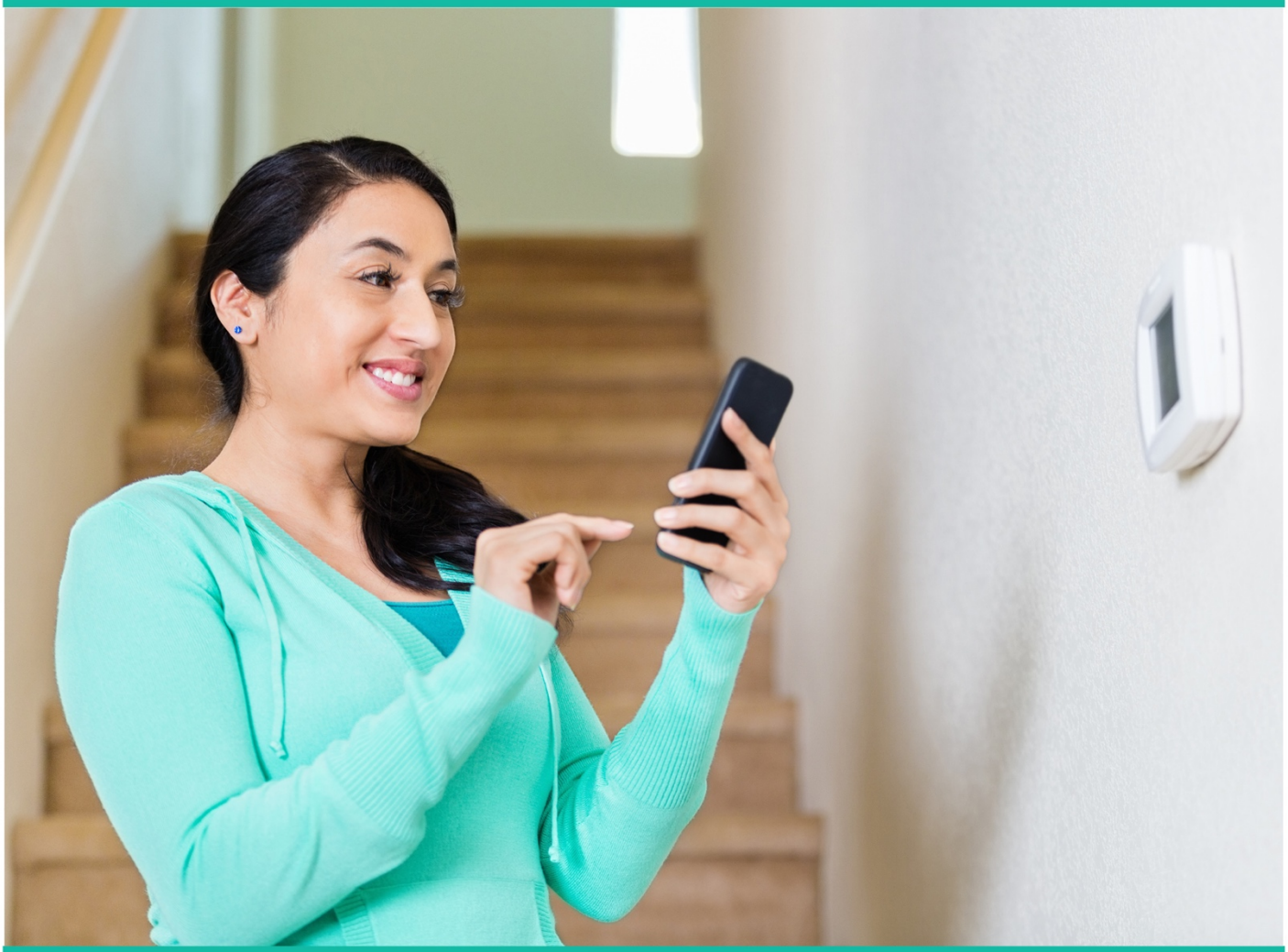
Australian Government
Department of the Prime Minister and Cabinet

BETA



Saying more with less

Simplifying energy fact sheets

March 2018

Who

Who are we?

We are the Behavioural Economics Team of the Australian Government, or BETA. We are the Australian Government's first central unit applying behavioural economics to improve public policy, programs and processes.

We use behavioural economics, science and psychology to improve policy outcomes. Our mission is to advance the wellbeing of Australians through the application and rigorous evaluation of behavioural insights to public policy and administration.

What is behavioural economics?

Economics has traditionally assumed people always make decisions in their best interests. Behavioural economics challenges this view by providing a more realistic model of human behaviour. It recognises we are systematically biased (for example, we tend to satisfy our present self rather than planning for the future) and can make decisions that conflict with our own interests.

What are behavioural insights and how are they useful for policy design?

Behavioural insights apply behavioural economics concepts to the real world by drawing on empirically-tested results. These new tools can inform the design of government interventions to improve the welfare of citizens.

Rather than expect citizens to be optimal decision makers, drawing on behavioural insights ensures policy makers will design policies that go with the grain of human behaviour. For example, citizens may struggle to make choices in their own best interests, such as saving more money. Policy makers can apply behavioural insights that preserve freedom, but encourage a different choice – by helping citizens to set a plan to save regularly.

Contents

Executive summary

Behaviourally-informed fact sheets can improve consumers' engagement with energy plans and increase consumers' confidence in choosing the right energy plan or retailer.

Retail electricity prices have increased by 80 to 90 per cent in the past decade, placing increasing cost of living pressure on households, particularly those with low incomes (ACCC, 2017). These large increases in price have outstripped wage growth and price increases in most other areas of the economy (ACCC, 2017).

Ensuring reliable and affordable energy for households is a major priority for the Australian Government. A raft of measures are currently being implemented to put downward pressure on power bills, including the development of new, more easily understood energy fact sheets for consumers.

A range of behavioural biases contribute to consumer inertia in the energy market. The time and effort needed to compare and choose a plan can seem insurmountable, and many consumers fear something will go wrong if they switch.

Consumers need access to information on available energy plans to identify the most cost effective plan for them. Information should be comprehensive enough to inform good choices, but not so much as to overwhelm consumers.

In partnership with the Australian Energy Regulator (AER) and other key energy stakeholders, we drew on behavioural insights to design and test five alternative energy fact sheets. These fact sheets, and the existing AER fact sheet, were tested with around 4,500 Australians through an online survey experiment and three small focus groups.

All five BETA fact sheets were clearly preferred to the existing AER fact sheet. Survey participants found the BETA fact sheets easy to understand and helpful in comparing electricity plans and making household budget decisions.

Participants had a weak preference for BETA fact sheets using images of different sized houses to inform estimated yearly bills.

Why?

Policy context

Retail electricity prices have increased by 80 to 90 per cent in the past decade (ACCC, 2017). As a consequence, some consumers are reducing what they spend on other essentials, such as food and health services, to pay their electricity bills (ACCC, 2017).

The Australian Government is implementing a number of reforms to reduce energy costs for households and businesses. This includes an agreement with major energy retailers on a range of measures to help ensure Australians are not paying more for their energy than needed. As part of this agreement, energy retailers committed to develop simple plain English fact sheets on energy plans with understandable comparison rates to allow consumers to compare energy plans and choose the best deal for them.

The Australian Energy Regulator (AER) requires energy retailers to have an energy price fact sheet for every plan available to residential and small business consumers in certain states and territories. Fact sheets are intended to help consumers make informed decisions about whether an energy plan is right for them, as well as making it easier to compare plans between and within retailers.

The fact sheets are available on the AER's energy comparator website, Energy Made Easy, and retailers' websites. They are also used in door-to-door marketing.

Energy fact sheets are one of a number of tools designed to help consumers understand and compare energy plans. Although fact sheets may not be used by all consumers, ensuring fact sheets present information in an easily digestible way can help consumers make better energy choices.

The problem

The Australian retail energy market requires consumers to consider a large amount of complex information. This is especially true in recent years, as changes in technology and new product offerings have provided more choices in how consumers generate, consume and manage their energy (AEMC, 2017).

Retail price deregulation has also seen an increase in retailers competing in the energy market, offering plans which can vary markedly on price, pricing structure, fees and contract terms.

Despite this surge in competition, and energy affordability being a significant issue for many Australians, most consumers do not shop around for the best deal. Forty-seven per cent of Australian residential consumers have not changed their electricity retailer or plan in the last five years (AEMC, 2017). This could be costing consumers hundreds of dollars a year (AER, 2017).

Although some consumers may not be aware they can switch energy plans or retailers, or of the potential savings a switch may bring (Bastion Latitude, 2017), others are not switching because of inertia. Many consumers choose not to compare energy plans as they perceive the process to be time-consuming and difficult (AER, 2017). Some consumers choose not to switch because they fear something will go wrong.

The Retail Pricing Information Guidelines set out the type of information a fact sheet must contain and how it must be presented. Existing AER fact sheets do not include any benchmarking information (for example energy usage) and contain a lot of complex and detailed information, often stretched out over two or more pages.

Consumers need access to information on available energy plans to identify the most cost effective plan for them. Care is needed to ensure information is comprehensive enough to inform good choices, but not so much as to overwhelm consumers.

Ensuring the design of energy fact sheets is informed by typical consumer behaviour within the energy market can assist consumers to identify and switch to the best plan for themselves.

What we did

A range of behavioural biases can prevent consumers from choosing or switching to the best energy plan for them. Design of energy fact sheets should account for these biases, some of which are outlined below.

Behavioural analysis

The amount of information available on energy plans can overwhelm consumers and lead to 'cognitive overload' (Lee and Lee, 2004). Overwhelmed consumers are more likely to make poor choices (Jacoby et al., 1974) or give up on a decision altogether (Gardner and Nilsson, 2017).

The complexity and number of available energy plans can also lead consumers to ignore some information or use mental shortcuts to simplify the decision-making process (Gigerenzer G et al., 1999). Examples include 'elimination by aspects', in which consumers set criteria and ignore options that do not meet baseline thresholds (Tversky, 1972), and 'satisficing', in which consumers search for options until they find one that is 'good enough' (Simon, 1972).

Consumers can also overestimate their chances of qualifying for discounts when considering energy plans, as many procrastinate or forget to make use of discounts (Gourville and Soman, 2011). An example of this is pay-on-time discounts.

Sign-on bonuses can lead consumers to commit to energy plans that are not in their best interests, as people can be short-sighted when making decisions (Loewenstein and Thaler, 1989).

Consumers who identify a better energy plan for their needs may still choose not to switch because of loss aversion – they fear something will go wrong. This fear can be disproportionate to reality. For example, research for the Australian Energy Market Commission found most consumers perceived switching plans to be difficult and risky, but those consumers who did end up switching found it easier than expected (Newgate Research, 2016).

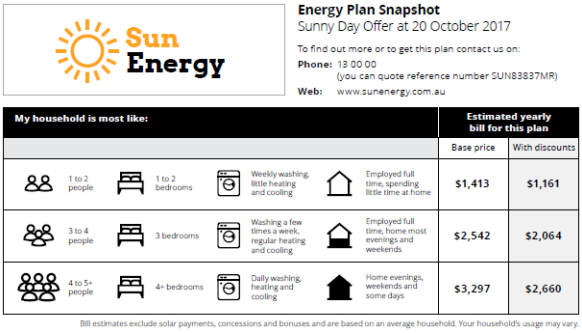
Designing BETA energy fact sheets

In partnership with the AER and other key energy stakeholders, we drew on behavioural insights to design five alternative energy fact sheets for the same electricity plan. We designed the fact sheets to be shorter, simpler and more attractive. Some considerations we took into account during the design process are found in **Appendix A**.

The BETA energy fact sheets comprise a single page divided into three sections (top, middle and lower). The middle and lower sections of all five BETA fact sheets are identical, only the top sections differ. The top sections of each of the five BETA energy fact sheets are set out in **Figure 1**.

Figure 1: The top sections of the BETA energy fact sheets

Fact sheet 1



Sun Energy

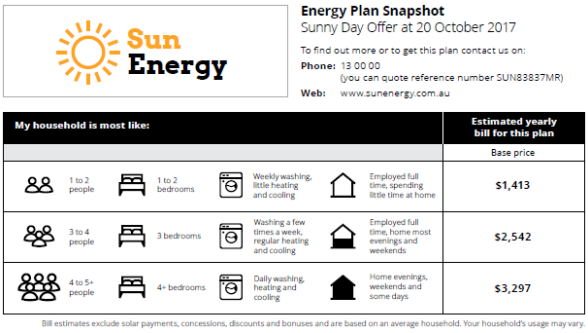
Energy Plan Snapshot
Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:
Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

My household is most like:				Estimated yearly bill for this plan	
				Base price	With discounts
1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	Employed full time, spending little time at home	$1,413	$1,161
3 to 4 people	3 bedrooms	Washing a few times a week, regular heating and cooling	Employed full time, home most evenings and weekends	$2,542	$2,064
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	Home evenings, weekends and some days	$3,297	$2,660

Bill estimates exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Fact sheet 2



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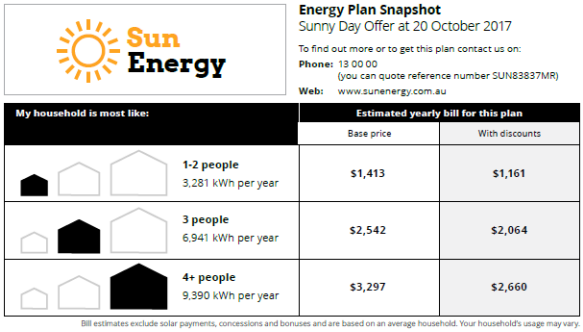
My household is most like:				Estimated yearly bill for this plan
				Base price
1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	Employed full time, spending little time at home	$1,413
3 to 4 people	3 bedrooms	Washing a few times a week, regular heating and cooling	Employed full time, home most evenings and weekends	$2,542
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	Home evenings, weekends and some days	$3,297

Bill estimates exclude solar payments, concessions, discounts and bonuses and are based on an average household. Your household's usage may vary.

Fact sheet 3



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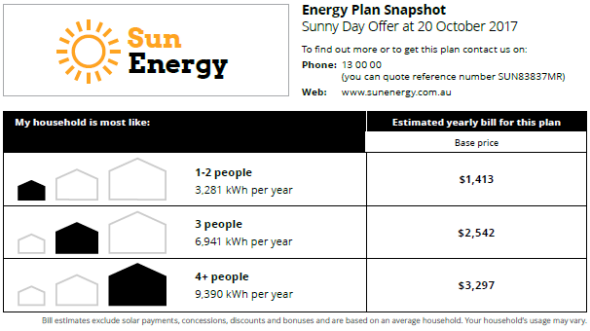
Web: www.sunenergy.com.au

My household is most like:	Estimated yearly bill for this plan	
	Base price	With discounts
1-2 people 3,281 kWh per year	$1,413	$1,161
3 people 6,941 kWh per year	$2,542	$2,064
4+ people 9,390 kWh per year	$3,297	$2,660

Bill estimates exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Fact sheet 4



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	Base price
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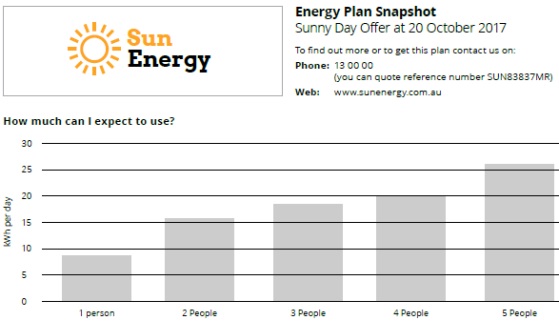
3 people 6,941 kWh per year	$2,542
4+ people 9,390 kWh per year	$3,297

Bill estimates exclude solar payments, concessions, discounts and bonuses and are based on an average household. Your household's usage may vary.

