



# Analysis of the drivers of tariff comparability and clarity of the annual summary

## Report

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**Contact:** Merce Almuni, Economist

**Team:** Retail Markets

**Tel:** 0207 901 7000

**Email:** [marketmonitoring@ofgem.gov.uk](mailto:marketmonitoring@ofgem.gov.uk)

### Overview:

This report covers the findings from, and methodology for, the analysis we carried out using the two surveys conducted in 2014 and 2015 by TNS BMRB. This analysis is one of the elements of the RMR evaluation framework.

The main objective for this analysis is to determine what is driving or deterring the following aspects of consumer engagement: (1) consumer perceptions of **the ease of comparing tariffs** and (2) consumer perceptions of **the clarity of the information on the annual summary**.

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# 1. Introduction

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1.1. Between August 2013 and June 2014, we rolled out the Retail Market Review reforms, a wide-ranging package of measures, to address concerns that the retail energy market was not working effectively for consumers.<sup>1</sup> We designed these changes to address barriers to effective consumer engagement, and to ensure that consumers have the information they need to understand their current circumstances - to be able to compare tariffs and find the right one for them, and to be able to trust suppliers to treat them fairly.

1.2. We expect that these rules will cause significant change over time. We therefore designed an evaluation framework to go beyond straightforward monitoring of market changes.<sup>2</sup> A key element of this framework is a bespoke consumer survey to be conducted annually and representative of energy consumers in Great Britain. TNS BMRB conducted the first survey in 2014<sup>3</sup>, which established a baseline of consumer attitudes and behaviours in the early stages of the RMR interventions. The survey was repeated in 2015<sup>4</sup> to examine changes in these attitudes and behaviours. This report covers the findings from, and methodology for, the econometric analysis conducted using these surveys.<sup>5</sup>

1.3. The main objective for this analysis is to determine what drives or deters the following aspects of consumer engagement: (1) consumer perceptions of **the ease of comparing tariffs** and (2) consumer perceptions of **the clarity of the information on the annual summary**. We use econometric analysis as it helps us to understand the association between two factors with all other factors kept constant. For example, it will allow us to understand the association between ease of comparing tariffs and having access to internet when other aspects related to having an internet connection and ease of comparison, such as age, income and education, are unchanged.

1.4. We also commissioned an external academic to conduct a separate analysis, the results of which are published in a separate report on our website<sup>6</sup>. This analysis has two main objectives. The first is to analyse the interaction between trust, understanding and comparability of tariffs, and assess the degree to which they contribute to consumers' level of engagement. The second is to establish drivers of change relating to the three main aims of the RMR – to improve trust, increase consumer understanding, and improve consumers' ability to compare tariffs.

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<sup>1</sup> ['Implementation of the Domestic Standards of Conduct – decision to make licence modifications'](#), June 2013 and ['The Retail Market Review – Implementation of Simpler Tariff Choices and Clearer Information'](#), August 2013.

<sup>2</sup> ['Domestic Retail Market Review Evaluation – a proposed way forward'](#), January 2014.

<sup>3</sup> TNS BMRB/Ofgem, ['Retail Market Review Baseline Survey'](#), July 2014

<sup>4</sup> TNS BMRB/Ofgem, ['Retail Market Review Year 1 Survey'](#), September 2015

<sup>5</sup> We commissioned an external academic to conduct a peer review of this analysis.

<sup>6</sup> Irini Moustaki/Ofgem, ['Retail Market Review: A structural Equation Modelling Analysis'](#), September 2015.

1.5. This report is structured as follows:

- First, we present our analysis of the drivers **of consumer perceptions of the ease of comparing tariffs**. We set out the objectives of the analysis, before presenting the main results and methodology of the analysis.
- Second, we present our analysis of the drivers **of how clearly respondents find the information presented on their annual summaries**. We follow the same structure, beginning by setting out the objectives of the analysis, before presenting the main results and methodology.
- Finally, we present data tables with the full results of the analyses in the Annex.

## 2. Comparability of tariffs

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### Objectives of the analysis

2.1. Consumers should have confidence in their ability to accurately and easily compare tariffs in order to choose the deal that best suits them. Our RMR research<sup>7</sup> found that some consumers felt that comparing tariffs was a difficult and time-consuming process, which undermined how confident they were in their ability to assess the choices available to them.

2.2. To address this problem, as part of the RMR reforms, we introduced a number of measures to make the market simpler for consumers and facilitate comparisons. These included:

- Restricting the number and types of tariffs and discounts suppliers can offer, which came into effect in January 2014; and
- Creating a number of new comparison tools such as the cheapest tariff messaging, Tariff Comparison Rate (TCR) and the Personal Projection. These were rolled-out in April 2014.<sup>8</sup>

2.3. Our analysis helps us understand whether there is any association between the comparison tools introduced as part of the RMR and perceptions of the amount of choice in tariffs available to consumers on the one hand, and how easy customers find it to compare tariffs on the other hand. Our analysis highlights differences between the 2014 survey – our baseline year when most RMR measures had only just been introduced and the remaining were about to be introduced - and 2015, one year on.

### Main Results

#### Overall trend in comparability

2.4. In our survey, we asked consumers: “How easy or difficult do you believe it is to compare different tariffs for electricity or gas?”. Respondents were asked to choose between one of five different categories: “Very Easy”, “Fairly Easy”, “Neither Easy nor Difficult”, “Fairly Difficult”, and “Very Difficult”.<sup>9</sup>

2.5. Figure 2.1 shows that the perceptions of the ease with which consumers can compare tariffs are polarised, with similar proportions of respondents saying it is

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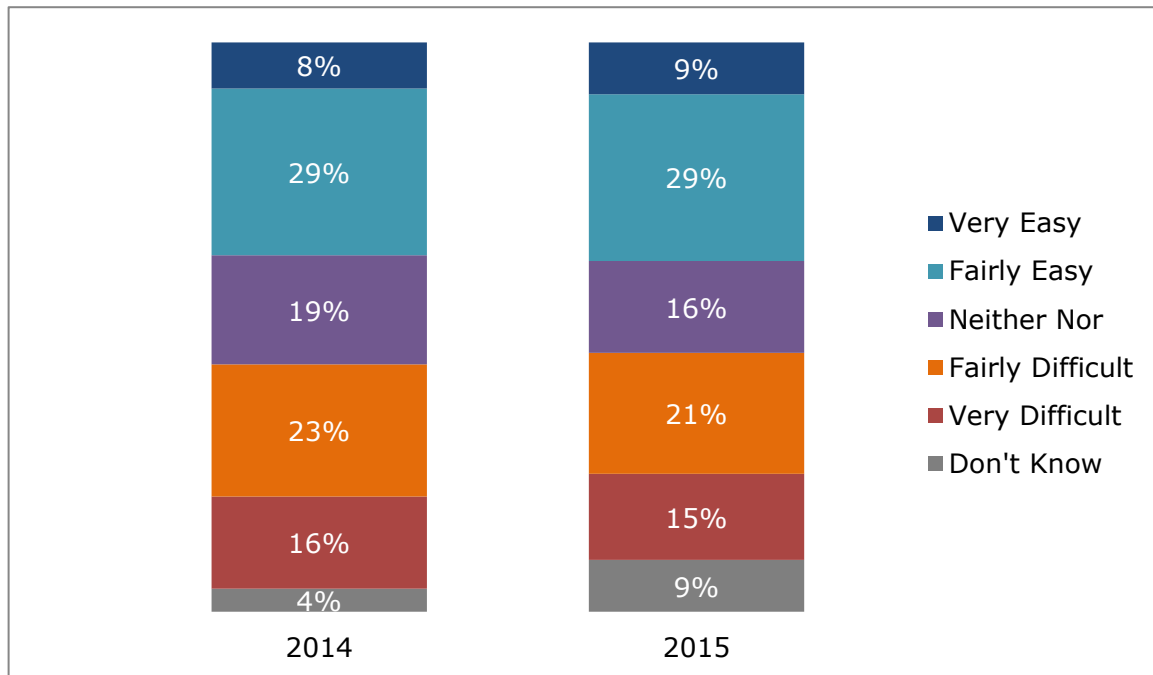
<sup>7</sup> [‘The Retail Market Review – Final Impact Assessment for domestic proposals’](#), March 2013

<sup>8</sup> A brief description of each of these comparison tools is included in Annex 2 of the [‘Retail Energy Markets in 2015’](#) report.

