition decisions under Article 7 and commitment decisions under Article 9 of Reg. 1/2003, as well as 'informal interventions' (see details below).

[12] Estimate based on 200 million households in the EU. This figure is derived using 2023 household statistics based on the European Union Labor Force Survey (EU-LFS). See: [Household composition statistics - Statistics Explained - Eurostat]. It should be emphasized that the 'savings per household' merely reflect aggregated estimates. The actual savings may differ from country to country and from market to market, depending on which product and geographic markets are concerned by the intervention. Furthermore, the savings are calculated for the direct customers of the companies concerned, which may be final consumers in some instances, but will relate to intermediate customers in other instances, depending on the intervention.

[13] The savings presented here are an average of the upper and lower bound.

**Figure 3**: Average annual customer savings by sector (2012-2025) in EUR bn

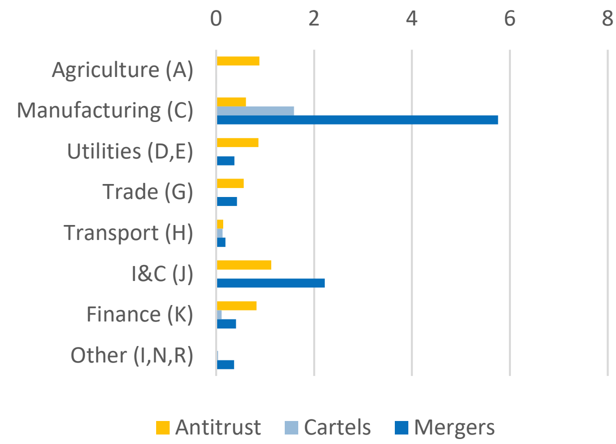
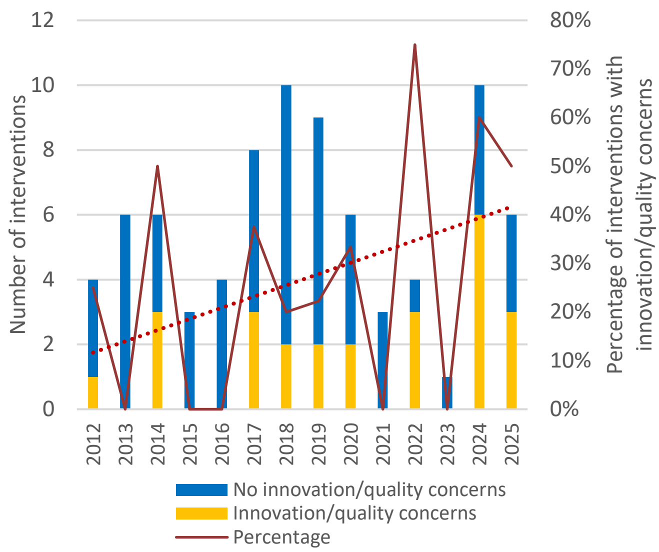



**Figure 4**: Relevant theories of harm in EC antitrust interventions and the prevalence of innovation/quality concerns (2012-2025)