Fact sheet 5



The BETA energy fact sheets (numbered 1 to 5) are found in **Appendix B**.
An example of an existing AER fact sheet (numbered 6) is found in **Appendix C**.

The study

Our mixed method study included a framed field experiment and three small focus groups. We focused on electricity plans for this study but we expect our findings could also apply to gas plans.

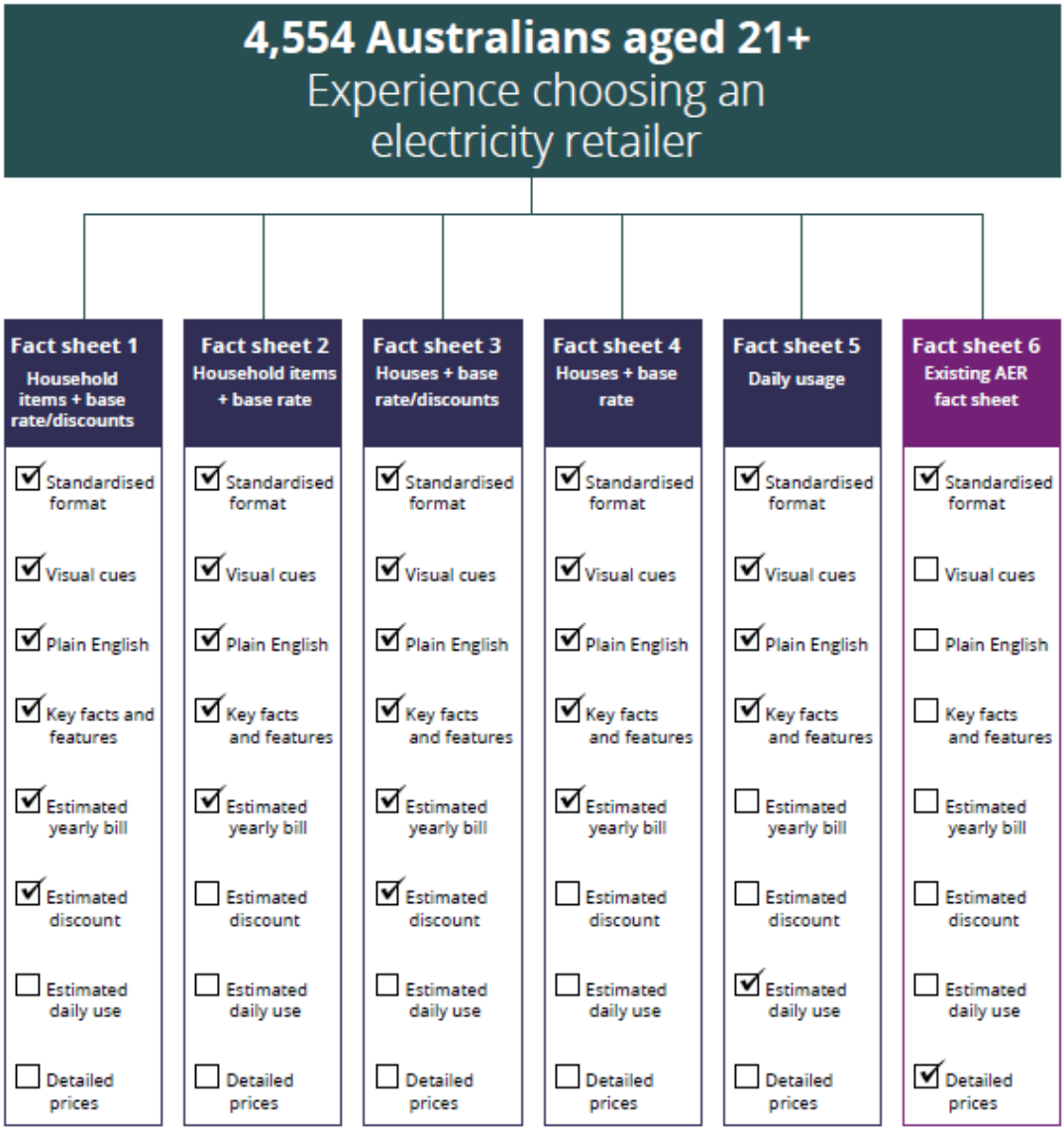
Box 1: What is a framed field experiment?

A framed field experiment is an experiment conducted with a sample of people drawn from the population of interest (in this case, electricity consumers). Framed field experiments are designed to mimic features of naturally occurring settings in a controlled environment, to better understand how people respond to different types of stimuli. Framed field experiments generally ask participants to make choices in settings which approximate how they make decisions in real life (for example, sitting in front of their own computer in their own office or home).

Framed field experiment

We asked 4,554 Australian adults with experience choosing an electricity retailer to complete an online survey. We designed the framed field experiment to meet demographic quotas (age, sex, geographic location). The sample group was split into six subgroups of approximately 758 people. Each subgroup saw either the existing AER energy fact sheet or one of the five BETA energy fact sheets. The design of the framed field experiment is set out in **Figure 2**.

Figure 2: Design of the framed field experiment



We identified and tested for three primary outcomes. These were a participant's:

1. engagement with an energy fact sheet;
2. likelihood of switching electricity plans based on a fact sheet; and
3. confidence making decisions on electricity plans, both before and after seeing a fact sheet.

A copy of the questions asked in the experiment is found in **Appendix D**.

Focus groups

We tested the fact sheets with three small focus groups (five to seven people each) in Sydney, Adelaide and Canberra. The Sydney and Adelaide focus groups aimed to cover a cross section of household electricity consumers, while the Canberra group specifically covered older people who told us they rarely use the internet.

The focus groups were used to help explain the framed field experiment results. More information on the focus groups is found in **Appendix E**.

Results

BETA's energy fact sheets were clearly preferred to the existing AER fact sheet. No single BETA fact sheet was substantially more effective than any of the others.[1]

Do the BETA fact sheets improve consumer engagement?

Participants found all of the BETA energy fact sheets substantially more engaging than the existing AER fact sheet. Participants' engagement with the fact sheets was determined by how much they agreed or disagreed with positive statements about whether a fact sheet:

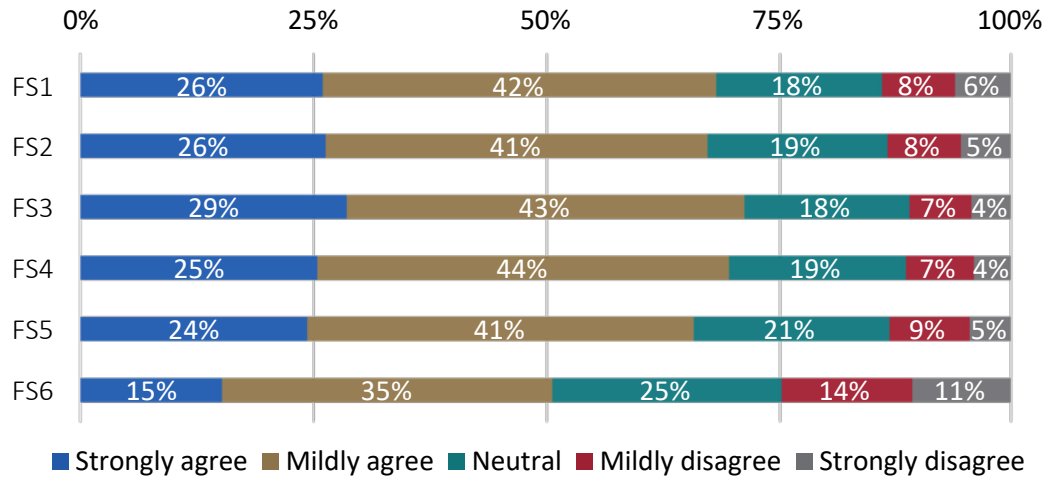
- was easy to understand,
- was interesting,
- provided useful information,
- made comparing electricity plans easier, and
- helped them make household budgeting decisions.

To measure engagement, we averaged participants' responses across these five statements for each fact sheet. At least 65 per cent of participants who viewed a BETA fact sheet strongly or mildly agreed with these statements, compared to 50 per cent of participants who viewed the existing AER fact sheet.[2] The average response for all of the statements, for each fact sheet, is found at **Figure 3**.

1. We describe our methods of statistical analysis in **Appendix F** and present the detailed results in **Appendix G**. For each primary outcome (consumer engagement, likelihood of switching, and consumer confidence), we first conducted an overall test to determine if there was a statistically significant difference between at least one pair of fact sheets. If that first test yielded a statistically significant result, we then conducted separate tests for each pair of fact sheets to determine which fact sheets yielded different results. In all cases, we used a significance threshold of $p<0.05$, as specified in our pre-analysis plan. We are aware, however, there is a lively academic debate about the merits of testing for 'statistical significance', the appropriateness of conventional thresholds such as $p<0.05$ (or any thresholds at all), and even the use of p-values generally. See, in particular, the 'The American Statistical Association Statement on Statistical Significance and P-Values' (Wasserstein and Lazar, 2016).

2. We did not conduct a formal test of statistical significance for this difference (65 per cent versus 50 per cent). Instead, we tested the difference in the average scores (out of five) for each fact sheet. The pairwise tests for BETA fact sheets against the existing AER fact sheet all yielded very low p-values ($p<0.001$). See **Appendix G**, **Tables G2** and **G3**.

Figure 3: Average response to positive statements about a fact sheet



This figure shows the level of 'consumer engagement' with a fact sheet based on the average response to five questions regarding whether the fact sheet was easy to understand, was interesting, provided useful information, made comparing electricity plans easier, and helped them make household budgeting decisions. For details of statistical analysis, see **Appendices F** and **G**, especially **Tables G2** and **G3**.

Do the BETA energy fact sheets increase the likelihood of switching?

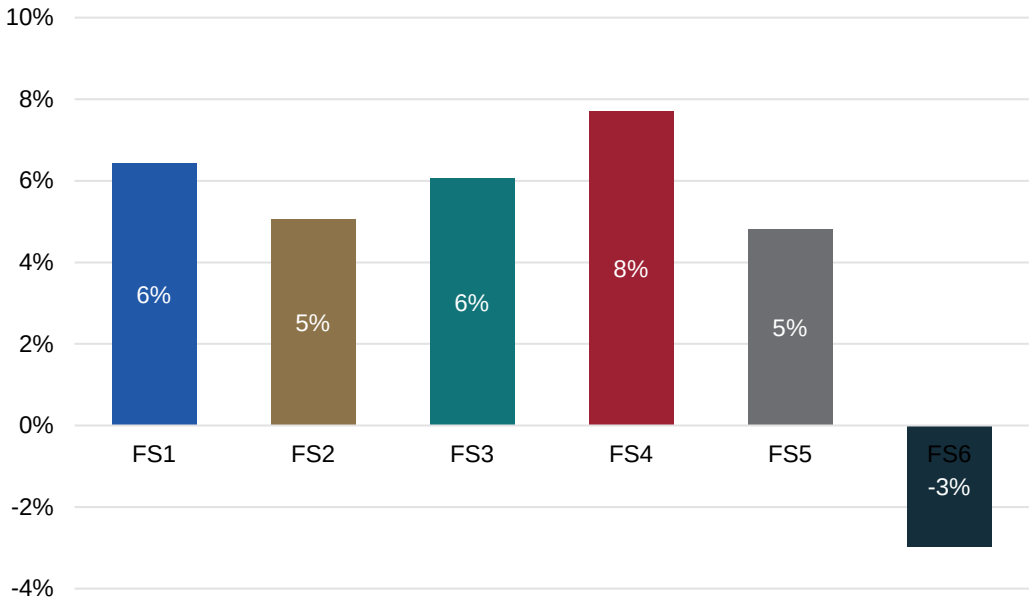
Participants signalled a weak likelihood in favour of switching to another electricity plan, even if they would be better off. On a 10-point scale measuring likelihood to switch, where 0 was unlikely and 10 was likely, the average score for each experimental group ranged from 6.1 to 6.3. This pattern was consistent across all energy fact sheets, including the existing AER fact sheet. This result is suggestive of the 'stickiness' of the energy market. The provision of information on its own, even if that information sets out the benefits of switching, is often not enough to prompt consumers to switch.

The small differences we observed between fact sheets were not statistically significant ($p=0.42$) and could be a symptom of how the relevant survey question was designed. We provide further analysis in the limitations section of this report.

Do the BETA energy fact sheets improve consumer confidence?

Participants were moderately more confident after viewing any of the five BETA fact sheets compared to participants who viewed the existing AER fact sheet ($p<0.001$). Changes in participants' confidence were determined by changes in their responses to identical statements, provided both before and after viewing a fact sheet. Statements measured participants' confidence in their ability to make choices about electricity plans, the availability of information to inform those choices, and whether electricity companies will offer the best plan for their needs. We considered any change in responses attributable to the fact sheet alone. On average, participant confidence increased 6 per cent after viewing a BETA energy fact sheet, compared to an average decrease in confidence of 3 per cent for participants who viewed the existing AER fact sheet. Participants' average change in confidence per fact sheet is found in **Figure 4**.

Figure 4: Average change in participants' confidence per fact sheet



Changes in participants' confidence were determined by comparing the change in their responses to identical statements provided before and after viewing a fact sheet. Differences in confidence between the BETA fact sheets and the existing AER fact sheet were all statistically significant ($p<0.001$). For details of statistical analysis, see **Appendices F** and **G**, especially **Tables G2** and **G4**.

Which of the BETA energy fact sheets was most effective?

When considering whether a fact sheet increased consumer engagement, confidence or likelihood to switch plans, no single BETA energy fact sheet was clearly preferred to any other (see **Appendix G**, **Tables G3** and **G4**). However, the following weak preferences were identified, in order:

1. Fact sheets 3 and 4 (images of different sized houses)
2. Fact sheets 1 and 2 (images of people, beds, washing machine and time at home)
3. Fact sheet 5 (bar graph showing the estimated daily energy use for one to five people)

Participants may have preferred fact sheets with images of different sized houses because it was easier to identify which 'house' looked most like their own, compared with the more complex images included on fact sheets 1, 2 and 5.

These preferences also indicate participants preferred fact sheets that included a plan's estimated yearly electricity bill over daily energy use. This aligns with what we know about energy consumers: most do not know their own energy usage (Oxera, 2016). Participants were indifferent to whether a fact sheet included just an estimated yearly bill or also included an estimated yearly bill with discounts applied.

None of these preferences are statistically significant at the conventional level of $p<0.05$.

Did particular groups respond differently to the fact sheets?