<sup>9</sup> We also accounted for respondents who did not know how to answer to the question or refused to answer it.

easy as saying it is difficult. Around two in five say it is very or fairly easy to compare tariffs (38%, in line with the 37% observed in 2014), with a similar proportion saying it is very or fairly difficult (36%, down slightly from 39% in 2014).

FIGURE 2.1: **Perceived ease of comparing tariffs**



### Key findings of the analysis

2.6. Our analysis explores the factors that drive these responses.<sup>10</sup> This analysis is, essentially, a comparison of the characteristics of those who report finding it easy to compare and those who report finding it difficult. The main advantage of an econometric analysis for our purposes is that it allows us to carry out this comparison holding all other characteristics constant, isolating the relationship of each individual characteristic and the perceived ease of comparing tariffs from the other factors driving these responses. As we have only a single year's data to compare with the baseline we are not in a position to draw any strong conclusions about the impact of the RMR at this point.

#### *Access to information*

2.7. We look at the impact on comparability of two main aspects related to access to information: (a) whether consumers' reported that the information presented in

<sup>10</sup> We exclude from the analysis those individuals who responded "Don't Know" or refused to answer. This resulted in 282 (4%) and 661 (9.6%) observations dropped in 2014 and 2015 respectively.

their regular communications (annual summary and bills) was clearly presented; and (b) whether consumers reported that the information about their tariff and energy use was easy to find and understand.<sup>11</sup>

- *Clarity of information in regular communications:* Those who found the information in their regular communications to be clearly presented were more likely to find it easy to compare tariffs than those who reported finding the information unclear. Moreover, those who found the information in their regular communications to be unclear were also less likely to think that it was easy to compare tariff than those who did not recall receiving the communications.
- *Information is easy to find and understand:* Those who thought the information about their tariff and energy use was easy to find and easy to understand were more likely to report that they find it easy to compare tariffs than those who reported that the information was difficult to find and understand. Moreover, those who looked for information but considered it difficult to find and understand were also less likely to find it easy to compare tariffs than those who did not try to find that information in the first place.

#### *RMR comparison tools*

2.8. The analysis suggests a positive association between recall of the TCR and the perceived ease of comparing tariffs among those who had not switched or compared, and those who compared tariffs with their own supplier. Those who recall seeing a Personal Projection and did not switch or compare are more likely to think it is difficult to compare tariffs. We find the same negative association between recall of the Personal Projection and ease of comparison in those who compared the tariffs offered by different suppliers but did not switch.<sup>12</sup> This is something we plan to explore further.

#### *Level of choice*

2.9. In both years, those who think there is the right amount of choice are the most likely to find it easy to compare. In 2014, respondents who think there is too much choice were less likely than those who think there is too little choice to find the comparison easy. In 2015 the opposite is true: those who think there is too much choice are more likely to think it is easy to compare tariffs.

#### *Familiarity with the market*

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<sup>11</sup> We only ask to those consumers who compared or switched in the last 12 months whether they looked at information on their existing tariff or energy use, and subsequently, whether they thought that information was easy to find and understand.

<sup>12</sup> We only ask about recall of the Personal Projection and the TCR in the 2015 survey, as these measures were not fully rolled out in 2014.

2.10. The analysis shows that whereas in 2014 those more familiar with their own tariffs were more likely to find it easy to compare, in 2015 there are no differences between those who are familiar with their own tariffs and those who are not.

## Methodology

2.11. Because the responses to the question around ease of comparison are discrete and ordered from "Very Difficult" to "Very Easy", we use an ordinal logistic regression model to analyse which factors are associated with a consumer reporting that tariffs are easy or difficult to compare.

2.12. Two comparisons are at the core of this methodology:

- we first compare those consumers who respond that is "Very Easy" or "Fairly Easy" to compare tariffs to those consumers who respond that is "Neither Easy nor Difficult", "Fairly Difficult" or "Very Difficult" to compare tariffs;
- then, we compare those consumers who respond that is "Very Easy", "Fairly Easy" or "Neither Easy nor Difficult" to compare tariffs to those who respond that is "Fairly Difficult" or "Very Difficult" to compare tariffs.

2.13. We carry out each of the two comparisons using a binary logistic regression. Binary logistic regressions are commonly used when the dependent variable is binary, given that if we used a linear model it would predict values outside the 0 to 1 interval. Importantly, it allows us to evaluate whether a particular characteristic is positively or negatively correlated with finding it easy to compare *whilst holding other characteristics constant*.

2.14. For example age and use of the internet are related to each other, as younger respondents tend to access the internet more often. Both characteristics may also be associated with a consumer finding it easy to compare: for instance, if information available on the internet aids comparisons, and if younger consumers tend to be more engaged in the market. In this case, if we assess how internet use is related to ease of comparison ignoring the impact of age, we will overestimate the association that is solely related to internet use. A regression analysis isolates the association we are interested in by allowing us to hold age constant, avoiding confounding the effects of two characteristics that are related both to each other and to comparability.

2.15. Our first step is to look at what makes a consumer more or less likely than another consumer with different characteristics to report finding it easy or difficult to compare tariffs. To do so, we estimate the probability that a customer reports finding it easy or difficult to compare as a function of the consumer's characteristics. As perceptions are likely to change over time, this probability will also be a function of time.

$$Pr(Y_i) = f(\beta_x * X_i, \beta_{YR} * YR)$$



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- $Y_i$  is respondent's  $i$  perceptions of the ease of comparison: whether he or she finds it "Very Easy" or "Fairly Easy" to compare tariffs for the first comparison, and "Very Easy", "Fairly Easy" or "Neither Easy nor Difficult" for the second;
- $P(Y_i)$  is the probability of respondent  $i$  reporting perception  $Y_i$ ;
- $YR$  is the year of each survey, 2014 or 2015;
- $\beta$  are a set of parameters that we estimate through the econometric analysis in order to understand the association between each of the characteristics and the ease of comparison, and which will have different values for each year  $YR$ : 2014 and 2015;
- $X_i$  are a set of characteristics of an individual  $i$ , for example whether he or she access the internet frequently.

2.16. A binary logistic regression uses a logarithmic transformation of the odds ratio:

$$\ln\left(\frac{P(Y_i)}{1 - P(Y_i)}\right) = \beta_0 + \beta_{15}YR_{15} + (\beta_{x,14} * X_i)YR_{14} + (\beta_{x,15} * X_i)YR_{15}$$

Where:

- $\frac{P(Y_i)}{1 - P(Y_i)}$  is an odds ratio, similar to the 'odds' quoted by bookmakers;
- $YR_{14}$  and  $YR_{15}$  are dummy variables for the years 2014 and 2015 respectively. For example  $YR_{14}$  will take the value 1 in 2014 and 0 in 2015;

2.17. Where a characteristic is estimated to have a positive value of  $\beta$ , this implies that a respondent with that characteristic is *more* likely to report it is easy to compare tariffs than one who does not have that characteristic. Viceversa, a characteristic with a negative  $\beta$  implies that a respondent with that characteristic is *less* likely to report that it is easy to compare tariffs than one who does not have that characteristic. We estimate the parameters  $\beta$  using standard algorithms<sup>13</sup> contained within commercial software.<sup>14</sup>

2.18. We use an iterative process to identify the parameters  $\beta$  that have close estimates for each the two comparisons described in 2.13. We then force these

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<sup>13</sup> We estimate each of the coefficients using maximum likelihood estimation. This is the most common method to estimate the coefficients in a logistic model, as it provides a consistent and asymptotically efficient estimator.

