

**UNCTAD Webinar: Protection of vulnerable consumers on digital markets**

**21 March 2024**

**Protection of vulnerable consumers in digital markets  
Working group on Consumer Protection in E-Commerce**

**Presentation**

*Prof. Christine Riefa,  
University of Reading*

*Ms. Elizabeth Gachuri and Ms. Valentina Rivas, UNCTAD -CCPB*

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# Protection of vulnerable consumers in digital markets

Working group on Consumer Protection in E-Commerce

Coordinator: Prof. Christine Riefa

Secretariat: Valentina Rivas, Elizabeth Gachuri

Seminar co-organized with

Swedish Consumer Agency – Konsumentverket



UNITED NATIONS



## *Housekeeping*

- *This webinar is being recorded*
- *uploaded onto the UNCTAD meetings YouTube channel later on. Link will be circulated to our audience*
- *This seminar is the last in our series for the 2023-2024 work programme*
  - *Next steps – technical notes*
  - *join our working group if you wish to engage further*
  - *Meeting of all stakeholders at the IGE 1-2 July 2024 in Geneva where we will present the report of activities.*

‘Consumer vulnerability as the norm, not the exception’.

Prof. Christine Riefa, University of Reading (UK)  
Coordinator, UNCTAD Working Group on Consumer  
Protection in e-commerce



**University of  
Reading**

# Vulnerability as the norm, not the exception

- UNGCP Art 5 on legitimate needs that the guidelines are intended to meet include (b) the protection of vulnerable and disadvantaged consumers.
- Within this remit, today focusses on challenges encountered by one particular category of vulnerable consumers: Children. Thanks to our panel of speakers expertly put together by our colleagues at the Swedish Consumer Authority.
- There are however many other groups that can be considered vulnerable. This includes for example women who find themselves less able to access e-commerce and engage in it and when finally able to do so, are also often discriminated against by having to pay more for the same goods than male counter-parts.

# Vulnerability as the norm, not the exception

- Vulnerability is not simply because of a personal characteristic. It can also be based on socio-economic grounds or have other underlying causes.
- Digital markets create asymmetries that place consumers in vulnerable situations and exacerbate already existing vulnerabilities. Badly developed systems of regulation or lack of access to justice can also create vulnerabilities for consumers.
- Vulnerability in consumer law is often associated with particular groups or characteristics. It is seen as an exception. But in digital markets, there is a need to re-consider this viewpoint – to shift expectations. Vulnerability should be understood as the norm rather than the exception. Technology has enabled market actors to orient consumers choice on such scale that consumers are most of the time in fact devoid of agency, or ability to truly choose.

# Vulnerability as the norm, not the exception

- With those points in mind, I now hand you over to Emy Gustavsson and our wonderful panel of experts to explore how children as a vulnerable group are being protected in the digital world and hear of the experience of consumer agencies engaged with their protection.