We found little evidence to suggest particular groups (at either the individual or household level) were more or less responsive to one or more of the energy fact sheets compared to others. The complete results are found in **Appendix H**, **Tables H1-H18**.

We assumed households with a history of switching electricity plans or companies (separate from moving house) were more engaged in the energy market, so we expected this group's response to fact sheets to differ from households with no history of switching. However, we did not detect any meaningful differences between these two groups.

Which section of the BETA energy fact sheets was most useful?

Participants considered the key facts section (lower section) of the BETA energy fact sheets would be most useful if they were thinking about switching electricity plans or companies. This is not surprising given this section includes detailed information about discounts and bonuses, fees and contractual terms. The results are found in **Appendix G**, **Figures G1-G3**.

Limitations

Although we aimed to mimic the natural situation for consumers choosing an energy plan, our research design introduced artificial conditions: experiment and focus group participants did not actively seek out fact sheets, and choices were hypothetical.

We designed the framed field experiment with demographic quotas (age, sex, geographic location) to ensure our results can generalise to the broader population. However, the generalisability of the results may be limited as participants who completed the online energy survey were directly incentivised (through a payment of approximately $1.50) to engage with detailed information.

We tested for the likelihood of switching by asking each participant to consider the question “Imagine you have a fact sheet like this in front of you for your current electricity plan AND a different fact sheet for a different plan. If it looked like you would be better off switching to the different plan, how likely is it you would switch?”. Given we provided analysis in the question (i.e. the participant would be better off) it is unsurprising there is no meaningful difference between participants’ responses to each fact sheet, including the existing AER fact sheet. We also consider responses to this question are less reliable as the question is purely hypothetical. We know people’s actions are not always consistent with their stated intentions.

Discussion and conclusion

This study shows behaviourally-informed energy fact sheets can improve consumers' engagement with energy plans and increase their confidence choosing the right energy plan or retailer.

The AER has recently taken steps to simplify its fact sheet by suggesting it be replaced by two separate documents, a Basic Plan Information Document and a Contract Summary (AER, 2018). The AER's proposed Basic Plan Information Document is a single page document that includes several new elements which draw on BETA's work, including household images to inform estimated costs. An example of the AER's suggested Basic Plan Information Document can be found in **Appendix I**. Under the AER's proposal, the existing AER fact sheet would be retained, but renamed as a Contract Summary.

The results of this study are not only relevant to future design of energy fact sheets, but also to any material used by energy retailers to communicate with consumers, such as bills, contracts and advertised plans. Given the complexity of the energy market, there is merit investigating whether energy retailers can agree on a common set of energy terms and images when dealing with consumers. We note the AER already mandates the use of common terms for its energy fact sheets.

To drive competition, consumers need to actively search for the best energy deal, and be willing to switch when they find it. Fact sheets are important for consumers who have made the decision to search for the best deal but, on their own, may not be enough to prompt consumers to switch. Government efforts to remove consumer barriers to switching are also likely to be important.

While the energy market is a rich vein for behavioural economics, on its own this approach is not enough to address Australia's energy affordability problem. Behaviourally-informed interventions should be viewed as complementing more traditional forms of government intervention—such as measures to inform, incentivise and regulate.

Appendices

Appendix A: Designing fact sheets for this study

We considered several behavioural biases in the design of the BETA energy fact sheets. Key design elements are set out below.

Making it easier to understand and compare energy offers

To make it easier for consumers to compare energy plans, we considered fact sheets should:

- be no longer than a single page. Fact sheets longer than one page are not ideal for consumers who wish to compare key elements of multiple plans side by side.
- present information in a standard way. This can help consumers compare plans and identify the cheapest one (CHAFEA, 2016).
- use a combination of text, diagrams and tables. This is more effective than single-format presentations when providing information on energy plans (Roberts and Baker, 2003).
- order information carefully. Choices can be influenced by the way information is structured (Simon, 1956).
- draw out key facts. This helps consumers get the information they need without feeling overwhelmed. We know consumers consistently notice and comment on terms like ‘contract’ and ‘exit fees’ (Bastion Latitude, 2017). On the other hand, most consumers do not know their peak and off-peak usage (Oxera, 2016), and even flat rate ‘cents per kilowatt hour’ information is difficult to understand (Karjalainen, 2011). Although colour can be an effective way to draw consumers’ eyes to important information, our fact sheets are designed to be easily printed in black and white.

- include benchmarking information. Consumers overwhelmingly expect a dollar estimate to inform decision-making when comparing plans (Bastion Latitude, 2017). Although not personalised, an estimate based on 'typical' usage can go a long way toward helping consumers make meaningful comparisons (Oxera, 2016). A yearly estimate was used to control for seasonal variance.
- use conversational language (with limited jargon), as it is more likely to be well received and understood (BEworks, 2016).

Structuring the BETA energy fact sheets

The BETA energy fact sheets comprise a single page divided into three sections (top, middle and lower).The order of information intentionally starts with high-level information before moving to more detailed information.

Top section of the BETA energy fact sheets

In this section we tested three types of visual cues: a series of household images (people, beds, washing machines, time at home), comparative house sizes, and a bar graph.

To test consumers' preferred energy comparison benchmark, we used two different types of comparison information—estimated yearly bill and estimated daily energy use. Although we expected a cost estimate based on typical use to be most helpful, Bastion Latitude (2017) suggests a daily energy use comparison graph, commonly found on energy bills, helps consumers better understand their energy needs.

This section also tests the effect of presenting the estimated yearly bill adjusted to include all discounts. Discounts are currently listed separately from other price information, and applying them can be confusing. For example, it is common for discounts to apply to GST-exclusive usage charges.

Middle section of the BETA energy fact sheets

Many energy consumers want access to specific features, such as solar feed-in or green power. The easy visual in the key features table (using ticks) allows consumers to quickly eliminate plans which do not meet their requirements. The key features table is the same across all BETA energy facts sheets.

Lower section of the BETA energy fact sheets

The key facts table allows consumers to quickly compare key elements of a plan, such as lock-in periods, exit fees and conditional discounts. This section also includes a ‘before you switch’ section, to address any fear of switching. The key facts table is the same across all BETA energy fact sheets.

Encouraging next steps

The BETA energy fact sheets include a line at the bottom directing consumers to the AER’s Energy Made Easy website and phone number. We did this to make consumers aware they can compare plans and switch. We included Energy Made Easy’s phone number for consumers who do not engage online.

Appendix B: BETA energy fact sheets

Fact sheet 1

Sun Energy

Energy Plan Snapshot

Sunny Day Offer at 20 October 2017

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1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	Employed full time, spending little time at home	$1,413	$1,161
3 to 4 people	3 bedrooms	Washing a few times a week, regular heating and cooling	Employed full time, home most evenings and weekends	$2,542	$2,064
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	Home evenings, weekends and some days	$3,297	$2,660

Bill estimates exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time
Prices	Daily fees apply for both regular consumption and controlled load
Before you switch	No need to contact your old provider No interruption of your service

To compare plans from all energy providers visit the Australian Energy Regulator's independent website **www.energymadeeasy.gov.au** or call **1300 585 165**

Fact sheet 2

Sun Energy

Energy Plan Snapshot

Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:

Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

My household is most like:				Estimated yearly bill for this plan
				Base price
1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	Employed full time, spending little time at home	$1,413
3 to 4 people	3 bedrooms	Washing a few times a week, regular heating and cooling	Employed full time, home most evenings and weekends	$2,542
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	Home evenings, weekends and some days	$3,297

Bill estimates exclude solar payments, concessions, discounts and bonuses and are based on an average household. Your household's usage may vary.

Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time
Prices	Daily fees apply for both regular consumption and controlled load
Before you switch	No need to contact your old provider No interruption of your service

To compare plans from all energy providers visit the Australian Energy Regulator's independent website
www.energymadeeasy.gov.au or call **1300 585 165**

Fact sheet 3

Sun Energy

Energy Plan Snapshot

Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:

Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

My household is most like:	Estimated yearly bill for this plan	
	Base price	With discounts
1-2 people 3,281 kWh per year	**$1,413**	**$1,161**
3 people 6,941 kWh per year	**$2,542**	**$2,064**
4+ people 9,390 kWh per year	**$3,297**	**$2,660**

Bill estimates exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time
Prices	Daily fees apply for both regular consumption and controlled load
Before you switch	No need to contact your old provider No interruption of your service

To compare plans from all energy providers visit the Australian Energy Regulator's independent website **www.energymadeeasy.gov.au** or call **1300 585 165**

Fact sheet 4

Sun Energy

Energy Plan Snapshot

Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:

Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

My household is most like:	Estimated yearly bill for this plan
	Base price
1-2 people 3,281 kWh per year	**$1,413**
3 people 6,941 kWh per year	**$2,542**
4+ people 9,390 kWh per year	**$3,297**

Bill estimates exclude solar payments, concessions, discounts and bonuses and are based on an average household. Your household's usage may vary.

Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time
Prices	Daily fees apply for both regular consumption and controlled load
Before you switch	No need to contact your old provider No interruption of your service

To compare plans from all energy providers visit the Australian Energy Regulator's independent website **www.energymadeeasy.gov.au** or call **1300 585 165**

Fact sheet 5

Sun Energy

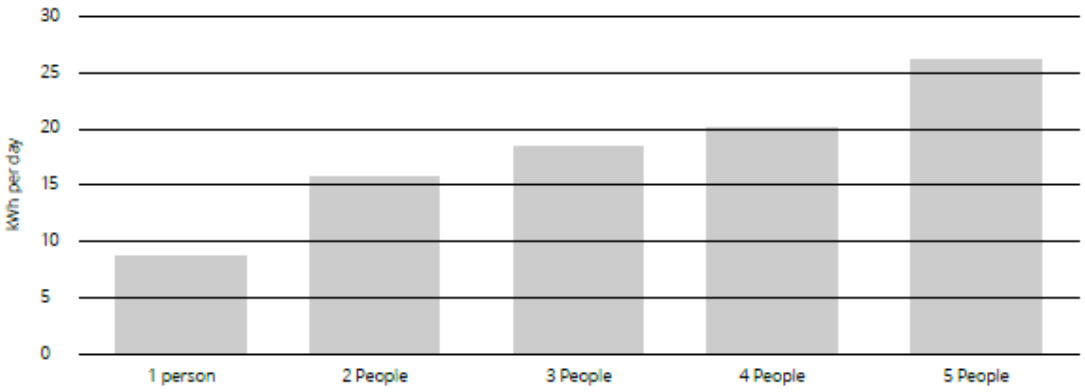
Energy Plan Snapshot

Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:

Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

How much can I expect to use?



Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time
Prices	Daily fees apply for both regular consumption and controlled load
Before you switch	No need to contact your old provider No interruption of your service

To compare plans from all energy providers visit the Australian Energy Regulator's independent website **www.energymadeeasy.gov.au** or call **1300 585 165**

Appendix C: Existing AER energy fact sheet

Fact sheet 6

Energy Price Fact Sheet

Sun Energy
Sunny day offer – SUN123456MR

Customer type	Fuel type	Distributor(s)	Tariff type	Offer type	Release date
Residential	Electricity	Busy Energy	Time of use with controlled load	Market offer	03-Aug-2017

Electricity offer

Contract term	Ongoing contract with benefit period
Contract Expiry details	Ongoing contract which continues until you or we end it. The benefit period is 12 months. At the end of this term we may extend your current Energy Plan or set you up with a new Energy Plan – but only if we've written to you first and you haven't told us not to. If you don't hear from us, your energy supply will continue under our Agreement without Energy Plan benefits.
Bill frequency	Every 3 months

Electricity pricing information

1 Jul to 30 Jun	Price (exc. GST)	Price (inc. GST)
Peak consumption 7am-9am and 5pm-8pm on Weekdays		
All usage	35.08 cents per kWh	38.588 cents per kWh
Off peak consumption All other times		
All usage	19.40 cents per kWh	21.34 cents per kWh
Shoulder consumption 9am-5pm and 8pm-10pm on Weekdays		
All usage	33.77 cents per kWh	37.147 cents per kWh
Daily supply charge	141.01 cents per day	155.111 cents per day
Controlled load	**Price (exc. GST)**	**Price (inc. GST)**
Off peak – Controlled load 1 All controlled load 1		
All usage	15.10 cents per kWh	16.61 cents per kWh
Daily supply charge	13.50 cents per day	14.85 cents per day
Off peak – Controlled load 2 All controlled load 2		
All usage	20.52 cents per kWh	22.572 cents per kWh
Daily supply charge	13.50 cents per day	14.85 cents per day

Daily supply charge: a charge that applies for supplying electricity to your property for each day of the billing period, regardless of how much electricity you use.

kWh: 'kWh' stands for kilowatt hour and is the unit of measurement for your electricity usage.

Conditional discounts	
Direct Debit discount	A 19% discount on the GST exclusive usage charges listed above will apply for the benefit period when you pay by direct debit and receive your correspondence (including bills) via email. Discounts Sun Energy apply to GST exclusive usage charges only (off our published usage charges, which can be found on our website), and are only available to customers signing up for this offer from the above effective date.
Price changes	
Are these prices fixed?	No
We may vary the Charges (including the amount, nature and structure of any of the charges) by notice to you at any time. The notice could take the form of a message on your bill and will specify the effective date of the variation.	
Electricity key contract features	
Cooling off period	10 business days
Eligibility criteria	Eligibility, availability criteria and T&C's apply. Under this Energy Plan, you'll need to have agreed to pay your bills in full by direct debit. This energy offer applies to residential customers in New South Wales who consume less than 100 MWhs/annum of electricity within the Essential electricity distribution network area. For solar feed-in tariffs and eligibility, please call Sun Energy on 1300 123 456 for further information.
Incentives	
$50 First Bill Credit (sunenergy.com.au signup only)	The first bill credit is only available when signup occurs via sunenergy.com.au This one-off (GST incl) credit will appear as a separate credit on your first bill. Your credit applies only in conjunction with this Sun Energy offer and is not transferrable. Customers are eligible for only one upfront credit on an account on any 12 month period.
Fees	
Payment processing fee	Fixed rate - $2.00 $2.00 (GST incl) for over the counter payments at Australia Post.
Late payment fee	Fixed rate - $12.00 A fee of $12.00 (GST exempt) may apply if your bill is not paid by the due date. A late payment fee may not apply depending on your circumstances.
	Fixed rate - $93.19 A $93.19 (GST incl) fee may apply when your property is reconnected (including when you move).