<sup>14</sup> We used STATA 13 to conduct our analysis.

parameters to be the equal for all comparisons.<sup>15</sup> This process reduces the number of parameters that we have to interpret, whilst maintaining accuracy of the estimates.

2.19. To help understand the results of our analysis, we can group the characteristics of respondents that we include in our analysis into the following categories:

- **Access to information:** Whether respondents' looked for more information on their tariff or energy use when they compared or switched, and their perception about the clarity of the information presented in the regular communications he or she receives from their supplier (annual summary and bills).
- **Level of choice:** Consumers' perception about the range of different tariffs available to them from energy suppliers.
- **Familiarity with the market:** Consumers' reported level of familiarity with the tariffs available to them and the features of their own tariffs.
- **Engagement and RMR comparison tools:** Whether in the last 12 months the respondent has switched supplier, changed tariff with their existing supplier, compared tariffs with other suppliers or compared tariffs offered by their current supplier. And whether they recall seeing the comparison tools introduced by the RMR reforms: the cheapest tariff messaging, the Tariff Comparison Rate and the Personal Projection. We use interaction terms to assess the comparison tools' association with finding it easy to compare for those who compared or switched and for those who did not.
- **Attitudes and perceived barriers to engagement:** General attitudes of the respondent, such as how difficult they think it is to engage with the market and what they value in an energy tariff.
- **Individual characteristics:** Such as age, level of education and type of tariff the consumer is on, including whether a customer has an online or fixed term tariff.

2.20. Some important characteristics are present only for those who have switched or compared. For example, only those respondents who had compared or switched were asked if they looked for further information for their comparison<sup>16</sup>. Similarly, only those who had compared and looked for further information were asked how easy it was to find and understand the information. We expect that these experiences shape the perceptions of the respondent on ease of comparison. The

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<sup>15</sup> This is called a partial proportional odds model.

<sup>16</sup> We assume that those who have switched have also compared tariffs.

coefficients on these characteristics are interpreted in a similar way as an interaction term. For example, a positive coefficient linked with having switched suppliers in the last 12 months should not be interpreted as showing that those who switched were more likely to find it easy to compare than those who did not switch. Instead, it should be interpreted as those who switched *and* did not look for further information being more likely to find it easy to compare than those who did not switch.

2.21. We also account for the complex design of the surveys in our analysis. TNS BRMB's sampling uses stratification and clustering. In addition, TNS BRMB calculated weights to correct biases in sub-groups in order to match population targets<sup>17</sup>. Given this, we adjust the standard errors of our estimated coefficients to take into account the sampling methodology.

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<sup>17</sup> For more details on how the survey was conducted see TNSBMRB /Ofgem, '[Retail Market Review Baseline Survey, Technical Report](#)', July 2014 and '[Retail Market Review Year 1 Survey, Technical Report](#)', September 2015.

## 3. Clarity of the annual summary

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### Objectives of the analysis

3.1. Before launching the RMR reforms, we found that consumers often had difficulty finding and understanding key bits of information that would help them to assess their current circumstances and compare tariffs. In April 2014, we introduced new rules to improve suppliers' routine communications and equip consumers with new comparison tools that would enable them to better understand information relating to their energy use.

3.2. We chose to focus our analysis on the annual summary, as our RMR rules for this communication provide for a higher degree of standardisation across suppliers than other channels, such as the bill.

3.3. We designed our analysis to help understand what consumer characteristics have a bearing on perceived clarity. We also wanted to explore whether there were differences in perceived clarity depending on supplier, payment method, and tariff type – including whether the consumer is on a fixed term or online tariff.

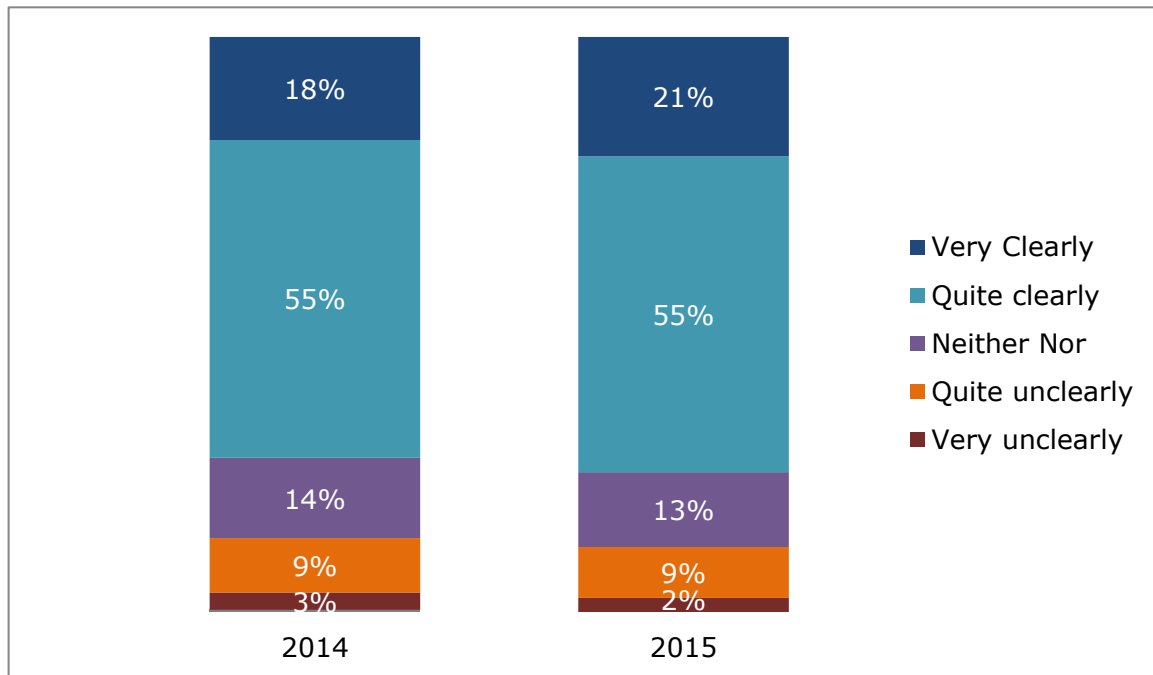
### Main results

#### Overall trend in comparability

3.4. 59% of the respondents in 2015 recalled receiving an annual summary from their supplier, compared to a 55% in 2014. The proportion of those who received and at least glanced at the communication is, in both years, 90%.

3.5. Figure 3.1 shows the trend in the consumer's perceptions on whether the information in their annual summaries is clearly presented. Over three out of four consumers in 2015 found their annual summary (76%) very or quite clearly presented (73% respectively in 2014). In 2015, 11% thought the information was quite or very unclear, when compared to 12% in 2014.

FIGURE 3.1: **Perceived clarity of the information presented in the annual summary.**



### Key findings of the analysis

3.6. Our analysis explores those factors that drive these responses<sup>18</sup>. The analysis is, essentially, a comparison of the characteristics of those who report finding the information in the annual summary clearly presented and those who report finding the information unclearly presented. As with our analysis on ease of comparison, the main advantage of an econometric analysis for our purposes is that, for all the characteristics, it allows this comparison holding all other characteristics constant. As we have only a single year's data to compare with the baseline we are not in a position to draw any strong conclusions about the impact of the RMR at this point.

#### *Energy profile*

3.7. We find a narrowing in how clearly presented consumers find the information in their annual summary between independent suppliers, who perform best on clarity of communications, and the incumbent suppliers.<sup>19</sup> For those with independent suppliers, there are slightly more respondents that find the information quite unclearly or very unclearly presented in 2015 than the year before that, with an

<sup>18</sup> A small proportion of interviewees responded "Don't Know" or refused to answer – these individuals are excluded from our econometric analysis. This resulted in 11 (0.4%) observations dropped in 2014 and none in 2015.