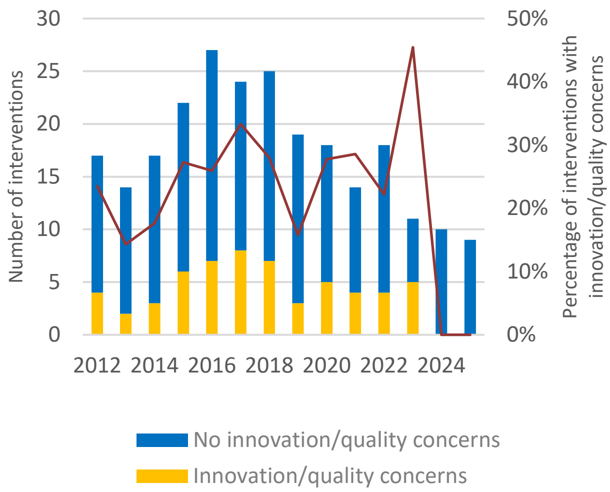



## The assessment of non-price effects

As indicated in the introduction, the Commission's antitrust, cartel and merger enforcement actions not only lead to lower prices, but also to improved quality and increased innovation, benefitting customers (i.e. consumers and businesses) and the EU economy as a whole. To assess the extent to which these non-price effects have played a role in its competition enforcement, DG Competition has gathered information on the number and significance of interventions driven by innovation and/or quality concerns, as opposed to mere price concerns. This was done by using the data collected for the calculation of customer savings and by identifying cases in which an innovation- and/or quality related theory of harm was present[14].

A first analysis shows that, on average over the period 2012-2025, about 30% of the antitrust interventions include innovation and quality concerns (Figure 4) and 25% of the merger interventions (Figure 5). In cartels, innovation or quality concerns were present in two cartel interventions: the car emissions cartel (2021) and the car recycling cartel (2025).

**Figure 5**: the prevalence of innovation/quality concerns in EC merger interventions (2012-2025)




[14] The assessment of innovation- and/or quality related theories of harm (the impact of which is hard to quantify) is however done separately from the customer savings assessment (where the impact is quantifiable).

## Customer savings generated by EU competition enforcement within the ECN

The Commission and the NCAs of the EU Member States cooperate within the European Competition Network (ECN). Since the entry into force of Regulation (EC) No. 1/2003, both the EC and the NCAs have the power to apply Articles 101 and 102 TFEU. Within this system of parallel competences, the ECN provides a framework for worksharing to ensure effective and coherent enforcement: the members of the ECN seek to allocate antitrust and cartel proceedings to the competition authority or authorities that are "well placed" to investigate the alleged infringement.[15]

The members of the ECN also cooperate and exchange best practices in the area of merger control through the EU Merger Working Group. Worksharing in EU merger enforcement optimizes case allocation based on the turnover thresholds specified in the EU Merger Regulation (EUMR). Mergers of 'EU dimension' (typically large-scale, cross-border mergers) are in principle reviewed by the EC, while mergers with a stronger national focus are handled by the NCAs. In addition, the referral system under Article 22 EUMR allows NCAs to refer cases to the Commission, or vice versa, ensuring the best-placed authority handles the merger notification. Taken together, these worksharing principles ensure that the Commission tends to deal with cases involving larger turnovers than those dealt with by the NCAs, while the latter are collectively capable to deal with a higher number of cases and interventions than the Commission.

Historically, the EC only reported its own results, with some NCAs doing the same. While useful, separate reporting might not be the most effective way to communicate the joint benefits resulting from competition enforcement in the EU, as it does not capture (1) the added value of enforcing competition rules in a network of parallel competences, and (2) the cumulative nature of customer savings from an EU citizen/customer perspective. Thus, one important objective of the present exercise is to fully depict the direct benefits of competition enforcement in the EU, by jointly calculating and publishing aggregate customer savings from all interventions, both by NCAs and the EC.

In 2021, the first ECN workshop on customer savings took place to exchange experiences on methodological and practical issues in calculating customer savings by NCAs, followed by a second workshop in 2023 and culminating in the present aggregation exercise.

So far, 21 NCAs have submitted data, namely 20 members of the ECN plus Iceland.[16] These 21 NCAs (or rather the corresponding countries) make up 84% of the population of the European Economic Area (EEA), and 87% of EEA GDP. For a list of the participating NCAs (i.e. NCAs that have provided data for the period 2020-2024 or part of it), and a comparison of methodologies, see Table 2 on the next page.[17]

The NCA methodologies for calculating customer savings are not fully aligned but sufficiently aligned to make a meaningful assessment. While 10 NCAs rely at least in part on DG Competition's assumptions, 11 NCAs rely at least in part on the OECD's assumptions.[18] As shown in the table, there are some (limited) discrepancies on the magnitude of the avoided price increase and expected duration, and there are mixed practices on other methodological choices such as upper and lower bounds, retroactive correction[19], as well as the inclusion of informal interventions[20]. Some NCAs also include interventions based on stricter norms than Articles 101/102 TFEU, e.g. Germany[21]. Overall, the customer savings estimates of the NCAs tend to be slightly more conservative than those of DG Competition and align more closely to the OECD's recommendations. However, these differences are limited, and the OECD is currently working on a revision of its guidance (with notably higher assumptions on the avoided price increases) which may lead to a further convergence of methods.