Reconnection fee	This fee is passed through from your distributor and may vary. Please visit your distributor's website to find out the current rate.
Other fee	Fixed rate - $1.75 $1.75 (incl GST) applies for each paper bill.
Disconnection fee	Fixed rate - $93.19 A $93.19 (GST incl) fee may apply when your property is disconnected (including when you move). This fee is passed through from your distributor and may vary. Please visit your distributor's website to find out the current fee.
Credit card processing fee	Percentage of bill - 0.37% A 0.37% fee (GST incl) may apply to payments made by VISA or MasterCard.
Additional fee information	You must pay us any charges your distributor imposes on us in relation to services performed by your distributor (or anyone else) at your supply address. For details on additional charges that may apply see www.sunenergy.com.au/1122/Additional-charges
Solar feed-in tariff options	
Sun offers 9 cents per kWh exported, subject to eligibility. All amounts are GST-inclusive (if any). (cents per kWh exported)	9.00

GreenPower option	Charge type	Amount (incl. GST) / Percentage	Description
25%	Weekly charge	$2.00 (inc. GST)	For $2 per week 25% of your electricity usage is matched with electricity from Government accredited GreenPower sources
50%	Amount per unit of usage	$0.0281 (inc. GST)	For 2.81 cents/kWh 50% of your electricity usage is matched with electricity from Government accredited GreenPower sources
100%	Amount per unit of usage	$0.0561 (inc. GST)	For 5.61 cents/kWh 100% of your electricity usage will be matched with electricity from Government accredited wind GreenPower

Electricity offer terms and conditions
Not available in all areas. Discounts do not apply to other charges such as the GreenPower or supply charges. Under this Energy Plan you will be automatically registered for My Account ("Online Services") if not already registered. For full terms and conditions, visit www.sunenergy.com.au/3335/My-terms-of-service

Contact details and more information

Retailer	Phone number	Retailer's website
Sun Energy	13 23 45	http://www.sunenergy.com.au

Energy Made Easy

Energy Made Easy is an Australian Government website where you can compare energy offers. Visit Energy Made Easy at www.energymadeeasy.com.au

This information is a guide only and does not recommend a particular offer.
You should make your own enquiries with retailers on any offers that interest you.

Appendix D: Online survey questions

Note – each of the six survey groups was shown a different fact sheet. Participants were asked either question E3, E3A or E3B according to the fact sheet they were shown. All other questions were identical.

Screening questions

S1. Which of the following best describes you? *Please select one only*

a. I am the main decision maker in my household in relation to choosing electricity companies and plans

b. I am a joint decision maker in my household in relation to choosing electricity companies and plans

c. I have no role in decision making in my household in relation to choosing electricity companies and plans

[Terminate if S1=c 'no role in decision making']

S2 Are you: *Please select one only*

a. Male

b. Female

S3. How old are you: *Please select one only*

a. 20 or under [EXCLUDE]

b. 21-24

c. 25-34

d. 35-44

e. 45-54

f. 55-64

g. 65-74

h. 75+

i. Prefer not to answer

S4. What is your postcode?

[OPEN ENDED QUESTION]

S5. CODED AUTOMATICALLY BASED ON POSTCODE

a. Sydney
b. Other New South Wales
c. Melbourne
d. Other Victoria
e. Brisbane
f. Other Queensland
g. Perth
h. Other Western Australia
i. Adelaide
j. Other South Australia
k. Hobart
l. Other Tasmania
m. Darwin
n. Other Northern Territory
o. ACT

S6. What is your current status in Australia?

a. Australian citizen
b. Permanent resident
c. New Zealand citizen living permanently in Australia
d. Temporary resident
e. Other
f. Unsure
g. Prefer not to say

[Terminate if S6 = d, e, f or g]

S7 Have you ever done any of the following? *Please select all that apply*
[Explanatory note: for each statement 1-4, participants were asked to select all options from (a) to (d) that applied.]

1. Switched electricity companies
2. Switched electricity plans with the same company
3. Looked at switching electricity companies, but decided not to switch at that time
4. Looked at switching electricity plans with the same company, but decided not to switch at that time

a. Done this in the last year
b. Done this in the last 2-3 years
c. Done this more than 3 years ago
d. Never done this

[Ask S8 if S7 (1) = a, b or c]

S8 Did you switch electricity companies just because you were moving house or for other reasons? *(select all that apply)*

a. Because I was moving house
b. Chose to switch for other reasons

S9. How confident do you feel in the following:

1. Your ability to make choices about electricity plans, such as which plan or company to choose
2. That there is enough easily understood information available to you online or through other channels to make decisions about electricity plans
3. That electricity companies will offer you the best plan for your needs.

Scale: 0=Not at all confident to 10=Very confident

Evaluation questions

Next you'll see an example of a fact sheet designed to provide information on electricity plans. Please spend a minute or two reading the fact sheet, before answering questions about it.

E1. For the next questions, please imagine that the fact sheet was for an electricity plan you were considering signing up to. Firstly, please tell us which part of the fact sheet you think provides the most useful information?

E2. How strongly do you agree or disagree with the following statements about the fact sheet?

[Randomise order]

		Strongly agree	Mildly agree	Neutral	Mildly disagree	Strongly disagree
A	It is easy to understand	1	2	3	4	5
B	It is interesting	1	2	3	4	5
C	It provides useful information	1	2	3	4	5
D	If I had two of these side by side for different plans, it would be easy to see which plan was best for me	1	2	3	4	5
E	It would help me make decisions that affect my household budget	1	2	3	4	5

[Fact sheets 1-4 only]

E3. The fact sheet contains three specific types of information. If you were thinking about switching electricity plans (or companies), how useful would these parts of the fact sheet be to you?

[Randomise order]

		Very useful	Fairly useful	Neutral	Not that useful	Not useful at all
A	The estimated yearly bill	1	2	3	4	5
B	The Key Features section	1	2	3	4	5
C	The Key Facts section	1	2	3	4	5

[Fact sheet 5 only]

E3A. The fact sheet contains three specific types of information. If you were thinking about switching electricity plans (or companies), how useful would these parts of the fact sheet be to you?

[Randomise order]

		Very useful	Fairly useful	Neutral	Not that useful	Not useful at all
A	Expected daily usage	1	2	3	4	5
B	The Key Features section	1	2	3	4	5
C	The Key Facts section	1	2	3	4	5

[Fact sheet 6 only]

E3B. How useful would it be if the fact sheet included the following?

		Very useful	Fairly useful	Neutral	Not that useful	Not useful at all
A	The expected daily usage for an average household on this plan	1	2	3	4	5
B	The estimated yearly bill for an average household on this plan	1	2	3	4	5

E4. Imagine you have a fact sheet like this in front of you for your current electricity plan AND a different fact sheet for a different plan. If it looked like you would be better off switching to the different plan, how likely is it you would switch?

0-10 slider: 0 = no difference, 10 = almost certain to switch.

E5. After reading the fact sheet, how confident do you NOW feel in the following:

1. Your ability to make choices about electricity plans, such as which plan or company to choose
2. That there is enough easily understood information available to you online or through other channels to make decisions about electricity plans
3. That electricity companies will offer you the best plan for your needs.

Scale: 0=Not at all confident to 10=Very confident

Demographic questions

D1. What is your household income? *Please select one only*

a. Less than $20,000
b. $20,000 to under $40,000
c. $40,001 to under $60,000
d. $60,001 to under $80,000
e. $80,001 to under $100,000
f. $100,001 to under $120,000
g. $120,001 to under $150,000
h. $150,001 or more
i. Don't know
j. Prefer not to say

D2. What is the highest level of education you have completed? *Please select one only*

a. Did not complete Year 12
b. Completed Year 12
c. Trade/TAFE
d. Diploma
e. University Degree

D3. What is your marital status?

a. Single, never married
b. Married
c. De-facto relationship
d. Widowed
e. Divorced
f. Separated but not divorced
g. Prefer not to say

D4. Which of the following statements apply to you? *Please select all that apply*

a. At least one language other than English is spoken in my household
b. I have a disability
c. Another member of my household has a disability
d. I or someone else in my household receives a government pension, allowance or benefit

D5. How many people over the age of 18 live in your household? [enter number]

D6. How many people under the age of 18 live in your household? [enter number]

D7. Which of the following best describes your household's situation? *Please select one only*

a. Own your accommodation
b. Rent your accommodation
c. Share rented accommodation with others
d. Other

D8. How long have you lived in your household? *Please select one only*

a. 1 year or less
b. 2-3 years
c. 4-5 years
d. 6-9 years
e. 10 years or more

D9. Which of the following best describes how you feel about your current financial situation:

a. I am financially comfortable
b. I can manage household bills but struggle to afford anything extra
c. I am under financial pressure.

Appendix E: Focus groups – method, findings and limitations

Focus group methodology

The qualitative research consisted of three focus groups in Sydney, Adelaide and Canberra, each containing between five and seven participants. The Sydney and Adelaide focus groups aimed to cover a cross section of household electricity consumers and were recruited by Essential Research. The Canberra group covered older consumers who told us they rarely use the internet and were recruited through COTA ACT (Council on the Ageing).

The two-hour focus groups compared all six fact sheets, specifically drawing out unique and shared features of each design. After reaching a consensus on the preferred fact sheet, each group was shown their favourite BETA energy fact sheet but with additional price information included (see **Figure E1** for an example). Focus group participants were then asked whether they preferred the fact sheet with or without additional pricing information. This additional pricing information was not tested in the framed field experiment.

Each focus group received the same set of semi-structured questions intended to guide discussion, including questions designed to gauge participants' current engagement with the electricity market. Focus group facilitators collected each group’s set of preferences for the fact sheet design comparisons and articulated areas of agreement and disagreement among participants.

Thematic analysis was applied to generated qualitative data. These data informed the interpretation of the primary and secondary outcomes of the framed field experiment. This information was therefore treated as exploratory rather than confirmatory.

Figure E1: Example of a BETA energy fact sheet with additional price information

Energy Plan Snapshot
Sunny Day Offer at 20 October 2017

To find out more or to get this plan contact us on:
Phone: 13 00 00
(you can quote reference number SUN83837MR)
Web: www.sunenergy.com.au

My household is most like:				Estimated yearly bill for this plan	
				Base price	With discounts
1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	Employed full time, spending little time at home	$1,413	$1,161
3 to 4 people	3 bedrooms	Washing a few times a week, regular heating and cooling	Employed full time, home most evenings and weekends	$2,542	$2,064
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	Home evenings, weekends and some days	$3,297	$2,660

Bill estimates exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Key features

Solar feed-in	✓ 9 cents per kWh
Off peak savings	✓ Cheaper at night and on weekends
Controlled load	✓ Off peak controlled load options
Green power	✓ Up to 100% green energy option available. Fees apply

Key facts about this plan

Discounts and bonuses	19% discount on pre-GST usage charges if you: • pay on time (16%) • pay by direct debit (2%) • use e-Billing (1%) Sign on bonus: • one-off $50 credit on your first bill				
Fees	Early exit fee: nil Late payment fee: $12 Disconnection fee: $93.19 Credit card payment fee: 0.37% Direct debit: nil Other fees and charges may apply, for more info see our website				
Contract	Ongoing contract with 12 month benefit period. Charges will go back to base price after 12 months Quarterly billing 10 day cooling off period Prices may vary by notice to you at any time				
Prices		Summer: 1 Dec – 28 Feb		Other: 1 March – 30 Nov	
	Off-Peak	10pm-7am Mon-Fri Sat Sun	21.34 cents per kWh	10pm-7am Mon-Fri Sat Sun	21.34 cents per kWh
	Shoulder	9am-5pm Mon-Fri 8pm-10pm Mon-Fri	37.147 cents per kWh	9am-5pm Mon-Fri 8pm-10pm Mon-Fri	33.24 cents per kWh
	Peak	7am-9am Mon-Fri 5pm-8pm Mon-Fri	38.588 cents per kWh	7am-9pm Mon-Fri 5pm-8pm Mon-Fri	35.147 cents per kWh
	Controlled load 1	8pm-8am - 16.61 cents per kWh		8pm-8am - 16.1 cents per kWh	
	Controlled load 2	11pm-5am - 22.572 cents per kWh		11pm-5am - 23.572 cents per kWh	

To compare plans from all energy providers visit the Australian Energy Regulator's independent website
www.energymadeeasy.gov.au or call **1300 585 165**

Focus group results

Focus group participants observed the existing AER fact sheet was poorly laid out, too long, included text with a font size too small and read more like terms and conditions.

Box E1: Comparing framed field experiment results to focus group findings

Results of the framed field experiment should be given significantly more weight than focus group findings.

This is because the framed field experiment more closely resembles 'real world' choices, with participants only seeing and responding to one fact sheet (compared to focus group participants who saw all six fact sheets). The framed field experiment also drew on a much larger sample size that is more representative of Australia's population.

The experimental results are the basis for recommending any single fact sheet over another, while focus-group data can help explain the reasons behind people's preferences.

The Sydney and Adelaide groups preferred the fact sheet using a series of household images (people, beds, washing machines, time at home) to inform estimated yearly bills (fact sheet 1). Conversely, the Canberra group found it difficult to identify which set of images best described their own electricity use. This was summed up by one Canberra participant who said "None of these apply to me. We have two people in the household, but we're home all the time." Canberra participants were more positive about the BETA energy fact sheets that included images of different sized houses.

Overall, the Canberra focus group preferred the existing AER fact sheet. Participants were concerned the reduced detail in the BETA energy fact sheets indicated energy retailers may be hiding important information. This was a surprising result. However, we do not consider it should outweigh the clear support for the BETA energy fact sheets found in the framed field experiment.

Each focus group preferred their favourite BETA energy fact sheet with additional price information when presented with a choice. Participants preferred more detailed price information as it addressed some of their additional questions on the electricity plan, such as clarifying what 'cheaper at night and on weekends' means. However, participants agreed this additional information could be provided through other means (for example, through a separate document).

Focus group participants preferred the BETA energy fact sheets that estimated yearly bills over the fact sheet that estimated daily energy use as this was a more helpful benchmark for comparing plans. Participants considered the differences between these four fact sheets minor.

Focus group participants also preferred fact sheets including an estimated yearly bill and an estimated yearly bill with discounts applied, over fact sheets including an estimated yearly bill only (no discounts applied). However, this preference was marginal, with some participants questioning whether advertised discounts were achievable.

Focus group participants were resistant to undefined technical terms in the fact sheets. Specific examples included: ‘controlled load options’, ‘green energy option’, ‘shoulder’, ‘e-billing’, ‘disconnection fee’, and ‘kWh’. We note use of some technical terms is unavoidable when describing energy plans but consider plain English should be used where possible.

Canberra focus group participants also noted their frustration at the growing trend for retailers to refer them to online resources when they sought more information on available electricity plans.

Focus group limitations

The focus groups were smaller and less diverse than the sample used in the framed field experiment. Focus groups can also result in ‘group think’. We asked participants to choose one preferred fact sheet, but seeking consensus can discourage people with different views from speaking out, particularly if a dominant view is put forward early (Asch, 1956). Only one of our focus groups was attended by Australians who told us they rarely use the internet.

Participants involved in the framed field experiment and focus groups were presented with slightly different information. Experiment participants saw only a single fact sheet; focus group participants saw all six fact sheets. This constrains our ability to fully reconcile our quantitative and qualitative findings.

Focus group participants preferred the inclusion of more detailed pricing information in the fact sheets. This result aligns with what we know about consumers: they can be reluctant to give up access to information. Compounding this, focus group participants were presented with the detailed price information at the end of the session, and a ‘recency effect’ can mean consumers have a stronger affinity for information they see last (Murdock Jr, 1962).

Caution is needed when interpreting this finding: consumers have a tendency to believe more information is better, even if it is irrelevant or confusing (Baron et al., 1988). We note the fact sheet with the most detailed price information (the existing AER fact sheet) performed worse than other fact sheets in the framed field experiment.