<sup>19</sup> British Gas, EDF, E.ON, npower, SSE and Scottish Power.

increase of 1.6 points in 2015 from an 8% in 2014. On the other hand, there are mixed trends across the incumbent suppliers, with many performing better or have seen only a slight decrease in the perceived clarity of their annual summary. As we explain in 3.13, we cannot determine the supplier who sent the annual summary for all respondents. We do not find any significant differences on the perceived clarity of the information presented in the communication across different payment methods or tariff types.

#### *Familiarity with the market*

3.8. We find that those familiar with the tariffs available in the market are more likely to find the annual summary clearly presented.

#### *RMR comparison tools*

3.9. In 2014, those who recalled seeing a cheapest tariff messaging in the annual summary were also more likely to find the information presented on the communication to be clearly presented in general. In 2015 we do not see a difference between those who recall seeing a cheapest tariff messaging and those who do not recall seeing it, but we see a positive association for those recalling seeing a Tariff Comparison Rate. Thus, the effect of the cheapest tariff messaging measure has changed from 2014 to 2015.


## **Methodology**

3.10. We asked to those taking the survey: "How clearly or unclearly do you think the information was presented to you in the annual summary?". Respondents were asked to choose between one of five different categories in their response: "Very clearly", "Quite clearly", "Neither clearly nor unclearly", "Quite unclearly", and "Very unclearly".

3.11. We use an identical methodology to that presented in paragraphs 2.11 to 2.21.

3.12. We can group the characteristics that we include in the regression analysis into the following categories:

- **RMR comparison tools:** Recall seeing the comparison tools introduced by the RMR in the annual summary, such as the cheapest tariff messaging, the Tariff Comparison Rate and the Personal Projection.
- **Energy profile that will be presented in the annual summary:** Supplier, tariff type (eg fixed term or online) and payment method.
- **Familiarity with the market:** Consumers' reported level of familiarity with the tariffs available to them.



## Analysis of the drivers of tariff comparability and clarity of the annual summary

- **Attitudes and perceived barriers to engagement:** General attitudes of the respondent, how difficult they think it is to engage with the market and what they value in an energy tariff.
- **Individual characteristics:** Demographic variables and characteristics associated with the type of energy customer, such as age, level of education and type of tariff, including whether a customer is in an online tariffs.

3.13. Although we are able to observe a respondent's current supplier, for those who switched suppliers, the design of the survey does not allow us to determine who the supplier was at the time that the annual summary was sent. We are, however, able to observe this for those customers who report that they did not switch supplier in the period: and so our results specific to individual suppliers are presented for this group of respondents only.

3.14. Similarly, for those who switched tariffs we cannot tell whether the respondent was on a fixed term or an online tariff; and for those who switched payment method, how they were paying for their energy at the time of receiving the annual summary. Again, to account for this we present results separately for those respondents who did not switch payment methods or tariffs with their supplier in the period.

## Appendix 1 – Results tables

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1.1. The full results of the estimations of the analysis presented in Sections 2 and 3 are presented in the tables A1.1 and A1.2.

1.2. Standard errors are presented in parentheses

1.3. The statistical significance of the estimated coefficients are marked with:

- \*\*\* for  $p < 0.01$ ;
- \*\* for  $p < 0.05$ ;
- and \*  $p < 0.1$

1.4. For each characteristic, we report the adjusted Wald test assessing whether the difference of the results in 2014 and 2015 is significant. We report results at 5% significance (YES if it is significant at that level, NO otherwise).

1.5. We indicate redactions with a scissor symbol (✂).



Table A1.1: Ordinal logistic regressions results – Perceived ease of comparison

|   | (very difficult and fairly difficult) vs (neither easy nor difficult, fairly easy and very easy) |                                   | Year on year change   | (very difficult, fairly difficult and neither easy nor difficult) vs (fairly easy and very easy) |                                   | Year on year change  |
|---|--|-----------------------------------|---|--|-----------------------------------|--|
|   | $X_{k,i}^*$<br>YR <sub>2014</sub>  | $X_{k,i}^*$<br>YR <sub>2015</sub> | $X_{k,i}^*$<br>YR <sub>2014</sub><br>=<br>$X_{k,i}^*$<br>YR <sub>2015</sub> | $X_{k,i}^*$<br>YR <sub>2014</sub>  | $X_{k,i}^*$<br>YR <sub>2015</sub> | $X_{k,i}^*$<br>YR <sub>2014</sub> =<br>$X_{k,i}^*$<br>YR <sub>2015</sub> |
| Log odds ratios at cut-off points   | -0.44<br>(0.288)   |                                   |   | -2.27***<br>(0.285)  |                                   |  |
| Year 2015   | 0.15<br>(0.419)  |                                   |   | 0.65<br>(0.415)  |                                   |  |
| <b>LEVEL OF CHOICE</b>  |  |                                   |   |  |                                   |  |
| Thinking about the amount of choice of range of different tariffs available - about right amount (Base: too little choice)        | 1.10***<br>(0.088)   | 1.47***<br>(0.106)                | YES   | 0.68***<br>(0.089)   | 1.01***<br>(0.110)                | YES  |
| Thinking about the amount of choice of range of different tariffs available - too much choice                                     | -0.39***<br>(0.091)  | 0.06<br>(0.108)                   | YES   | -0.18*<br>(0.097)  | 0.25**<br>(0.116)                 | YES  |
| Thinking about the amount of choice of range of different tariffs available - refuse or don't know                                | 0.21*<br>(0.128)   | 0.78***<br>(0.131)                | YES   | 0.21*<br>(0.128)   | 0.49***<br>(0.141)                | NO   |
| <b>ACCESS TO INFORMATION</b>  |  |                                   |   |  |                                   |  |
| Annual Summary - found info quite clearly or very clearly presented (Base: Very Unclearly, quite unclearly, neither nor)          | 0.51***<br>(0.107)   | 0.52***<br>(0.112)                | NO  | 0.69***<br>(0.107)   | 0.66***<br>(0.112)                | NO   |
| Annual Summary - did not recall receiving it or glancing at it  | 0.38***<br>(0.097)   | 0.29***<br>(0.102)                | NO  | 0.38***<br>(0.097)   | 0.29***<br>(0.102)                | NO   |
| Bill - found info quite clearly or very clearly presented (Base: Very Unclearly, quite unclearly, neither nor)                    | 0.60***<br>(0.098)   | 0.39***<br>(0.106)                | NO  | 0.78***<br>(0.100)   | 0.39***<br>(0.106)                | YES  |
| Bill - did not recall receive or glancing at it   | 0.50***<br>(0.094)   | 0.29***<br>(0.103)                | NO  | 0.50***<br>(0.094)   | 0.29***<br>(0.103)                | NO   |
| <b>UNDERSTANDING OF THE MARKET</b>  |  |                                   |   |  |                                   |  |
| Familiar with the range of energy tariffs available from energy suppliers in general  | 0.45***<br>(0.116)   | 0.31***<br>(0.098)                | NO  | 0.24**<br>(0.115)  | 0.31***<br>(0.098)                | NO   |
| Familiar with the range of tariffs available to you from your current supplier : for one of my fuels (Base: for none of my fuels) | -0.15<br>(0.195)   | -0.35<br>(0.420)                  | NO  | -0.15<br>(0.195)   | -0.35<br>(0.420)                  | NO   |
| Familiar with the range of tariffs available to you from your current supplier : for both fuels                                   | 0.24*<br>(0.125)   | 0.39***<br>(0.108)                | NO  | 0.47***<br>(0.125)   | 0.39***<br>(0.108)                | NO   |
| Familiar with the features of your current tariff: for one of my fuels (Base: for none of my fuels)                               | 0.32<br>(0.203)  | -0.05<br>(0.248)                  | NO  | 0.32<br>(0.203)  | -0.05<br>(0.248)                  | NO   |
| Familiar with the features of your current tariff: for both fuels   | 0.31***<br>(0.080)   | 0.12<br>(0.089)                   | NO  | 0.31***<br>(0.080)   | 0.12<br>(0.089)                   | NO   |
| <b>ENGAGEMENT AND RMR COMPARISON TOOLS</b>  |  |                                   |   |  |                                   |  |
| Switched supplier for gas and/or electricity in the last 12 months  | -0.14<br>(0.116)   | -0.01<br>(0.141)                  | NO  | -0.14<br>(0.116)   | -0.01<br>(0.141)                  | NO   |
| Change tariff with your existing supplier for gas and/or electricity in the last 12 months  | -0.13<br>(0.124)   | -0.12<br>(0.149)                  | NO  | -0.13<br>(0.124)   | -0.12<br>(0.149)                  | NO   |
| Compared tariffs offered by other supplier for gas and/or   | -0.25*<br>(0.124)  | -0.19<br>(0.149)                  | NO  | -0.25*<br>(0.124)  | -0.19<br>(0.149)                  | NO   |