[15] The EFTA Surveillance Authority and the national competition authorities of the EFTA States (Norway, Iceland, Liechtenstein), while not members of ECN, partake in ECN meetings to ensure effective and consistent enforcement of the EEA competition rules throughout the EEA. For more details, see https://competition-policy.ec.europa.eu/antitrust-and-cartels/european-competition-network_en; https://www.eftasurv.int/competition/international-cooperation.

[16] The Icelandic NCA is not a member of ECN, but as noted in the previous footnote, the EFTA Surveillance Authority and the national competition authorities of the EFTA States (Norway, Iceland, Liechtenstein) partake in ECN meetings.

[17] The data sample is imbalanced given that not all 21 NCAs have provided data for the full 5-year period. 'NCA21' represents the full sample of NCAs which provided data. The number of NCAs providing data varied between 17 and 21 over the period 2020-2024.

[18] Cf. OECD (2014, quoted above).

[19] Retroactive corrections refer to changes in customer savings calculations when intervention decisions initially included in those calculations are later annulled by the General Court. To keep the savings calculations simple and concise, the Commission decided not to retroactively change calculations for past years following annulments. On the other hand, to exclude double counting and to maintain consistency over time, re-adoption decisions are excluded from the calculations.

[20] Informal interventions include cases closed by the competition authority after an investigation led to the termination and/or remediation of the conduct of concern as well as mergers withdrawn by the parties due to competition concerns.

[21] The Bundeskartellamt also includes interventions based on stricter norms of the German Act against Restraints of Competition (ARC) regarding unilateral conduct, e.g. interventions under Sec. 19a (Abusive Conduct of Undertakings of Paramount Significance for Competition Across Markets), Sec. 20 (Prohibited Conduct of Undertakings with Relative or Superior Market Power) and Sec. 21 (Prohibition of Boycott and Other Restrictive Practices).

**Table 2:** A comparison of methodologies

| | Antitrust | | Cartels | | Mergers | | Includes informal interventions |
|---|---|---|---|---|---|---|---|
| | Overcharge | Duration | Overcharge | Duration | Overcharge | Duration | |
| **DG COMP** | 5-10% | 1/3/6 years | 10-15% | 1/3/6 years | 3-5% | 2/3/5 years | Yes |
| **OECD** | 5% | 3 years | 10% | 3 years | 3% | 2 years | Yes |
| NCAs | | | | | | | |
| **Belgium** | DG COMP | DG COMP* | DG COMP | DG COMP* | DG COMP | DG COMP | Yes |
| **Croatia** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | No |
| **Cyprus** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | N.A. |
| **Czech Republic** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | N.A. |
| **Denmark** | OECD | OECD | OECD | OECD | OECD | OECD | N.A. |
| **Estonia** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | N.A. |
| **Finland** | OECD | OECD | OECD | OECD | OECD | OECD | No |
| **France** | 1%*/1%**/ 2.5%***/ 5%**** | OECD | 1%*/2%**/ 10% | OECD | 1%*/3% | OECD | No |
| **Germany** | DG COMP | OECD | DG COMP | OECD | DG COMP | OECD | Yes |
| **Greece** | Max 10% | 1/2/3 years | OECD | 1/2/3 years | OECD | OECD | N.A. |
| **Hungary** | 10% | 2 years | OECD | 2 years | 5% | OECD | No |
| **Iceland** | DG COMP | OECD | 10-15%/5-10% | OECD | DG COMP | OECD | Yes |
| **Ireland** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | Yes |
| **Italy** | 1%*/5%**/ 10%*** | 3 years | OECD | OECD | OECD | OECD | No |
| **Latvia** | OECD | 2 years | OECD | 1 year | OECD | OECD | Yes |
| **Lithuania** | OECD | OECD | OECD | OECD | OECD | OECD | Yes |
| **Netherlands** | OECD | OECD | OECD | OECD | OECD | 3 years | Yes |
| **Romania** | 10-15% | DG COMP | DG COMP | DG COMP | Do not calculate | | N.A. |
| **Slovakia** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | N.A. |
| **Spain** | OECD | OECD | OECD | OECD | OECD | OECD | Yes |
| **Sweden** | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | DG COMP | N.A. |