Appendix F: Technical details

Framed field experiment

Our framed field experiment tested energy price fact sheet designs across a representative sample of Australians aged 21 years and over. Our sample was drawn from the 300,000-person Online Research Unit (ORU) survey panel. ORU recruits a nationally representative sample of the Australian population through online and offline (telephone and post) methods. Our survey included age, sex, and postcode location quotas. Survey participants received a financial incentive at a physical Australian postal address to ensure they were Australian residents. For this survey, participants received approximately $1.50 each.

To address the possibility of missing data, participants were replaced if they did not complete the survey.

Power calculations and sample size

We use power calculations to determine the sample size we need to have a high probability to detect an effect (a difference in response to the fact sheets), if there is one. To make these calculations, we must choose the significance threshold and the desired probability of detecting an effect (the 'power'). In this case, our research partner Essential Media conducted the power calculations. They calculated a sample size of approximately 758 per experimental group to provide 80 per cent power at a 5 per cent significance level with a sampling variation of approximately 3.65 per cent in survey responses. Given our interest in conducting subgroup analysis, the experiment was powered to detect sampling variation for sub-samples (such as individuals who live in households whose main language is not English, or individuals who live in households in which someone is disabled). This produced a total sample of 4,554 participants assessing the six fact sheets.

Randomisation

Participants were first screened on the basis of age, sex, and postcode location to help ensure a nationally representative sample for each group. Subsequently, the ORU survey panel randomly allocated participants in fixed proportions to each of the six fact sheet groups. Allocation took place by 1) selecting the least-filled experimental group, and 2) using a random sequence instrument to allocate among fact sheet groups of equivalent least-filled sample sizes. A full breakdown of demographics is found in **Table G1**. We conducted balance checks on several variables, including household income, household size, and disability status. All of these checks confirmed the randomisation was completed successfully.

Data

Given this was a mixed-methods study, data were collected from the ORU survey panel and three focus groups.

Survey questions were generally binary or categorical although some offered a free text response field. All survey data processing and analysis was performed using STATA script and involved manual checks at each stage to ensure no errors were introduced. We did not analyse any data until after the survey reached the 4,554-person target.

Construction of outcome variables

We assessed *consumer engagement* (survey question E2) by taking the average score from participants' assessment of how strongly they agreed or disagreed (rated one to five) with the following five statements about the fact sheet:

- It is easy to understand.
- It is interesting.
- It provides useful information.
- If I had two of these side by side for different plans, it would be easy to see which plan was best for me.
- It would help me make decisions that affect my household budget.

We assessed *likelihood of switching* (survey question E4) by asking participants the following:

> Imagine you have a fact sheet like this in front of you for your current electricity plan AND a different fact sheet for a different plan. If it looked like you would be better off switching to the different plan, how likely is it you would switch? (0 = no difference, 10 = almost certain to switch.)

We assessed the *change in consumer confidence* (survey questions S9 and E5) by comparing participant's confidence (rated 0-10) regarding identical statements that were presented before and after viewing the fact sheet. For each participant, both before and afterwards, we took the average score from their assessment of how confident they felt in relation to the following three statements:

- Your ability to make choices about electricity plans, such as which plan or company to choose
- That there is enough easily understood information available to you online or through other channels to make decisions about electricity plans
- That electricity companies will offer you the best plan for your needs.

Our measure of the change in consumer confidence was the difference between the average score beforehand and the average score afterwards.

Analysis methods and model

The aim of our analysis was to compare the results for pairs of fact sheets (that is, conduct pairwise comparisons) to determine if there were meaningful differences between them. Since there were six fact sheets, our intention was to conduct 15 pairwise comparisons. First, however, we conducted an omnibus test to assess whether the combined differences across all of the fact sheets were statistically significant. In other words, we used this omnibus test to determine if there was a statistically significant difference in the responses for at least one pair of fact sheets. To do this, we conducted one-way Analysis of Variance (ANOVA) for each of the three primary outcomes.

ANOVA yielded evidence of a statistically significant effect for the first and third primary outcomes – consumer engagement and consumer confidence ($p<0.0001$; **Table G2**). We did not conduct pairwise comparisons for the second primary outcome – likelihood of switching – because participants who viewed different fact sheets indicated no greater or less likelihood to switch on the basis of a fact sheet alone ($p=0.42$).

For consumer engagement and consumer confidence, we conducted pairwise comparisons for each of the fact sheets to determine which of these had differences that were of practical importance and were statistically significant (**Tables G3** and **G4**). For our statistical testing, we used a post hoc Tukey Honest Significant Difference (HSD) test, which adjusts the significance threshold for multiple comparisons in a similar way to the Bonferroni correction. If there were no statistically significant results arising from hypothesis testing, we considered descriptive statistics in forming a recommendation.

Subsequently, we conducted subgroup analyses to determine what, if any, effect the interaction of demographic characteristics and experimental condition had on each primary outcome. This entailed fitting regression models with indicator variables for each experimental condition, pre-specified covariates (sex, age, income), and every demographic characteristic in turn. We report on the coefficients, confidence intervals, standard errors, and p-values for each interaction of experimental condition and demographic characteristic in **Tables H1-H18**. We specified the existing AER fact sheet as the reference, or base, category for each regression as well as relevant reference categories for each demographic characteristic – generally majority or plurality populations. For example, as described later, framed field experiment participants living in New South Wales served as the reference category for the ‘states and territories’ variable. We note the reference category below each table in **Appendix H**.

We did not conduct formal statistical tests to compare the combined responses for similar fact sheet groups. For example, we could have pooled fact sheets 1 and 2 (in which both included household items but fact sheet 1 included a discounted price) as well as fact sheets 3 and 4 (in which both included houses but fact sheet 3 included a discounted price) and compared each of the two groups to the existing AER fact sheet. This is because the pairwise comparison tests revealed little more could be learned from averaging almost identical designs (1 and 2, and 3 and 4) in this way.

Pre-analysis plan

Prior to commencing the study, we drafted a pre-analysis plan specifying research questions and aims, hypothesis testing, and analysis and synthesis methods. We used hypothesis testing to elicit evidence of statistically significant differences between any of the six experimental groups for each primary outcome question. We lodged our pre-analysis plan with our trial pre-registration.

In our initial pre-analysis plan, we could have made clear we did not intend to adjust for covariates (age, sex, and household income) in the main hypothesis tests (ANOVA) or subsequent pairwise comparison tests (Tukey HSD tests). This is in part because the covariates were categorical variables (age and household income were collected in intervals). However, we did adjust for these three covariates in linear regressions in subgroup analyses when testing for other demographic characteristics (number of children, household size, etc.). While this was implicit in our pre-analysis plan, we could have been explicit.

Appendix G: Key statistical tables

This appendix presents the full statistical tables which underlie the results section. **Table G1** shows baseline characteristics for the sample population across a range of variables including sex, age, location, income and household size. **Table G2** presents the results of the omnibus hypothesis test (one-way ANOVA) for each primary outcome, which found a statistically significant difference for consumer engagement and consumer confidence (primary outcomes one and three, respectively) but none for likelihood of switching (primary outcome two).

Tables G3 and **G4** present the results for pairwise comparisons of fact sheets for the two primary outcomes that revealed statistically significant differences among fact sheets. They show:

- Participants found all of the BETA energy fact sheets substantially more engaging than the existing AER fact sheet.
- Participants were moderately more confident after viewing any of the BETA fact sheets compared to participants who viewed the existing AER fact sheet.

Descriptive statistics suggest participants may prefer fact sheets 3 and 4, which both used different sized houses to inform estimated yearly bills (**Table G5**). Of these two fact sheets, participants were indifferent between the fact sheet with just the estimated yearly bill (fact sheet 4) and the fact sheet which also included an estimated yearly bill with discounts applied (fact sheet 3).

Participants considered the key facts section (lower section) of the BETA energy fact sheets would be most useful if they were thinking about switching electricity plans or companies (**Figures G1-G3**). This is not surprising given this section includes detailed information about discounts and bonuses, fees and contractual terms.

Table G1 – Baseline characteristics of trial sample

	Base rate / discount rate + household items (n=757)	Base rate + household items (n=757)	Base rate / discount rate + houses (n=758)	Base rate + houses (n=757)	Daily usage (n=758)	Existing AER (n=759)
Decision-maker (joint)*	289	274	250	269	248	278
Sex (female)*	378	397	384	393	382	380
Age 21-24	44	41	36	38	49	41
25-34	144	154	133	160	153	167
35-44	144	138	163	154	143	140
45-54	156	150	153	147	137	150
55-64	114	118	124	127	134	104
65-74	96	104	91	88	98	93
75+	59	52	58	43	44	64
State* Sydney	162	181	161	167	178	186
Other NSW	73	82	79	83	71	78
ACT	14	13	12	13	16	13
Melbourne	185	153	160	139	154	157
Other VIC	47	39	51	56	43	45
Brisbane	76	73	65	80	76	64
Other QLD	55	56	72	60	73	71
Adelaide	37	50	47	55	42	31
Other SA	15	15	13	9	12	13
Perth	54	53	58	62	63	69
Other WA	23	16	18	19	12	15
Hobart	5	10	10	3	7	8
Other TAS	7	5	7	5	5	4
NT	4	11	5	6	6	5
Citizen* Australian	684	692	690	695	687	688
Permanent resident	61	54	61	49	57	63
NZ living as permanent resident	12	11	7	13	14	8
History Switch retailer	336	295	295	318	312	278
Did not switch retailer	421	462	463	439	446	481

Table G1 continued **– Baseline characteristics of trial sample**

	Base rate / discount rate + household items (n=757)	Base rate + household items (n=757)	Base rate / discount rate + houses (n=758)	Base rate + houses (n=757)	Daily usage (n=758)	Existing AER (n=759)
History Switch plans	275	245	249	245	261	233
Did not switch plans	482	512	509	512	497	526
Income >$20K	32	25	32	34	28	25
$20K - $40K	100	126	109	119	112	108
$40K - $60K	94	89	104	85	99	96
$60K - $80K	84	88	87	80	102	93
$80K-$100K	78	82	85	88	82	90
$100K-$120K	73	91	81	75	70	69
$120K-$150K	73	56	57	63	59	47
$150K +	116	96	115	115	118	133
Don’t know	4	10	9	8	8	10
Prefer no say	103	94	79	90	80	88
Education < Year 12	73	77	94	83	65	74
Year 12	92	108	75	91	114	88
Trade/TAFE	119	138	129	116	128	141
Diploma	108	110	98	120	100	101
Univ. Degree	365	324	362	347	351	355
Marital Single, NM	143	155	135	147	165	168
Married	404	395	411	396	402	390
De-facto	98	88	88	93	92	92
Widowed	21	28	36	30	24	28
Divorced	65	62	63	57	42	56
Separated	10	17	11	16	18	14
Prefer no say	16	12	14	18	15	11
Language (non-English)	122	118	126	134	134	127
Disability (household)	94	94	82	90	89	91
Gov. benefit	194	188	181	178	180	190

Table G1 continued **– Baseline characteristics of trial sample**

	Base rate / discount rate + household items (n=757)	Base rate + household items (n=757)	Base rate / discount rate + houses (n=758)	Base rate + houses (n=757)	Daily usage (n=758)	Existing AER (n=759)
Residents aged >18 yrs 1	142	159	152	152	143	148
2	314	304	273	288	308	327
3	127	126	128	137	129	110
4	123	118	139	110	129	114
5	35	36	48	49	35	46
6	11	10	12	12	8	8
7+	5	4	6	9	6	6
Residents aged <18 yrs 0	535	542	530	529	547	552
1	101	114	93	103	96	94
2	99	78	103	84	85	88
3	19	18	27	34	22	22
4	3	4	4	6	5	3
5	0	0	0	1	0	0
6	0	1	1	0	3	0
Property Own	538	510	531	526	523	529
Rent	181	202	183	200	190	188
Share	22	15	14	15	19	19
Other	16	30	30	16	26	23
Tenure <=1 year	114	92	99	101	99	105
2-3 years	134	163	165	157	151	171
4-5 years	92	99	98	102	104	89
6-9 years	101	101	92	112	100	83
>=10 year	316	302	304	285	304	311
Financial situation Financially comfortable	388	415	401	393	401	431
Struggling	272	274	284	283	281	244
Pressured	97	68	73	81	76	84

Table G2 – Overall hypothesis tests (one-way ANOVA) for primary outcomes

	Mean scores for each experimental group (SD)						F-stat. (df) and p-value
	Base rate/ discount rate + h'hold items (n=757)	Base rate + h'hold items (n=757)	Base rate/ discount rate + houses (n=758)	Base rate + houses (n=757)	Daily usage (n=758)	Existing AER (n=759)	
Consumer engagement E2* (continuous on 1-5)	2.263 (0.934)	2.244 (0.909)	2.166 (0.881)	2.207 (0.859)	2.264 (0.868)	2.703 (0.94)	36.44 (5, 4540) p <0.0001
Likelihood of switching E4 (ordinal on 0-11)	6.262 (2.445)	6.123 (2.443)	6.345 (2.334)	6.306 (2.403)	6.297 (2.39)	6.169 (2.231)	1.00 (5, 4539) p = 0.4155
Consumer confidence E5* (continuous on 1-5)	0.359 (2.234)	0.284 (2.142)	0.348 (2.165)	0.435 (2.127)	0.277 (2.051)	-0.173 (1.881)	8.12 (5, 4540) p <0.0001

For Questions E2 and E5, the table reports the mean score *for each fact sheet*. This is derived from the mean score *per participant* for five statements and three statements, respectively. The outcome measure for E5 assesses the change in a participant's confidence in making energy-related decisions after viewing a fact sheet—we measured this by taking the difference in participants' reported confidence before and after viewing a fact sheet (questions S9 and E5 in the survey). No covariates were included in these three tests.

Table G3 – Pairwise comparisons for consumer engagement (outcome E2)

	Base rate / discount rate + household items	Base rate + household items	Base rate / discount rate + houses	Base rate + houses	Daily usage
Base rate + household items	-0.019 (-0.151, 0.113) p=0.998				
Base rate / discount rate + houses	-0.097 (-0.229, 0.035) p=0.286	-0.078 (-0.21, 0.054) p=0.538			
Base rate + houses	-0.056 (-0.188, 0.076) p=0.831	-0.037 (-0.169, 0.095) p=0.968	0.041 (-0.091, 0.173) p=0.949		
Daily usage	0.001 (-0.131, 0.133) p=1.00	0.02 (-0.111, 0.152) p=0.998	0.098 (-0.033, 0.23) p=0.272	0.057 (-0.074, 0.189) p=0.818	
Existing AER	0.44 (0.308, 0.571) p<0.001	0.459 (0.327, 0.59) p<0.001	0.537 (0.405, 0.668) p<0.001	0.496 (0.364, 0.627) p<0.001	0.438 (0.307, 0.57) p<0.001

This table reports differences in the mean scores (out of five) for each pair of fact sheets. An answer of 'strongly disagree' was coded as a score of five so a positive number indicates that the row-fact sheet had a *lower* level of consumer engagement than the corresponding column-fact sheet. Thus, the existing AER fact sheet had lower consumer engagement than any of the BETA fact sheets. For our statistical testing, we used a post hoc Tukey Honest Significant Difference (HSD) test, which includes an adjustment for multiple testing. This produces a common standard error for each effect equal to 0.046. No covariates were included.