## Analysis of the drivers of tariff comparability and clarity of the annual summary

|   |          |          |     |          |          |     |
|---|----------|----------|-----|----------|----------|-----|
| electricity in the last 12 months   | (0.144)  | (0.177)  |     | (0.144)  | (0.177)  |     |
| Compared tariffs offered by own supplier for gas and/or electricity in the last 12 months                   | 0.28**   | 0.14     | NO  | 0.28**   | 0.14     | NO  |
|   | (0.130)  | (0.172)  |     | (0.130)  | (0.172)  |     |
| I looked for more information on my tariff and/or my consumption when comparing                             | -0.98*** | -0.82*** | NO  | -1.09*** | -1.30*** | NO  |
| Found the information easy to find  | 0.75***  | 0.87***  | NO  | 0.75***  | 0.87***  | NO  |
|   | (0.213)  | (0.207)  |     | (0.213)  | (0.207)  |     |
| Found the information easy to understand  | 1.05***  | 0.75***  | NO  | 1.05***  | 1.12***  | NO  |
|   | (0.192)  | (0.205)  |     | (0.192)  | (0.209)  |     |
| I used a price comparison website when comparing and/or switching suppliers or tariffs                      | 0.27**   | 0.05     | NO  | 0.27**   | 0.47***  | NO  |
|   | (0.115)  | (0.126)  |     | (0.115)  | (0.123)  |     |
| I rang my supplier when comparing and/or switching suppliers or tariffs                                     | -0.10    | -0.17    | NO  | -0.10    | -0.17    | NO  |
|   | (0.140)  | (0.140)  |     | (0.140)  | (0.140)  |     |
| I looked at my suppliers own website when comparing and/or switching suppliers or tariffs                   | -0.05    | -0.22    | NO  | 0.39*    | -0.22    | YES |
|   | (0.221)  | (0.251)  |     | (0.218)  | (0.251)  |     |
| I looked at the websites of other suppliers when comparing and/or switching suppliers or tariffs            | -0.04    | -0.04    | NO  | 0.27     | -0.04    | NO  |
|   | (0.175)  | (0.238)  |     | (0.167)  | (0.238)  |     |
| Refuse/ Don't know how did I compared and/or switching suppliers or tariffs                                 | 0.22     | 0.00     | NO  | 0.22     | 0.00     | NO  |
|   | (0.328)  | (0.652)  |     | (0.328)  | (0.652)  |     |
| Have seen a Cheapest Tariff Messaging   | -0.06    | -0.05    | NO  | -0.06    | -0.05    | NO  |
|   | (0.084)  | (0.089)  |     | (0.084)  | (0.089)  |     |
| Switched supplier in the last 12mo <b>X</b> Have seen a Cheapest Tariff Messaging                           | 0.25     | 0.07     | NO  | 0.25     | 0.07     | NO  |
|   | (0.220)  | (0.233)  |     | (0.220)  | (0.233)  |     |
| Switched tariff with their current supplier in the last 12mo <b>X</b> Have seen a Cheapest Tariff Messaging | -0.10    | -0.44**  | NO  | -0.10    | -0.44**  | NO  |
|   | (0.192)  | (0.194)  |     | (0.192)  | (0.194)  |     |
| Compared supplier in the last 12mo <b>X</b> Have seen a Cheapest Tariff Messaging                           | 0.36     | 0.40*    | NO  | 0.36     | 0.40*    | NO  |
|   | (0.223)  | (0.236)  |     | (0.223)  | (0.236)  |     |
| Compared tariffs with own supplier in the last 12mo <b>X</b> Have seen a Cheapest Tariff Messaging          | -0.35    | -0.15    | NO  | -0.35    | -0.15    | NO  |
|   | (0.217)  | (0.234)  |     | (0.217)  | (0.234)  |     |
| Have seen a Personal Projection   | n/a      | -0.20**  | NO  | n/a      | -0.20**  | NO  |
|   |          | (0.092)  |     |          | (0.092)  |     |
| Switched supplier in the last 12mo <b>X</b> Have seen a Personal Projection                                 | n/a      | -0.08    | NO  | n/a      | -0.08    | NO  |
|   |          | (0.242)  |     |          | (0.242)  |     |
| Switched tariff with own supplier in the last 12mo <b>X</b> Have seen a Personal Projection                 | n/a      | 0.60***  | NO  | n/a      | 0.60***  | NO  |
|   |          | (0.197)  |     |          | (0.197)  |     |
| Compared supplier in the last 12mo <b>X</b> Have seen a Personal Projection                                 | n/a      | -0.34    | NO  | n/a      | -0.34    | NO  |
|   |          | (0.240)  |     |          | (0.240)  |     |
| Compared tariffs with own supplier in the last 12mo <b>X</b> Have seen a Personal Projection                | n/a      | 0.10     | NO  | n/a      | 0.10     | NO  |
|   |          | (0.237)  |     |          | (0.237)  |     |
| Have you seen a Tariff Comparison Rate  | n/a      | 0.31***  | NO  | n/a      | 0.31***  | NO  |
|   |          | (0.113)  |     |          | (0.113)  |     |
| Switched supplier in the last 12mo <b>X</b> Have seen a Tariff Comparison Rate                              | n/a      | -0.13    | NO  | n/a      | -0.13    | NO  |
|   |          | (0.283)  |     |          | (0.283)  |     |
| Switched tariff with own supplier in the last 12mo <b>X</b> Have seen a Tariff Comparison Rate              | n/a      | -0.45**  | NO  | n/a      | -0.45**  | NO  |
|   |          | (0.213)  |     |          | (0.213)  |     |
| Compared supplier in the last 12mo <b>X</b> Have seen a Tariff Comparison Rate                              | n/a      | -0.28    | NO  | n/a      | -0.28    | NO  |
|   |          | (0.258)  |     |          | (0.258)  |     |
| Compared tariffs with own supplier in the last 12mo <b>X</b> Have seen a Tariff Comparison Rate             | n/a      | 0.25     | NO  | n/a      | 0.25     | NO  |
|   |          | (0.257)  |     |          | (0.257)  |     |
| Tariff price matters to me when choosing energy supplier  | -0.08    | 0.07     | NO  | -0.08    | 0.07     | NO  |
|   | (0.074)  | (0.071)  |     | (0.074)  | (0.071)  |     |
| Customer Service matters to me when choosing energy supplier  | 0.02     | -0.01    | NO  | 0.02     | -0.01    | NO  |
|   | (0.061)  | (0.062)  |     | (0.061)  | (0.062)  |     |
| Having a fixed term tariff matters to me when choosing energy supplier                                      | -0.17    | 0.25*    | YES | -0.17    | 0.25*    | YES |
|   | (0.125)  | (0.145)  |     | (0.125)  | (0.145)  |     |
| The reputation of the supplier matters to me when choosing energy supplier                                  | -0.08    | -0.07    | NO  | 0.08     | 0.17*    | YES |
|   | (0.107)  | (0.095)  |     | (0.108)  | (0.096)  |     |