Notes for France: * When the case has been closed by a commitment procedure, ** If the decision indicates that the harm has been limited *** For vertical anticompetitive agreements, **** For abuse of dominance cases. Notes for Belgium: * for interim measures, the duration is the period of the measure concerned, with a minimum of 1 year. Notes for Italy: * When the case has been closed by a commitment procedure, ** For abuse of dominance cases, *** For horizontal anticompetitive non-cartel agreements.

## Main findings

For the 5-year period (2020-2024), it is clear that the number of interventions undertaken by the 20 participating NCAs of the EU as a group (ranging from 102 to 145 per year) is significantly higher than that of the EC alone (ranging from 16 to 27). This reflects the division of labour within the ECN and the approach under the EU Merger Regulation, whereby the EC focuses on a limited number of larger cases, mostly of an EU dimension, whereas NCAs typically focus on cases with a more national or localised focus).

Figure 6 presents the yearly averages of the combined number of interventions (left hand side) and the midpoint estimates for the customer savings (in EUR bln, right hand side) generated by the EC and the EU NCAs over the period 2020-2024. Over that period, the estimated EC customer savings were on average in the range of EUR 12.1-20.1 billion per year (depending on the upper and lower bound assumptions), with a midpoint estimate of EUR 16.1 billion. For the same period, this estimate was equal to **EUR 6.5-9.8 billion for the EU co-operating NCAs**, with a midpoint estimate of EUR 8.0 billion.[22]

It should further be noted that this exercise covers years in which the COVID crisis and its effects took place (2020-2022). Therefore, these years may not be fully representative of normal enforcement conditions and outcomes, and the exercise should be repeated in the following years to get a more representative picture.

Consequently, **the combined total customer savings** amount to an average of around **EUR 18.5-29.7 billion per year,** with a midpoint estimate of EUR 24.1 billion**.** Inclusion of the customer savings generated by the participating NCAs therefore yields a figure which is approximately 50% higher than the savings at EC level alone. This, in turn, effectively demonstrates how jointly

[22] The variation for the upper- and lower-bound of the NCAs is less pronounced, because not all NCAs use upper- and lower-bounds for their estimations of customer savings.

reporting these savings is important when communicating the benefits of competition enforcement.

**Figure 6**: Customer Savings (2020-2024): average annual number of interventions and savings (in EUR bln, midpoints)

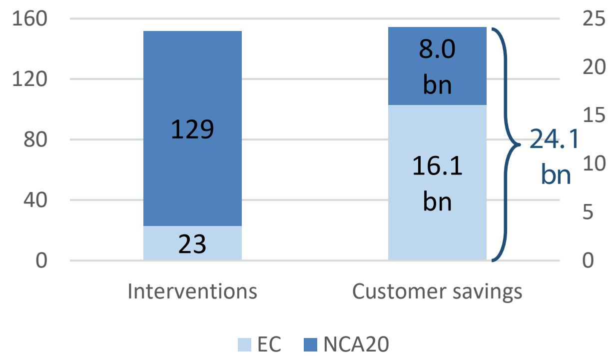
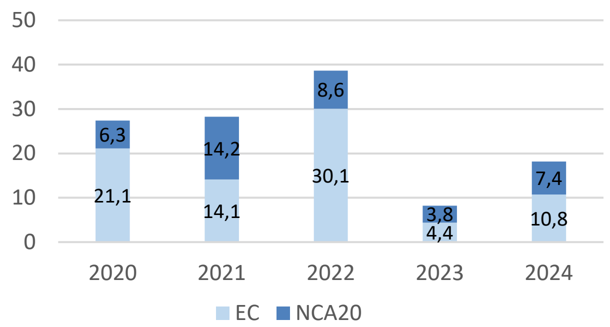