Table G4 – Pairwise comparisons for consumer confidence (outcome E5)

	Base rate / discount rate + household items	Base rate + household items	Base rate / discount rate + houses	Base rate + houses	Daily usage
Base rate + household items	-0.075 (-0.383, 0.233) p=0.983				
Base rate / discount rate + houses	-0.011 (-0.32, 0.297) p=1.00	0.063 (-0.245, 0.371) p=0.992			
Base rate + houses	0.076 (-0.232, 0.384) p=0.981	0.151 (-0.157, 0.46) p=0.729	0.088 (-0.22, 0.4) p=0.966		
Daily usage	-0.082 (-0.39, 0.226) p=0.974	-0.007 (-0.315, 0.301) p=1.00	-0.071 (-0.379, 0.237) p=0.987	-0.158 (-0.466, 0.15) p=0.686	
Existing AER	-0.532 (-0.84, -0.226) p<0.001	-0.457 (-0.765, -0.15) p<0.001	-0.52 (-0.829, -0.213) p<0.001	-0.609 (-0.916, -0.301) p<0.001	-0.45 (-0.758, -0.142) p<0.001

This table reports differences in the change in confidence (out of 10) for each pair of fact sheets. A *negative* number indicates that the row-fact sheet had a *lower* level of consumer engagement than the corresponding column-fact sheet. Thus, the existing AER fact sheet had lower consumer confidence than any of the BETA fact sheets. For our statistical testing, we used a post hoc Tukey Honest Significant Difference (HSD) test, which includes an adjustment for multiple testing. This produces a common standard error for each effect equal to 0.108. No covariates were included.

Table G5 – Descriptive statistics for each primary outcome

	Consumer engagement (E2) mean (S.D.)	**Likelihood of switching (E4)** mean (S.D.)	**Consumer confidence (E5)** mean (S.D.)
Base rate / discount rate + household items	2.263 (0.934)	6.262 (2.445)	0.359 (2.234)
Base rate + household items	2.244 (0.909)	6.123 (2.443)	0.284 (2.142)
Base rate / discount rate + houses	2.166 (0.881)	6.345 (2.334)	0.348 (2.165)
Base rate + houses	2.207 (0.859)	6.306 (2.403)	0.435 (2.127)
Daily usage	2.264 (0.868)	6.297 (2.390)	0.277 (2.051)
Existing AER	2.703 (0.94)	6.167 (2.231)	-0.173 (1.881)
TOTAL	2.308 (0.917)	6.25 (2.376)	0.255 (2.111)

Column E2 reports differences in the mean scores (out of five) for each pair of fact sheets. An answer of 'strongly disagree' was coded as a score of five so a positive number indicates that the row-fact sheet had a *lower* level of consumer engagement than the corresponding column-fact sheet. Thus, the existing AER fact sheet had lower consumer engagement than any of the BETA fact sheets. Column E5 reports differences in the change in confidence (out of 10) for each pair of fact sheets. A *negative* number indicates that the row-fact sheet had a *lower* level of consumer engagement than the corresponding column-fact sheet. Thus, the existing AER fact sheet had lower consumer confidence than any of the BETA fact sheets.

Figure G1. Utility of fact sheet sections, fact sheets 1-4

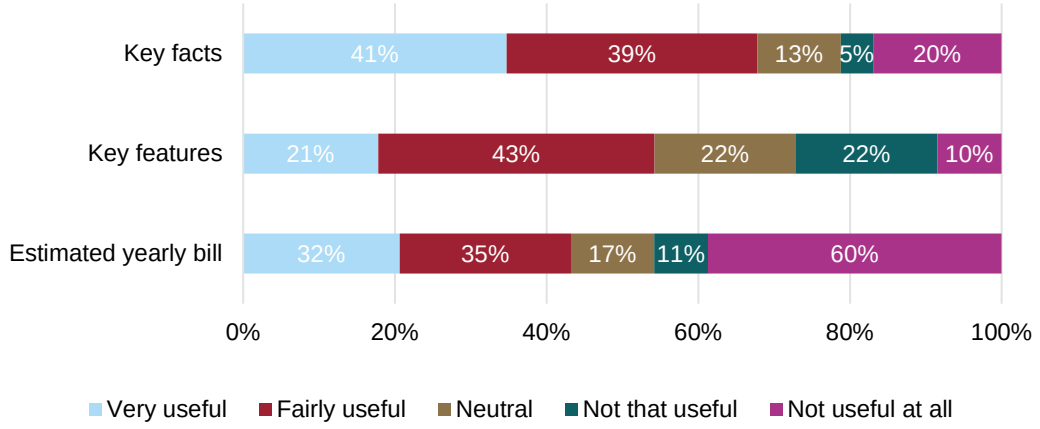


Figure G2. Utility of fact sheet sections, fact sheet 5

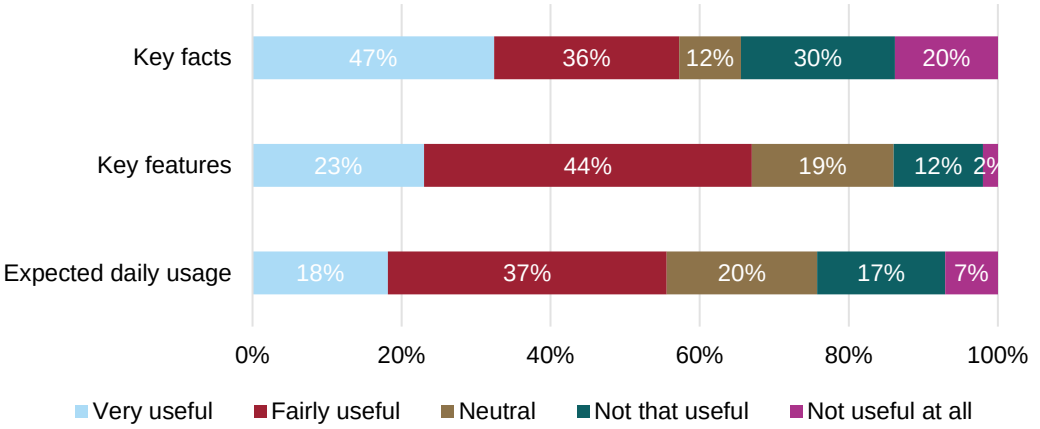
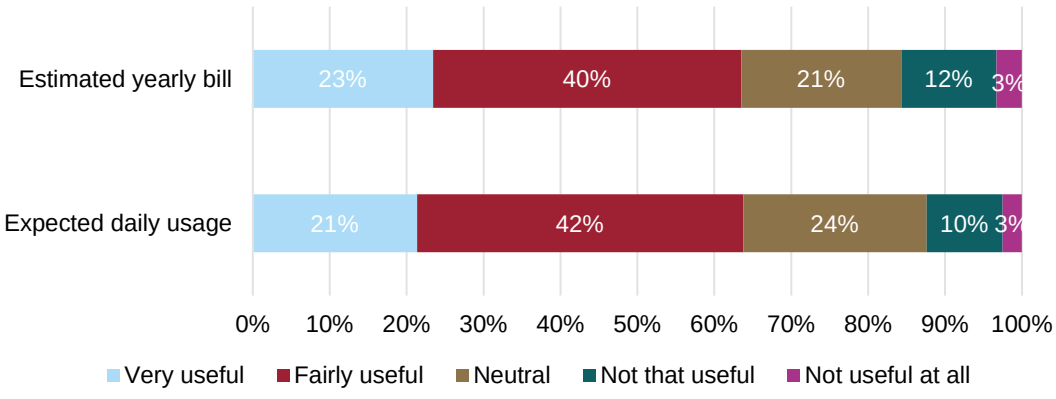


Figure G3. Expected utility of information, fact sheet 6



Appendix H: Subgroup analysis

This appendix presents subgroup analyses for comparisons of BETA's energy fact sheets with the existing AER fact sheet. In each case, the results indicate whether there was a difference in the response to a fact sheet for one category (for example, females) compared a reference category (in this case, males). We report results for the following subgroups:

- sex: Table H1
- metro/regional location: Table H2
- history of switching electricity retailer: Table H3
- history of switching electricity plan: Table H4
- at least one language other than English is spoken: Table H5
- at least one person with a disability in household: Table H6
- government pension, allowance or benefit: Table H7
- age: Table H8
- income: Table H9
- state and territory: Table H10
- residency status: Table H11
- education: Table H12
- marital status: Table H13
- household size: Table H14
- number of children in household: Table H15
- household ownership: Table H16
- housing tenure: Table H17
- financial status: Table H18

We found little evidence to suggest particular groups (at either the individual or household level) were more or less responsive to one or more of the energy fact sheets compared to others. We found some evidence to suggest women may be slightly more responsive to most of the BETA energy fact sheets (**Table H1**). Fact sheet 1 performed slightly worse compared to the existing AER fact sheet among participants who were disabled or who had someone who is disabled in their household (**Table H6**). Participants who were single or separated (but not divorced) appeared to indicate a preference for fact sheet 3 (**Table H13**), and fact sheet 4 performed slightly worse compared to the existing AER fact sheet among participants with children (**Table H15**). We found participants who moved house in the last two to three years expressed a slight preference for fact sheet 2 (**Table H17**).

We assumed households with a history of switching electricity plans or companies (separate from moving house) were more engaged in the energy market, so we expected this group's response to fact sheets to differ from households with no history of switching. However, we did not detect any meaningful differences between these two groups (**Tables H3 and H4**).

Table H1 – Subgroup analysis: sex

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Female (n=2314)	Female (n=2314)	Female (n=2314)
FS1	Coeff.*	-0.232	0.432	0.07
	C.I.	(-0.412, -0.052)	(-0.031, 0.896)	(-0.347, 0.488)
	S.E.	0.092	0.236	0.213
	p-val.	0.011	0.067	0.741
FS2	Coeff.	-0.206	0.117	0.046
	C.I.	(-0.386, -0.027)	(-0.347, 0.581)	(-0.371, 0.464)
	S.E.	0.092	0.237	0.213
	p-val.	0.025	0.621	0.828
FS3	Coeff.	-0.238	0.269	-0.062
	C.I.	(-0.418, -0.058)	(-0.195, 0.732)	(-0.48, 0.355)
	S.E.	0.092	0.237	0.213
	p-val.	0.01	0.256	0.77
FS4	Coeff.	-0.078	-0.201	-0.233
	C.I.	(-0.257, 0.102)	(-0.665, 0.262)	(-0.65, 0.185)
	S.E.	0.092	0.236	0.213
	p-val.	0.397	0.395	0.275
FS5	Coeff.	-0.166	0.019	0.015
	C.I.	(-0.346, 0.014)	(-0.445, 0.482)	(-0.43, 0.433)
	S.E.	0.092	0.236	0.213
	p-val.	0.071	0.936	0.944

*Coeff refers to coefficient; C.I. to 95% confidence interval; and S.E. to standard error

Reference categories: existing AER fact sheet (of experimental categories) and male (of "sex" categories; n=2232)

Table H2 – Subgroup analysis: metro/regional location

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Regional (n=1466)	Regional (n=1466)	Regional (n=1466)
FS1	Coeff.	0.11	-0.49	-0.009
	C.I.	(-0.083, 0.303)	(-0.989, 0.007)	(-0.458, 0.44)
	S.E.	0.099	0.254	0.229
	p-val.	0.264	0.054	0.968
FS2	Coeff.	-0.167	-0.161	-0.234
	C.I.	(-0.36, 0.026)	(-0.659, 0.337)	(-0.682, 0.215)
	S.E.	0.99	0.254	0.229
	p-val.	0.09	0.526	0.307
FS3	Coeff.	-0.043	-0.004	0.251
	C.I.	(-0.234, 0.148)	(-0.497, 0.489)	(-0.193, 0.696)
	S.E.	0.098	0.252	0.227
	p-val.	0.66	0.988	0.268
FS4	Coeff.	0.028	-0.52	0.024
	C.I.	(-0.164, 0.22)	(-1.015, -0.026)	(-0.422, 0.47)
	S.E.	0.098	0.252	0.227
	p-val.	0.778	0.039	0.916
FS5	Coeff.	0.053	-0.593	-0.127
	C.I.	(-0.14, 0.247)	(-1.091, -0.096)	(-0.576, 0.321)
	S.E.	0.098	0.254	0.229
	p-val.	0.587	0.019	0.578

Reference categories: existing AER fact sheet (of experimental categories) and metropolitan area (of "location" categories; n=3080)

Table H3 – Subgroup analysis: history of switching electricity retailer

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Have switched retailer (n=1834)	Have switched retailer (n=1834)	Have switched retailer (n=1834)
FS1	Coeff.	-0.032	0.257	0.156
	C.I.	(-0.216, 0.152)	(-0.216, 0.729)	(-0.27, 0.583)
	S.E.	0.094	0.241	0.218
	p-val.	0.733	0.287	0.473
FS2	Coeff.	0.13	0.006	0.172
	C.I.	(-0.056, 0.315)	(-0.471, 0.482)	(-0.259, 0.603)
	S.E.	0.095	0.243	0.22
	p-val.	0.17	0.981	0.434
FS3	Coeff.	0.058	0.213	0.038
	C.I.	(-0.127, 0.244)	(-0.263, 0.69)	(-0.393, 0.469)
	S.E.	0.095	0.243	0.22
	p-val.	0.537	0.38	0.862
FS4	Coeff.	-0.134	0.155	-0.139
	C.I.	(-0.318, 0.051)	(-0.319, 0.629)	(-0.568, 0.289)
	S.E.	0.094	0.242	0.219
	p-val.	0.156	0.523	0.523
FS5	Coeff.	0.032	0.082	-0.073
	C.I.	(-0.153, 0.216)	(-0.392, 0.556)	(-0.502, 0.355)
	S.E.	0.094	0.242	0.219
	p-val.	0.736	0.735	0.737

Reference categories: existing AER fact sheet (of experimental categories) and “have not switched” after controlling for moving house (of “history of switching electricity companies” categories; n=2712)

Table H4 – Subgroup analysis: history of switching electricity plan

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Have switched plans with the same company (n=1508)	Have switched plans with the same company (n=1508)	Have switched plans with the same company (n=1508)
FS1	**Coeff.**	0.034	0.012	-0.261
	C.I.	(-0.158, 0.225)	(-0.481, 0.505)	(-0.705, 0.183)
	S.E.	0.098	0.251	0.226
	p-val.	0.728	0.962	0.25
FS2	**Coeff.**	0.106	-0.19	0.004
	C.I.	(-0.087, 0.3)	(-0.689, 0.309)	(-0.446, 0.453)
	S.E.	0.099	0.254	0.229
	p-val.	0.282	0.455	0.988
FS3	**Coeff.**	0.008	-0.066	-0.207
	C.I.	(-0.185, 0.201)	(-0.565, 0.432)	(-0.656, 0.241)
	S.E.	0.099	0.254	0.229
	p-val.	0.935	0.794	0.365
FS4	**Coeff.**	0.055	-0.304	-0.395
	C.I.	(-0.139, 0.249)	(-0.802, 0.195)	(-0.844, 0.055)
	S.E.	0.099	0.254	0.229
	p-val.	0.578	0.233	0.085
FS5	**Coeff.**	0.064	-0.403	-0.103
	C.I.	(-0.128, 0.256)	(-0.898, 0.091)	(-0.549, 0.342)
	S.E.	0.098	0.252	0.227
	p-val.	0.515	0.11	0.649