## Analysis of the drivers of tariff comparability and clarity of the annual summary

|  |                     |                     |     |                     |                     |     |
|--|---------------------|---------------------|-----|---------------------|---------------------|-----|
| Number of providers from other utilities switched in the last 12 months (continuous variable)                          | -0.00<br>(0.037)    | -0.03<br>(0.052)    | NO  | -0.00<br>(0.037)    | 0.10*<br>(0.052)    | NO  |
| <b>ATTITUDES AND BARIERS TO ENGAGEMENT</b>   |                     |                     |     |                     |                     |     |
| There are no real differences between suppliers in the prices they charge - tend to agree or strongly agree            | -0.15***<br>(0.058) | -0.07<br>(0.061)    | NO  | -0.15***<br>(0.058) | -0.07<br>(0.061)    | NO  |
| Switching is a hassle that I've not got time for - tend to agree or strongly agree                                     | -0.18***<br>(0.060) | -0.43***<br>(0.068) | YES | -0.18***<br>(0.060) | -0.34***<br>(0.068) | NO  |
| I don't think I'd be able to switch even if I wanted to - tend to agree or strongly agree                              | 0.14*<br>(0.077)    | -0.18**<br>(0.087)  | YES | 0.14*<br>(0.077)    | -0.18**<br>(0.087)  | YES |
| Financially things are a bit of a struggle for me - tend to agree or strongly agree                                    | -0.13**<br>(0.064)  | 0.02<br>(0.069)     | NO  | -0.13**<br>(0.064)  | 0.02<br>(0.069)     | NO  |
| I always like to look for ways that I can to save money, even if it is only a little - tend to agree or strongly agree | -0.02<br>(0.073)    | 0.00<br>(0.068)     | NO  | 0.26***<br>(0.073)  | 0.00<br>(0.068)     | YES |
| I often make a decision on impulse - tend to agree or strongly agree   | 0.21***<br>(0.060)  | 0.07<br>(0.070)     | NO  | 0.21***<br>(0.060)  | 0.19***<br>(0.070)  | NO  |
| Everything seems to be getting more complicated these days - tend to agree or strongly agree                           | -0.56***<br>(0.061) | -0.47***<br>(0.065) | NO  | -0.56***<br>(0.061) | -0.47***<br>(0.065) | NO  |
| <b>INDIVIDUAL CHARACTERISTICS</b>  |                     |                     |     |                     |                     |     |
| Spend under the median of the annual household spending in energy  | -0.03<br>(0.061)    | 0.19***<br>(0.070)  | YES | -0.03<br>(0.061)    | -0.00<br>(0.069)    | NO  |
| Do not know what is their annual spend   | 0.28***<br>(0.090)  | 0.30***<br>(0.097)  | NO  | 0.14<br>(0.091)     | -0.02<br>(0.098)    | NO  |
| Pays at least one fuel with a Prepayment Meter   | 0.23***<br>(0.082)  | 0.08<br>(0.088)     | NO  | 0.23***<br>(0.082)  | 0.08<br>(0.088)     | NO  |
| Have at least one fuel with an online tariff   | -0.07<br>(0.076)    | 0.03<br>(0.071)     | NO  | 0.05<br>(0.075)     | 0.03<br>(0.071)     | NO  |
| Have the same supplier for gas and electricity   | 0.16*<br>(0.084)    | -0.06<br>(0.108)    | NO  | 0.16*<br>(0.084)    | -0.06<br>(0.108)    | NO  |
| Region: North West<br>(Base: North East)   | 0.14<br>(0.154)     | 0.15<br>(0.164)     | NO  | -0.30*<br>(0.156)   | -0.15<br>(0.162)    | NO  |
| Region: Yorkshire and The Humber   | 0.08<br>(0.157)     | -0.18<br>(0.168)    | NO  | 0.08<br>(0.157)     | -0.18<br>(0.168)    | NO  |
| Region: East Midlands  | 0.12<br>(0.170)     | -0.02<br>(0.176)    | NO  | -0.13<br>(0.169)    | -0.24<br>(0.174)    | NO  |
| Region: West Midlands  | -0.20<br>(0.159)    | -0.16<br>(0.177)    | NO  | -0.04<br>(0.160)    | -0.35**<br>(0.178)  | NO  |
| Region: East of England  | 0.23<br>(0.155)     | -0.09<br>(0.167)    | NO  | 0.23<br>(0.155)     | -0.09<br>(0.167)    | NO  |
| Region: London   | 0.28*<br>(0.167)    | -0.20<br>(0.184)    | NO  | -0.13<br>(0.162)    | -0.45**<br>(0.182)  | NO  |
| Region: South East   | 0.02<br>(0.145)     | -0.22<br>(0.156)    | NO  | 0.02<br>(0.145)     | -0.22<br>(0.156)    | NO  |
| Region: South West   | -0.26*<br>(0.152)   | -0.07<br>(0.170)    | NO  | -0.26*<br>(0.152)   | -0.43**<br>(0.171)  | NO  |
| Region: Wales  | -0.44**<br>(0.175)  | 0.04<br>(0.189)     | NO  | -0.44**<br>(0.175)  | 0.04<br>(0.189)     | NO  |
| Region: Scotland   | -0.16<br>(0.153)    | -0.22<br>(0.173)    | NO  | -0.16<br>(0.153)    | -0.52***<br>(0.176) | NO  |
| Age : 35-64<br>(Base: 18-34)   | -0.63***<br>(0.084) | -0.46***<br>(0.085) | NO  | -0.43***<br>(0.081) | -0.46***<br>(0.085) | NO  |
| Age : 64+  | -0.93***<br>(0.102) | -0.85***<br>(0.111) | NO  | -0.93***<br>(0.102) | -0.74***<br>(0.112) | NO  |
| Social class : C1<br>(Base: AB)  | 0.28***<br>(0.096)  | 0.18*<br>(0.094)    | NO  | 0.09<br>(0.096)     | 0.18*<br>(0.094)    | NO  |
| Social class : C2  | 0.36***<br>(0.106)  | 0.31***<br>(0.106)  | NO  | 0.05<br>(0.106)     | 0.31***<br>(0.106)  | NO  |

Analysis of the drivers of tariff comparability and clarity of the annual summary