Figure 7 below illustrates the evolution of customer savings over the years considered, again distinguishing between those generated by the EC and the 20 NCAs of the EU having provided data.

**Figure 7**: Aggregated customer savings in EUR billion over time (2020-2024)




## Interventions and savings: by instrument

Over the period 2020-2024, the 20 NCAs which are members of the ECN have intervened more often than the EC, in particular in antitrust and cartels, but also in mergers. In relative terms, the majority of EC interventions are merger interventions (64%), followed by non-cartel antitrust (21%) and cartel decisions (15%). For the NCAs, the interventions are more evenly spread, with merger interventions still being the largest part (37%), followed by cartel decisions (33%), and antitrust (30%).

**Figure 8**: Relative proportions of the number of interventions by instrument (2020-2024)

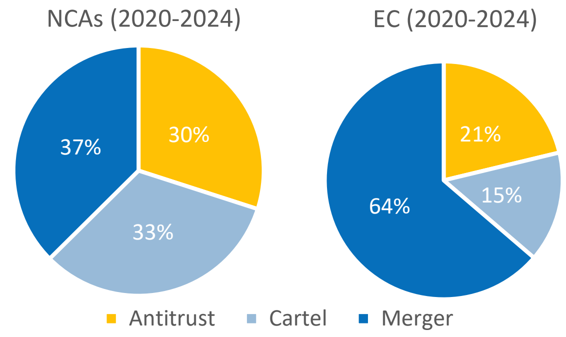
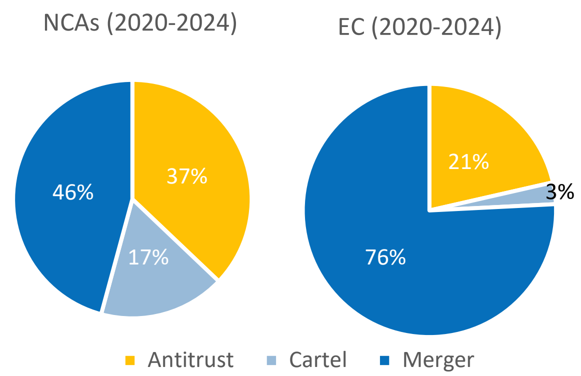



Figure 9 presents the share of each instrument in total customer savings. This figure demonstrates that in 2020-2024, savings resulting from merger control make up a larger piece of the pie for the EC compared to the NCAs[23]. Moreover, the average customer savings per case are, as would be expected, larger for the EC, particularly in the case of mergers. Savings per case are naturally expected to be higher at the EC level because these cases often involve several national jurisdictions, if not the entire EU.

**Figure 9**: Share of customer savings by instrument




## Interventions and savings: by sector

In a sectoral comparison, the 20 NCAs of the EU intervene in a broader set of sectors than the EC. The intervention count is high in manufacturing and ICT for both the EC and the NCAs, while the NCAs also intervene more in sectors with a more local or national dimension in which the EC rarely intervenes, namely in trade,

[23] It should be added that the share of customer savings generated by merger interventions in the said period was particularly high compared to the share during the overall period 2012-2025 (76% vs. 60%), while the share of customer savings generated by cartel and antitrust interventions seems to be significantly lower post-2020 (3% vs. 10% and 21% vs. 30%, respectively).

construction, and real estate (see Tables 3-4). For the NCAs, most customer savings are generated by interventions in trade (retail), finance and ICT. In contrast, the EC generates most of its customer savings from interventions in manufacturing.