Reference categories: existing AER fact sheet (of experimental categories) and “have not switched” after controlling for moving house (of “history of switching electricity plans with same company” categories; n=3038)

Table H5 – Subgroup analysis: at least one language other than English is spoken

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Other than English (n=761)	Other than English (n=761)	Other than English (n=761)
FS1	Coeff.	-0.117	0.434	0.166
	C.I.	(-0.361, 0.126)	(-0.193, 1.061)	(-0.398, 0.73)
	S.E.	0.124	0.32	0.288
	p-val.	0.344	0.175	0.565
FS2	Coeff.	0.068	0.129	0.174
	C.I.	(-0.176, 0.313)	(-0.501, 0.76)	(-0.393, 0.741)
	S.E.	0.125	0.321	0.289
	p-val.	0.585	0.687	0.547
FS3	Coeff.	0.006	0.154	0.362
	C.I.	(-0.235, 0.247)	(-0.468, 0.775)	(-0.197, 0.921)
	S.E.	0.123	0.317	0.285
	p-val.	0.959	0.628	0.205
FS4	Coeff.	0.172	0.105	0.063
	C.I.	(-0.067, 0.41)	(-0.509, 0.72)	(-0.49, 0.617)
	S.E.	0.122	0.314	0.282
	p-val.	0.158	0.737	0.822
FS5	Coeff.	0.013	-0.143	0.405
	C.I.	(-0.226, 0.251)	(-0.757, 0.471)	(-0.148, 0.958)
	S.E.	0.122	0.313	0.282
	p-val.	0.917	0.649	0.151

Reference categories: existing AER fact sheet (of experimental categories) and “only English spoken in household” (of “is at least one language other than English is spoken in household?” categories; n=3785)

Table H6 – Subgroup analysis: at least one person with a disability in household

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Yes (n=540)	Yes (n=540)	Yes (n=540)
FS1	Coeff.	0.324	-0.582	-0.562
	C.I.	(0.049, 0.599)	(-1.29, 0.127)	(-1.2, 0.076)
	S.E.	0.14	0.362	0.325
	p-val.	0.021	0.108	0.084
FS2	Coeff.	0.161	-0.03	0.244
	C.I.	(-0.113, 0.436)	(-0.739, 0.678)	(-0.394, 0.882)
	S.E.	0.14	0.361	0.325
	p-val.	0.249	0.933	0.453
FS3	Coeff.	0.013	-0.257	-0.604
	C.I.	(-0.27, 0.296)	(-0.988, 0.473)	(-1.261, 0.053)
	S.E.	0.144	0.373	0.335
	p-val.	0.926	0.49	0.072
FS4	Coeff.	0.105	-0.32	-0.103
	C.I.	(-0.172, 0.382)	(-1.025, 0.405)	(-0.747, 0.54)
	S.E.	0.141	0.365	0.328
	p-val.	0.458	0.395	0.753
FS5	Coeff.	0.282	-0.39	-0.41
	C.I.	(0.004, 0.56)	(-1.107, 0.328)	(-1.055, 0.236)
	S.E.	0.142	0.366	0.329
	p-val.	0.047	0.287	0.214

Reference categories: existing AER fact sheet (of experimental categories) and “there is not at least one person who is disabled in the household” (of “disability status of household” categories; n=4006)

Table H7 – Subgroup analysis: government pension, allowance or benefit

		Customer engagement (E2)	Likelihood of switching (E4)	Consumer confidence (E5)
		Yes (n=1111)	Yes (n=1111)	Yes (n=1111)
FS1	Coeff.	-0.124	0.187	0.059
	C.I.	(-0.331, 0.082)	(-0.346, 0.72)	(-0.421, 0.54)
	S.E.	0.105	0.272	0.245
	p-val.	0.239	0.492	0.81
FS2	Coeff.	-0.109	-0.122	-0.097
	C.I.	(-0.317, 0.099)	(-0.658, 0.414)	(-0.58, 0.386)
	S.E.	0.106	0.273	0.246
	p-val.	0.305	0.655	0.693
FS3	Coeff.	-0.333	0.344	0.208
	C.I.	(-0.542, -0.124)	(-0.196, 0.883)	(-0.27, 0.694)
	S.E.	0.107	0.275	0.248
	p-val.	0.002	0.211	0.4
FS4	Coeff.	-0.244	-0.148	0.064
	C.I.	(-0.454, -0.034)	(-0.688, 0.393)	(-0.423, 0.551)
	S.E.	0.107	0.276	0.249
	p-val.	0.022	0.592	0.797
FS5	Coeff.	-0.094	-0.342	0.005
	C.I.	(-0.303, 0.116)	(-0.882, 0.199)	(-0.482, 0.492)
	S.E.	0.107	0.276	0.248
	p-val.	0.382	0.215	0.983

Reference categories: existing AER fact sheet (of experimental categories) and “no government pension, allowance or benefit” (of “government benefit status”; n=3435)

Table H8 – Subgroup analysis: age

		Customer engagement (E2)						Likelihood of switching (E4)						Consumer confidence (E5)					
		21 n=249	35 n=882	45 n=893	55 n=721	65 n=570	75 n=320	21 n=249	35 n=882	45 n=893	55 n=721	65 n=570	75 n=320	21 n=249	35 n=882	45 n=893	55 n=721	65 n=570	75 n=320
FS1	Coeff.	0.128	-0.069	0.121	0.17	-0.143	0.09	0.291	-0.197	-0.341	-0.544	-0.305	-0.288	0.06	0.245	0.341	-0.638	-0.222	0.13
	C.I.	(-0.301, 0.556)	(-0.357, 0.219)	(-0.161, 0.403)	(-0.14, 0.48)	(-0.466, 0.18)	(-0.283, 0.464)	(-0.813, 1.396)	(-0.938, 0.543)	(-1.068, 0.386)	(-1.342, 0.254)	(-1.138, 0.528)	(-1.25, 0.675)	(-0.936, 1.055)	(-0.423, 0.912)	(-0.315, 0.996)	(-1.358, 0.081)	(-0.973, 0.529)	(-0.737, 0.997)
	S.E.	0.219	0.147	0.144	0.158	0.165	0.191	0.563	0.378	0.371	0.407	0.425	0.491	0.508	0.341	0.334	0.367	0.383	0.442
	p-val.	0.56	0.638	0.401	0.282	0.386	0.635	0.605	0.601	0.358	0.182	0.472	0.558	0.907	0.473	0.308	0.082	0.562	0.769
FS2	Coeff.	-0.073	-0.003	0.055	0.106	0.021	0.18	-0.002	-0.43	-0.181	-0.641	-1.265	-0.927	0.091	0.638	0.481	-0.008	-0.182	-0.061
	C.I.	(-0.507, 0.36)	(-0.29, 0.284)	(-0.227, 0.336)	(-0.2, 0.412)	(-0.296, 0.339)	(-0.2, 0.561)	(-1.118, 1.115)	(-1.169, 0.31)	(-0.906, 0.543)	(-1.43, 0.147)	(-2.083, -0.447)	(-1.908, 0.054)	(-0.915, 1.097)	(-0.028, 1.305)	(-0.171, 1.134)	(-0.719, 0.702)	(-0.92, 0.555)	(-0.945, 0.823)
	S.E.	0.221	0.146	0.143	0.156	0.162	0.194	0.569	0.377	0.37	0.402	0.417	0.5	0.513	0.34	0.333	0.362	0.376	0.451
	p-val.	0.74	0.984	0.703	0.498	0.895	0.353	0.998	0.255	0.624	0.111	0.002	0.064	0.859	0.061	0.148	0.982	0.628	0.892
FS3	Coeff.	-0.249	0.051	-0.063	-0.035	-0.194	-0.209	-0.086	-0.416	-0.015	-0.279	-0.639	-0.309	-0.091	0.236	0.471	-0.193	0.263	0.482
	C.I.	(-0.697, 0.2)	(-0.235, 0.338)	(-0.349, 0.223)	(-0.344, 0.274)	(-0.523, 0.135)	(-0.586, 0.167)	(-1.242, 1.069)	(-1.155, 0.322)	(-0.752, 0.721)	(-1.075, 0.517)	(-1.486, 0.207)	(-1.28, 0.662)	(-1.132, 0.951)	(-0.43, 0.901)	(-0.193, 1.135)	(-0.91, 0.525)	(-0.5, 1.026)	(-0.393, 1.358)
	S.E.	0.229	0.146	0.146	0.158	0.168	0.192	0.589	0.377	0.376	0.406	0.432	0.495	0.531	0.339	0.339	0.366	0.389	0.446
	p-val.	0.277	0.726	0.665	0.822	0.247	0.276	0.883	0.269	0.967	0.492	0.139	0.533	0.865	0.488	0.165	0.599	0.499	0.28
FS4	Coeff.	-0.053	-0.023	0.038	-0.19	-0.297	-0.192	-0.03	-0.156	0.308	0.046	-0.531	-0.741	0.238	0.069	0.166	-0.323	-0.192	0.49
	C.I.	(-0.492, 0.386)	(-0.305, 0.258)	(-0.242, 0.319)	(-0.492, 0.112)	(-0.622, 0.027)	(-0.587, 0.204)	(-1.11, 1.051)	(-0.892, 0.58)	(-0.426, 1.042)	(-0.73, 0.822)	(-1.356, 0.294)	(-1.758, 0.276)	(-0.783, 1.258)	(-0.585, 0.722)	(-0.485, 0.818)	(-1.024, 0.378)	(-0.945, 0.561)	(-0.428, 1.409)
	S.E.	0.224	0.144	0.143	0.154	0.165	0.202	0.551	0.376	0.374	0.396	0.421	0.519	0.52	0.333	0.332	0.357	0.384	0.469
	p-val.	0.813	0.872	0.79	0.217	0.072	0.342	0.957	0.678	0.411	0.907	0.207	0.153	0.648	0.837	0.617	0.366	0.617	0.295
FS5	Coeff.	0.153	0.057	0.117	0.006	-0.18	0.092	-0.03	-0.156	0.308	0.046	-0.531	-0.741	-0.015	-0.019	0.314	-0.365	-0.245	0.285
	C.I.	(-0.267, 0.572)	(-0.229, 0.343)	(-0.168, 0.401)	(-0.296, 0.307)	(-0.501, 0.14)	(-0.303, 0.487)	(-1.11, 1.051)	(-0.892, 0.58)	(-0.426, 1.042)	(-0.73, 0.822)	(-1.356, 0.294)	(-1.758, 0.276)	(-0.989, 0.958)	(-0.682, 0.645)	(-0.347, 0.976)	(-1.064, 0.335)	(-0.989, 0.498)	(-0.631, 1.202)
	S.E.	0.214	0.146	0.145	0.154	0.163	0.201	0.551	0.376	0.374	0.396	0.421	0.519	0.497	0.339	0.337	0.357	0.379	0.468
	p-val.	0.475	0.697	0.422	0.971	0.27	0.648	0.957	0.678	0.411	0.907	0.207	0.153	0.976	0.956	0.351	0.307	0.518	0.542

Reference categories: control fact sheet (of experimental categories) and age 25-34 years old (of “age” categories; n=911).

Table H9 – Subgroup analysis: income

		Customer engagement (E2)								Likelihood of switching (E4)							
		<20k (n=176)	20-40 (n=674)	40-60 (n=567)	60-80 (n=534)	80-100 (n=505)	100-120 (n=459)	120-150 (n=355)	Prefer not to say (n=534)	<20k (n=176)	20-40 (n=674)	40-60 (n=567)	60-80 (n=534)	80-100 (n=505)	100-120 (n=459)	120-150 (n=355)	Prefer not to say (n=534)
FS1	Coeff.	0.0754	0.093	0.033	0.009	-0.051	-0.198	0.05	0.037	0.497	-0.128	0.019	0.121	0.486	-0.016	-0.569	-0.127
	C.I.	(-0.441, 0.592)	(-0.236, 0.422)	(-0.304, 0.37)	(-0.335, 0.354)	(-0.401, 0.299)	(-0.388, 0.348)	(-0.345, 0.445)	(-0.3, 0.375)	(-0.838, 1.832)	(-0.978, 0.722)	(-0.852, 0.89)	(-0.769, 1.011)	(-0.418, 1.391)	(-0.967, 0.935)	(-1.59, 0.453)	(-0.999, 0.745)
	S.E.	0.264	0.168	0.172	0.176	0.178	0.188	0.202	0.172	0.681	0.434	0.444	0.454	0.461	0.485	0.521	0.445
	p-val.	0.775	0.578	0.848	0.958	0.776	0.916	0.804	0.828	0.466	0.768	0.966	0.79	0.292	0.974	0.275	0.775
FS2	Coeff.	-0.089	0.36	0.256	0.255	0.12	0.095	0.171	-0.003	-0.122	-0.902	-0.717	-0.34	0.032	-0.685	-1.199	-0.688
	C.I.	(-0.636, 0.459)	(0.032, 0.688)	(-0.091, 0.604)	(-0.095, 0.605)	(-0.235, 0.475)	(-0.27, 0.459)	(-0.247, 0.588)	(-0.353, 0.346)	(-1.536, 1.293)	(-1.749, -0.055)	(-1.616, 0.182)	(-1.244, 0.564)	(-0.885, 0.949)	(-1.627, 0.256)	(-2.278, -0.12)	(-1.591, 0.215)
	S.E.	0.279	0.167	0.177	0.178	0.181	0.186	0.213	0.178	0.721	0.432	0.458	0.461	0.468	0.48	0.551	0.461
	p-val.	0.751	0.032	0.148	0.153	0.508	0.611	0.423	0.985	0.866	0.037	0.118	0.461	0.945	0.154	0.029	0.135
FS3	Coeff.	-0.254	-0.01	0.043	0.113	0.025	0.324	0.34	0.058	0.313	-0.97	-0.281	-0.112	0.069	-0.707	-1.066	-0.738
	C.I.	(-0.772, 0.263)	(-0.336, 0.315)	(-0.29, 0.375)	(-0.23, 0.456)	(-0.32, 0.371)	(-0.038, 0.687)	(-0.07, 0.75)	(-0.293, 0.409)	(-1.024, 1.65)	(-0.939, 0.745)	(-1.142, 0.579)	(-0.998, 0.775)	(-0.825, 0.963)	(-1.645, 0.231)	(-2.127, -0.005)	(-1.646, 0.169)
	S.E.	0.264	0.166	0.17	0.175	0.176	0.185	0.209	0.179	0.682	0.429	0.439	0.452	0.456	0.478	0.541	0.463
	p-val.	0.335	0.95	0.802	0.519	0.886	0.08	0.104	0.745	0.647	0.821	0.522	0.805	0.879	0.14	0.049	0.111
FS4	Coeff.	0.061	0.017	-0.022	0.373	0.08	0.286	0.147	0.016	-0.02	-0.36	-0.475	-0.135	0.368	-0.278	-0.754	-0.234
	C.I.	(-0.451, 0.572)	(-0.305, 0.339)	(-0.365, 0.32)	(0.026, 0.72)	(-0.264, 0.423)	(-0.081, 0.653)	(-0.257, 0.551)	(-0.327, 0.36)	(-1.342, 1.301)	(-1.192, 0.472)	(-1.36, 0.411)	(-1.032, 0.762)	(-0.52, 1.256)	(-1.226, 0.671)	(-1.798, 0.289)	(-1.122, 0.655)
	S.E.	0.261	0.164	0.175	0.177	0.175	0.187	0.206	0.175	0.674	0.424	0.452	0.458	0.453	0.484	0.532	0.453
	p-val.	0.816	0.916	0.897	0.035	0.65	0.126	0.476	0.925	0.976	0.397	0.293	0.768	0.417	0.566	0.157	0.606
FS5	Coeff.	0.181	0.247	0.16	0.425	0.261	0.368	0.032	0.204	0.457	-0.348	-0.493	-0.206	0.002	-0.538	-0.594	-0.545
	C.I.	(-0.348, 0.711)	(-0.076, 0.571)	(-0.174, 0.494)	(0.091, 0.759)	(-0.086, 0.607)	(-0.002, 0.738)	(-0.375, 0.439)	(-0.145, 0.553)	(-0.91, 1.825)	(-1.183, 0.487)	(-1.356, 0.37)	(-1.07, 0.657)	(-0.895, 0.898)	(-1.494, 0.418)	(-1.646, 0.458)	(-1.447, 0.356)
	S.E.	0.27	0.165	0.17	0.17	0.177	0.187	0.208	0.178	0.698	0.426	0.44	0.441	0.457	0.488	0.537	0.46
	p-val.	0.502	0.134	0.348	0.013	0.141	0.051	0.877	0.252	0.512	0.414	0.263	0.64	0.997	0.27	0.268	0.236