|   |                    |                     |     |                    |                     |     |
|---|--------------------|---------------------|-----|--------------------|---------------------|-----|
| Social class : DE   | 0.45***<br>(0.108) | 0.17<br>(0.106)     | NO  | 0.08<br>(0.108)    | 0.17<br>(0.106)     | NO  |
| English is my main language : yes   | -0.12<br>(0.149)   | -0.39***<br>(0.144) | NO  | 0.28**<br>(0.136)  | 0.20<br>(0.132)     | NO  |
| Gender: Female  | 0.08<br>(0.062)    | -0.00<br>(0.059)    | NO  | -0.02<br>(0.062)   | -0.00<br>(0.059)    | NO  |
| Highest Level of Education : A Levels or HND/HNC<br>(Base: Postgraduate, Professional qualifications, Degree) | 0.05<br>(0.098)    | 0.10<br>(0.094)     | NO  | 0.23**<br>(0.096)  | 0.10<br>(0.094)     | NO  |
| Highest Level of Education : GCSE, GNVQ or ONC  | 0.07<br>(0.080)    | 0.22**<br>(0.088)   | NO  | 0.07<br>(0.080)    | 0.03<br>(0.088)     | NO  |
| Highest Level of Education : None   | 0.15<br>(0.095)    | 0.16*<br>(0.099)    | NO  | 0.15<br>(0.095)    | 0.16*<br>(0.099)    | NO  |
| Regular internet user: at least once a week<br>(Base: less frequent than once a week)                         | -0.14<br>(0.088)   | 0.00<br>(0.088)     | NO  | 0.24***<br>(0.092) | 0.26***<br>(0.092)  | NO  |
| Housing Tenure : Rent Private<br>(Base: Owned)  | -0.02<br>(0.085)   | 0.30***<br>(0.098)  | YES | -0.02<br>(0.085)   | 0.12<br>(0.095)     | NO  |
| Housing Tenure : Rent local authority   | 0.34***<br>(0.096) | 0.22**<br>(0.098)   | NO  | 0.19**<br>(0.091)  | 0.05<br>(0.098)     | NO  |
| Housing Tenure : Other  | 0.32<br>(0.231)    | 0.05<br>(0.223)     | NO  | 0.32<br>(0.231)    | 0.05<br>(0.223)     | NO  |
| Long Term illness in the household : yes  | -0.03<br>(0.065)   | -0.29***<br>(0.071) | YES | -0.03<br>(0.065)   | -0.29***<br>(0.071) | YES |
| Annual income is under £16k<br>(Base: annual income is over £16k)   | -0.06<br>(0.074)   | 0.12<br>(0.083)     | NO  | -0.06<br>(0.074)   | -0.01<br>(0.082)    | NO  |
| Refuse to answer or do not know the annual income   | -0.03<br>(0.074)   | 0.02<br>(0.106)     | NO  | -0.03<br>(0.074)   | -0.22**<br>(0.106)  | NO  |
| Observations  | 11,142             |                     |     |                    |                     |     |

Analysis of the drivers of tariff comparability and clarity of the annual summary

Table A1.2: Ordinal logistic regressions results – perceived clarity of the information provided in the Annual Summary

|  | (unclearly and very unclearly) vs (neither nor, clearly and very clearly) |                                   | Year on year change | (unclearly and very unclearly) vs (neither nor, clearly and very clearly)                      |                                   | Year on year change |
|--|---|-----------------------------------|---------------------|--|-----------------------------------|---------------------|
|  | $X_{k,i}^*$<br>YR <sub>2014</sub>   | $X_{k,i}^*$<br>YR <sub>2015</sub> |                     | $X_{k,i}^*$<br>YR <sub>2014=</sub><br>YR <sub>2015+</sub><br>$X_{k,i}^*$<br>YR <sub>2015</sub> | $X_{k,i}^*$<br>YR <sub>2015</sub> |                     |
| Log odds ratios at cut-off points  | 3.17***<br>(0.702)  |                                   |                     | 2.26***<br>(0.699)   |                                   |                     |
| Year 2015  |   | 0.85<br>(1.015)                   | NO                  |  | 0.85<br>(1.015)                   | NO                  |
| <b>RMR COMPARISON TOOLS</b>  |   |                                   |                     |  |                                   |                     |
| Recall seeing a Cheapest Tariff Messaging in the annual summary  | 0.40***<br>(0.104)  | 0.18<br>(0.142)                   | NO                  | 0.40***<br>(0.104)   | 0.18<br>(0.142)                   | NO                  |
| Recall seeing a Tariff Comparison Rate in the annual summary   | n/a   | 0.66***<br>(0.238)                | NO                  | n/a  | 0.66***<br>(0.238)                | NO                  |
| Recall seeing a Personal Projection in the annual summary  | n/a   | -0.05<br>(0.132)                  | NO                  | n/a  | -0.05<br>(0.132)                  | NO                  |
| <b>ENERGY PROFILE</b>  |   |                                   |                     |  |                                   |                     |
| Consumer has the same supplier for gas and electricity at the time of the Annual summary                               | -0.03<br>(0.523)  | -0.50<br>(0.597)                  | NO                  | -0.03<br>(0.523)   | -0.50<br>(0.597)                  | NO                  |
| We cannot know if they were with the same supplier for gas and electricity at the time of receiving the Annual summary | 0.04<br>(0.262)   | -0.29<br>(0.288)                  | NO                  | 0.04<br>(0.262)  | -0.29<br>(0.288)                  | NO                  |
| Supplier at the time of receiving the Annual summary: BG (Base: Independent suppliers)                                 | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: EDF  | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: EON  | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: npower   | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: SP   | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: SSE  | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Supplier at the time of receiving the Annual summary: we cannot know   | ✂   | ✂                                 | ✂                   | ✂  | ✂                                 | ✂                   |
| Have a fixed term tariff at the time of receiving an Annual summary: yes (Base: No)                                    | 0.05<br>(0.115)   | 0.07<br>(0.119)                   | NO                  | 0.05<br>(0.115)  | 0.07<br>(0.119)                   | NO                  |
| Have a fixed term tariff at the time of receiving an Annual summary: we cannot know                                    | -0.07<br>(0.189)  | 0.17<br>(0.163)                   | NO                  | -0.07<br>(0.189)   | 0.17<br>(0.163)                   | NO                  |
| Have an online tariff at the time of receiving an Annual summary: yes  | 0.06<br>(0.133)   | -0.16<br>(0.126)                  | NO                  | 0.06<br>(0.133)  | -0.16<br>(0.126)                  | NO                  |
| Have an online tariff at the time of receiving an Annual summary: we cannot know                                       | 0.01<br>(0.204)   | -0.12<br>(0.175)                  | NO                  | 0.01<br>(0.204)  | -0.12<br>(0.175)                  | NO                  |
| Method of payment at the time of receiving an Annual summary: check, cash or card (Base: Direct Debit)                 | 0.15<br>(0.179)   | 0.23<br>(0.178)                   | NO                  | 0.15<br>(0.179)  | 0.23<br>(0.178)                   | NO                  |
| Method of payment at the time of receiving an Annual summary: PPM  | 0.28*<br>(0.168)  | 0.12<br>(0.171)                   | NO                  | 0.28*<br>(0.168)   | 0.12<br>(0.171)                   | NO                  |