**Table 3:** Share of interventions, by sector (2020-2024)

| NCAs | | EC | |
|---|---|---|---|
| Trade (G) | 25% | Manufacturing (C) | 45% |
| Manufacturing (C) | 15% | Finance (K) | 13% |
| I&C (J) | 12% | Trade (G) | 10% |
| Construction (F) | 7% | I&C (J) | 10% |
| Transport (H) | 7% | Transport (H) | 8% |

**Table 4**: Share of customer savings, by sector (2020-2024)

| NCAs | | EC | |
|---|---|---|---|
| Trade (G) | 30% | Manufacturing (C) | 51% |
| Finance (K) | 29% | Trade (G) | 18% |
| I&C (J) | 12% | I&C (J) | 12% |
| Manufacturing (C) | 8% | Finance (K) | 11% |
| Other (I, N, R) | 7% | Utilities (D+E) | 4% |

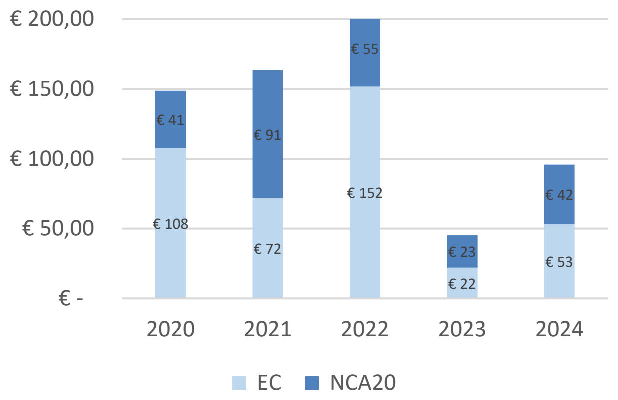
## Results per household

Controlling for population size, the average customer savings expressed on a per household basis are estimated to be in the range of EUR 41 - 61 (with a mid-point estimate of EUR 51) for the average NCA (2020-2024), compared to a range of EUR 60 – 95 (midpoint estimate of EUR 81) for the EC for the same period. The **combined average customer savings per household** equalled **EUR 100-155 annually**.[24]

Figure 10 presents the annual customer savings (mid-point estimates) per household over the period 2020-2024, distinguishing between those of the 20 participating NCAs within ECN and the EC.

[24] See methodological comment in footnote 12 above. The calculation further assumes that the average customer savings per household in the 7 Member States for which savings data are not available are comparable to the average in the 20 Member States for which data are available.

**Figure 10**: Customer savings expressed on a per household basis (midpoint estimates, 2020-2024)




## Conclusion

The direct customer savings generated by EC interventions (on average 28 per year) are large and lie in the range of EUR 12.2 – 20.6 billion per annum between 2012 and 2025. Quantifying these savings helps competition authorities explain the benefits of their work to stakeholders and citizens.

In the first joint aggregation exercise in the ECN, using data provided by the 20 participating NCAs within the network for the 2020-2024 period, total customer savings by these NCAs were estimated at EUR 6.5 – 9.8 billion per year, bringing the combined total savings to **EUR 18.5-29.7 billion per year** over that same period. The participating NCAs jointly intervened more frequently than the EC. In line with the worksharing principles within the ECN and the EUMR, the average savings per case were higher for EC interventions, in particular for mergers.

While these figures are sizable and - thanks to the inclusion of the savings generated by the NCAs - closer to the actual benefits of competition interventions, there remain several avenues for improvement. These include (i) further methodological improvements in cooperation with the OECD; (ii) the inclusion of additional NCAs of the EU in the calculation of joint customer savings; and (iii) the further development of methods to estimate indirect savings.