## Analysis of the drivers of tariff comparability and clarity of the annual summary

|  |                     |                     |     |                     |                     |     |
|--|---------------------|---------------------|-----|---------------------|---------------------|-----|
| Method of payment at the time of receiving an Annual summary: Payment scheme   | 0.34<br>(0.502)     | 1.11<br>(0.812)     | NO  | 0.34<br>(0.502)     | 1.11<br>(0.812)     | NO  |
| Method of payment at the time of receiving an Annual summary: Other  | -0.03<br>(0.279)    | 0.46<br>(0.320)     | NO  | -0.03<br>(0.279)    | 0.46<br>(0.320)     | NO  |
| Method of payment at the time of receiving an Annual summary: we cannot know   | 0.03<br>(0.189)     | -0.19<br>(0.188)    | NO  | 0.03<br>(0.189)     | -0.19<br>(0.188)    | NO  |
| <b>FAMILIARITY WITH THE MARKET</b>   |                     |                     |     |                     |                     |     |
| Completely or fairly familiar with the range of different energy tariffs available to them from energy suppliers.    | 0.78***<br>(0.099)  | 0.65***<br>(0.100)  | NO  | 0.78***<br>(0.099)  | 0.65***<br>(0.100)  | NO  |
| <b>ATTITUDES AND PERCEIVED BARRIERS TO ENGAGEMENT</b>  |                     |                     |     |                     |                     |     |
| It's too hard to work out whether I would save or not if I switched - agree or completely agree with statement       | -0.86***<br>(0.123) | -0.48***<br>(0.127) | YES | -0.58***<br>(0.103) | -0.20*<br>(0.105)   | YES |
| There are no real differences between suppliers in the prices they charge - agree or completely agree with statement | 0.22**<br>(0.094)   | -0.06<br>(0.095)    | YES | 0.22**<br>(0.094)   | -0.06<br>(0.095)    | YES |
| Switching is a hassle that I've not got time for - agree or completely agree with statement                          | 0.09<br>(0.103)     | 0.04<br>(0.104)     | NO  | 0.09<br>(0.103)     | 0.04<br>(0.104)     | NO  |
| I worry that if I switch things will go wrong - agree or completely agree with statement                             | -0.12<br>(0.103)    | -0.07<br>(0.104)    | NO  | -0.12<br>(0.103)    | -0.07<br>(0.104)    | NO  |
| I don't think I'd be able to switch even if I wanted to - agree or completely agree with statement                   | 0.17<br>(0.133)     | 0.01<br>(0.140)     | NO  | 0.17<br>(0.133)     | 0.01<br>(0.140)     | NO  |
| Financially things are a bit of a struggle for me - agree or completely agree with statement                         | -0.25**<br>(0.100)  | -0.22*<br>(0.130)   | NO  | -0.25**<br>(0.100)  | 0.01<br>(0.109)     | NO  |
| Everything seems to be getting more complicated these days - agree or completely agree with statement                | -0.41***<br>(0.101) | -0.40***<br>(0.103) | NO  | -0.41***<br>(0.101) | -0.40***<br>(0.103) | NO  |
| I always check bank or building society statements when I get them - agree or completely agree with statement        | 0.11<br>(0.124)     | 0.27**<br>(0.121)   | NO  | 0.11<br>(0.124)     | 0.27**<br>(0.121)   | NO  |
| <b>INDIVIDUAL'S CHARACTERISTICS</b>  |                     |                     |     |                     |                     |     |
| Age : 35-64<br>(Base: 18-35)   | -0.05<br>(0.130)    | -0.39***<br>(0.141) | NO  | -0.05<br>(0.130)    | -0.39***<br>(0.141) | NO  |
| Age : 64+  | 0.12<br>(0.166)     | -0.20<br>(0.172)    | NO  | 0.12<br>(0.166)     | -0.20<br>(0.172)    | NO  |
| Social class : C1  | -0.02<br>(0.133)    | -0.17<br>(0.139)    | NO  | -0.02<br>(0.133)    | -0.17<br>(0.139)    | NO  |
| Social class : C2  | -0.10<br>(0.150)    | -0.31**<br>(0.159)  | NO  | -0.10<br>(0.150)    | -0.31**<br>(0.159)  | NO  |
| Social class : DE  | 0.01<br>(0.156)     | -0.23<br>(0.162)    | NO  | 0.01<br>(0.156)     | -0.23<br>(0.162)    | NO  |
| English is my main language : yes  | -0.35<br>(0.243)    | -0.30<br>(0.238)    | NO  | -0.35<br>(0.243)    | -0.30<br>(0.238)    | NO  |
| Gender: Female   | -0.19*<br>(0.113)   | 0.01<br>(0.092)     | NO  | -0.00<br>(0.093)    | 0.01<br>(0.092)     | NO  |
| Highest Level of Education : A Levels or HND/HNC<br>(Base: Graduate or Post-Graduate)                                | -0.00<br>(0.138)    | 0.10<br>(0.143)     | NO  | -0.00<br>(0.138)    | 0.10<br>(0.143)     | NO  |
| Highest Level of Education : GCSE, GNVQ or ONC   | 0.19<br>(0.126)     | 0.04<br>(0.126)     | NO  | 0.19<br>(0.126)     | 0.04<br>(0.126)     | NO  |
| Highest Level of Education : None  | 0.22<br>(0.157)     | 0.04<br>(0.156)     | NO  | 0.22<br>(0.157)     | 0.04<br>(0.156)     | NO  |
| Illness or caring responsibilities in the household : yes  | -0.15<br>(0.102)    | -0.20*<br>(0.108)   | NO  | -0.15<br>(0.102)    | -0.20*<br>(0.108)   | NO  |
| Housing Tenure : Rent Private<br>(Base: Owned)   | -0.04<br>(0.141)    | -0.11<br>(0.141)    | NO  | -0.04<br>(0.141)    | -0.11<br>(0.141)    | NO  |
| Housing Tenure : Rent local authority  | 0.01<br>(0.142)     | -0.05<br>(0.141)    | NO  | 0.01<br>(0.142)     | -0.05<br>(0.141)    | NO  |
| Housing Tenure : Other   | 0.59<br>(0.458)     | 0.44<br>(0.395)     | NO  | 0.59<br>(0.458)     | 0.44<br>(0.395)     | NO  |

## Analysis of the drivers of tariff comparability and clarity of the annual summary

|   |                     |                     |    |                     |                     |    |
|---|---------------------|---------------------|----|---------------------|---------------------|----|
| Region: North West<br>(Base: North East)  | -0.06<br>(0.235)    | 0.26<br>(0.232)     | NO | -0.06<br>(0.235)    | 0.26<br>(0.232)     | NO |
| Region: Yorkshire and The Humber  | -0.07<br>(0.245)    | 0.07<br>(0.238)     | NO | -0.07<br>(0.245)    | 0.07<br>(0.238)     | NO |
| Region: East Midlands   | -0.21<br>(0.249)    | 0.22<br>(0.239)     | NO | -0.21<br>(0.249)    | 0.22<br>(0.239)     | NO |
| Region: West Midlands   | -0.17<br>(0.240)    | -0.33<br>(0.235)    | NO | -0.17<br>(0.240)    | -0.33<br>(0.235)    | NO |
| Region: East of England   | 0.03<br>(0.255)     | 0.23<br>(0.243)     | NO | 0.03<br>(0.255)     | 0.23<br>(0.243)     | NO |
| Region: London  | 0.08<br>(0.289)     | -0.45*<br>(0.247)   | NO | -0.34<br>(0.250)    | -0.45*<br>(0.247)   | NO |
| Region: South East  | 0.27<br>(0.235)     | 0.38*<br>(0.220)    | NO | 0.27<br>(0.235)     | 0.38*<br>(0.220)    | NO |
| Region: South West  | 0.01<br>(0.239)     | -0.17<br>(0.231)    | NO | 0.01<br>(0.239)     | -0.17<br>(0.231)    | NO |
| Region: Wales   | 0.26<br>(0.303)     | 0.45<br>(0.303)     | NO | 0.26<br>(0.303)     | 0.45<br>(0.303)     | NO |
| Region: Scotland  | -0.17<br>(0.239)    | -0.16<br>(0.231)    | NO | -0.17<br>(0.239)    | -0.16<br>(0.231)    | NO |
| Regular internet user: at least once a week<br>(Base: less frequent than once a week) | 0.09<br>(0.132)     | -0.10<br>(0.129)    | NO | 0.09<br>(0.132)     | -0.10<br>(0.129)    | NO |
| Annual income is under £16k<br>(Base: above £16k)                                     | 0.02<br>(0.123)     | -0.02<br>(0.120)    | NO | 0.02<br>(0.123)     | -0.02<br>(0.120)    | NO |
| Refuse to answer or do not know the annual income                                     | -0.03<br>(0.122)    | -0.08<br>(0.152)    | NO | -0.03<br>(0.122)    | -0.08<br>(0.152)    | NO |
| Among the 50-75% of the annual household spending in energy (Base: under the median)  | 0.08<br>(0.115)     | -0.04<br>(0.121)    | NO | 0.08<br>(0.115)     | -0.04<br>(0.121)    | NO |
| Among the 75-98% of the annual household spending in energy                           | -0.12<br>(0.118)    | -0.48***<br>(0.139) | NO | -0.12<br>(0.118)    | -0.28**<br>(0.120)  | NO |
| Outliers: outliers among the 98-100% of the annual household spending in energy       | 0.15<br>(0.144)     | -0.21<br>(0.141)    | NO | 0.15<br>(0.144)     | -0.21<br>(0.141)    | NO |
| Glanced the annual summary<br>(Base: Read it in detail)                               | -0.34***<br>(0.119) | -0.32***<br>(0.121) | NO | -0.87***<br>(0.098) | -0.89***<br>(0.101) | NO |
| Observations  |                     |                     |    | 5,922               |                     |    |