Table H9 – continued **– Subgroup analysis: income**

		Consumer confidence (E5)							
		<20k (n=176)	20-40 (n=674)	40-60 (n=567)	60-80 (n=534)	80-100 (n=505)	100-120 (n=459)	120-150 (n=355)	Prefer not to say (n=534)
FS1	Coeff.	0.371	0.109	0.705	0.903	0.533	0.857	0.025	0.259
	C.I.	(-0.83, 1.572)	(-0.656, 0.873)	(-0.079, 1.488)	(0.102, 1.703)	(-0.281, 1.346)	(0.001, 1.712)	(-0.894, 0.942)	(-0.525, 1.043)
	S.E.	0.612	0.39	0.4	0.408	0.415	0.436	0.469	0.4
	p-val.	0.545	0.78	0.078	0.027	0.199	0.05	0.958	0.516
FS2	Coeff.	-0.681	-0.304	0.007	0.337	-0.504	-0.233	-0.757	-0.093
	C.I.	(-1.953, 0.591)	(-1.066, 0.457)	(-0.802, 0.815)	(-0.476, 1.15)	(-1.329, 0.321)	(-1.079, 0.614)	(-1.728, 0.214)	(-0.906, 0.719)
	S.E.	0.649	0.389	0.412	0.415	0.421	0.432	0.495	0.414
	p-val.	0.294	0.433	0.987	0.416	0.231	0.59	0.126	0.822
FS3	Coeff.	-0.41	0.328	0.369	0.451	0.204	-0.179	0.06	0.061
	C.I.	(-1.611, 0.792)	(-0.428, 1.085)	(-0.404, 1.143)	(-0.346, 1.248)	(-0.599, 1.007)	(-1.022, 0.664)	(-0.894, 1.014)	(-0.754, 0.876)
	S.E.	0.613	0.386	0.395	0.406	0.41	0.43	0.486	0.416
	p-val.	0.504	0.395	0.349	0.267	0.619	0.677	0.902	0.884
FS4	Coeff.	-0.16	-0.053	0.602	0.655	0.457	0.115	-0.478	0.553
	C.I.	(-1.349, 1.029)	(-0.802), 0.695)	(-0.194, 1.398)	(-0.152, 1.462)	(-0.342, 1.256)	(-0.738, 0.968)	(-1.417, 0.46)	(-0.246, 1.352)
	S.E.	0.606	0.382	0.406	0.412	0.407	0.435	0.479	0.408
	p-val.	0.792	0.889	0.138	0.112	0.262	0.792	0.318	0.175
FS5	Coeff.	-0.437	-0.069	0.426	0.376	0.061	-0.18	-0.012	-0.208
	C.I.	(-1.667, 0.793)	(-0.82, 0.683)	(-0.351, 1.202)	(-0.401, 1.152)	(-0.745, 0.866)	(-1.04, 0.68)	(-0.958, 0.934)	(-1.02, 0.603)
	S.E.	0.627	0.383	0.396	0.396	0.411	0.438	0.483	0.414
	p-val.	0.486	0.858	0.283	0.343	0.883	0.681	0.981	0.615

Reference categories: existing AER fact sheet (of experimental categories) and household income = $150,001 or more (of “income” categories; n=693)

Table H10 – Subgroup analysis: state and territory

		Customer engagement (E2)							Likelihood of switching (E4)						
		ACT (n=81)	NT (n=37)	QLD (n=821)	SA (n=3339)	TAS (n=76)	VIC (n=1229)	WA (n=462)	ACT (n=81)	NT (n=37)	QLD (n=821)	SA (n=3339)	TAS (n=76)	VIC (n=1229)	WA (n=462)
FS1	Coeff.	-0.034	0.224	0.079	-0.116	-0.046	0.0905	0.046	-1.134	0.765	0.35	0.602	-0.525	-0.188	-0.38
	C.I.	(-0.724, 0.655)	(-0.957, 1.405)	(-0.186, 0.344)	(-0.506, 0.274)	(-0.775, 0.683)	(-0.139, 0.32)	(-0.271, 0.363)	(-2.921, 0.649)	(-2.291, 3.821)	(-0.335, 1.036)	(-0.408, 1.612)	(-2.412, 1.361)	(-0.782, 0.406)	(-1.2, 0.439)
	S.E.	0.352	0.602	0.135	0.199	0.372	0.117	0.162	0.91	1.59	0.35	0.515	0.962	0.303	0.418
	p-val.	0.922	0.71	0.559	0.56	0.901	0.439	0.776	0.212	0.624	0.317	0.242	0.585	0.535	0.363
FS2	Coeff.	-0.18	-0.283	0.041	0.064	0.261	0.298	-0.121	0.272	0.516	0.346	0.631	-1.19	0.015	-0.013
	C.I.	(-0.882, 0.521)	(-1.237, 0.671)	(-0.222, 0.305)	(-0.31, 0.437)	(-0.431, 0.954)	(-0.065, 0.53)	(-0.443, 0.201)	(-1.543, 2.088)	(-1.953, 2.984)	(-0.336, 1.028)	(-0.335, 1.598)	(-2.982, 0.602)	(-0.587, 0.617)	(-0.847, 0.82)
	S.E.	0.358	0.487	0.134	0.191	0.353	0.119	0.164	0.926	1.259	0.348	0.493	0.914	0.307	0.425
	p-val.	0.615	0.561	0.759	0.739	0.46	0.012	0.46	0.769	0.682	0.32	0.201	0.193	0.961	0.975
FS3	Coeff.	-0.309	1.404	0.13	0.059	0.185	0.152	-0.114	-0.092	-1.217	0.112	0.125	-2.211	-0.053	0.09
	C.I.	(-1.024, 0.406)	(0.289, 2.519)	(-0.132, 0.393)	(-0.321, 0.439)	(-0.492, 0.862)	(-0.08, 0.384)	(-0.432, 0.203)	(-1.943, 1.759)	(-4.103, 1.668)	(-0.567, 0.792)	(-0.859, 1.109)	(-3.962 -0.46)	(-0.653, 0.548)	(-0.734, 0.914)
	S.E.	0.365	0.569	0.134	0.194	0.345	0.118	0.162	0.944	0.1472	0.347	0.502	0.893	0.306	0.42
	p-val.	0.398	0.014	0.33	0.761	0.592	0.199	0.48	0.922	0.408	0.746	0.803	0.013	0.863	0.83
FS4	Coeff.	0.195	0.269	0.209	0.031	0.076	0.073	-0.116	-0.659	-0.941	-0.325	-0.075	-0.874	-0.253	-0.252
	C.I.	(-0.506, 0.895)	(-0.799, 1.336)	(-0.053, 0.47)	(-0.344, 0.405)	(-0.735, 0.888)	(-0.16, 0.306)	(-0.429, 0.197)	(-2.473, 1.154)	(-3.704, 1.823)	(-1.001, 0.351)	(-1.044, 0.895)	(-2.974, 1.225)	(-0.856, 0.351)	(-1.061, 0.557)
	S.E.	0.357	0.545	0.133	0.191	0.414	0.119	0.159	0.924	1.409	0.345	0.495	1.071	0.308	0.413
	p-val.	0.586	0.622	0.117	0.873	0.854	0.538	0.467	0.476	0.505	0.346	0.88	0.414	0.411	0.541
FS5	Coeff.	0.096	0.036	-0.066	0.089	0.515	0.004	-0.232	-0.455	-2.669	-0.09	-0.092	-0.913	-0.23	-0.026
	C.I.	(-0.573, 0.765)	(-1.032, 1.104	(-0.325, 0.193)	(-0.297, 0.476)	(-0.214, 1.243)	(-0.228, 0.237)	(-0.55, 0.085)	(-2.186, 1.277)	(-5.432, 0.0943)	(-0.76, 0.58)	(-1.092, 0.908)	(-2.797, 0.972)	(-0.834, 0.374)	(-0.847, 0.795)
	S.E.	0.341	0.545	0.132	0.197	0.371	0.119	0.162	0.883	1.409	0.342	0.51	0.961	0.308	0.419
	p-val.	0.779	0.947	0.616	0.652	0.166	0.976	0.151	0.607	0.058	0.793	0.857	0.342	0.455	0.951

Table H10 – continued **– Subgroup analysis: state and territory**

		Consumer confidence (E5)						
		ACT (n=81)	**NT (n=37)**	**QLD (n=821)**	**SA (n=3339)**	**TAS (n=76)**	**VIC (n=1229)**	**WA (n=462)**
FS1	**Coeff.**	-0.93	2.682	-0.322	0.339	0.965	-0.05	0.202
	C.I.	(-2.533, 0.673)	(-0.062, 5.427)	(-0.938, 0.294)	(-0.568, 1.246)	(-0.729, 2.66)	(-0.583, 0.484)	(-0.534, 0.938)
	S.E.	0.818	1.4	0.314	0.463	0.864	0.272	0.376
	p-val.	0.255	0.055	0.305	0.464	0.264	0.855	0.59
FS2	**Coeff.**	-0.241	3.546	0.061	0.199	-1.281	0.011	0.237
	C.I.	(-1.871, 1.39)	(1.329, 5.763)	(-0.551, 0.674)	(-0.669, 1.067)	(-2.89, 0.328)	(-0.529, 0.552)	(-0.511, 0.985)
	S.E.	0.832	1.131	0.312	0.443	0.821	0.276	0.382
	p-val.	0.772	0.002	0.844	0.635	0.119	0.968	0.535
FS3	**Coeff.**	-0.61	1.644	-0.125	0.103	-1.005	-0.014	0.436
	C.I.	(-2.272, 1.052)	(-0.947, 4.235)	(-0.735, 0.486)	(-0.781, 0.986)	(-2.577, 0.567)	(-0.525, 0.553)	(-0.302, 1.174)
	S.E.	0.848	1.322	0.311	0.451	0.802	0.275	0.376
	p-val.	0.472	0.214	0.689	0.82	0.21	0.96	0.246
FS4	**Coeff.**	-0.355	3.03	-0.304	-0.15	-0.515	0.108	0.325
	C.I.	(-1.984, 1.273)	(0.548, 5.511)	(-0.911, 0.303)	(-1.021, 0.721)	(-2.401, 1.37)	(-0.433, 0.65)	(-0.402, 1.051)
	S.E.	0.831	1.266	0.31	0.444	0.962	0.276	0.371
	p-val.	0.669	0.017	0.327	0.736	0.592	0.695	0.381
FS5	**Coeff.**	0.584	2.72	0.106	-0.079	-1.449	-0.009	0.971
	C.I.	(-0.971, 2.139)	(0.239, 5.201)	(-0.495, 0.708)	(-0.977, 0.82)	(-3.142, 0.243)	(-0.551, 0.533)	(0.233, 1.709)
	S.E.	0.793	1.266	0.307	0.458	0.863	0.276	0.376
	p-val.	0.461	0.032	0.729	0.864	0.093	0.975	0.01

Reference categories: existing AER fact sheet (of experimental categories) and NSW (of “state/category” categories; n=1501)

Table H11 – Subgroup analysis: residency status

		Customer engagement (E2)		Likelihood of switching (E4)		Consumer confidence (E5)	
		Permanent resident (n=345)	New Zealand Citizen (n=65)	Permanent resident (n=345)	New Zealand Citizen (n=65)	Permanent resident (n=345)	New Zealand citizen (n=65)
FS1	Coeff.	0.159	-0.553	-0.02	-1.265	0.292	0.211
	C.I.	(-0.17, 0.488)	(-1.358, 0.252)	(-0.866, 0.826)	(-3.336, 0.807)	(-0471, 1.055)	(-1.657, 2.078)
	S.E.	0.168	0.411	-0.431	1.057	0.389	0.953
	p-val.	0.343	0.178	0.963	0.231	0.453	0.825
FS2	Coeff.	0.019	-0.573	0.744	0.99	0.209	0.467
	C.I.	(-0.32, 0.357)	(-1.393, 0.247)	(-0.126, 1.615)	(-1.119, 3.1)	(-0.576, 0.994)	(-1.435, 2.369)
	S.E.	0.173	0.418	0.444	1.076	0.4	0.97
	p-val.	0.913	0.171	0.094	0.357	0.601	0.63
FS3	Coeff.	0.248	-0.591	-0.088	-0.593	-0.473	0.15
	C.I.	(-0.08, 0.577)	(-1.503, 0.32)	(-0.933, 0.757)	(-2.938, 1.753)	(-1.235, 0.289)	(-1.965, 2.264)
	S.E.	0.168	0.465	0.431	1.196	0.389	1.079
	p-val.	0.138	0.204	0.838	0.62	0.224	0.89
FS4	Coeff.	0.238	-0.614	0.518	-0.389	0.447	0.908
	C.I.	(-0.109, 0.585)	(-1.406, 0.179)	(-0.374, 1.41)	(-2.428, 1.65)	(-0.357, 1.251)	(-0.931, 2.747)
	S.E.	0.177	0.404	0.455	1.04	0.41	0.938
	p-val.	0.178	0.129	0.255	0.708	0.275	0.333
FS5	Coeff.	0.142	-0.454	0.274	-0.5	0.171	0.613
	C.I.	(-0.192, 0.475)	(-1.236, 0.328)	(-0.585, 1.133)	(-2.512, 1.511)	(-0.603, 0.945)	(-1.201, 2.427)
	S.E.	0.17	0.399	0.438	1.026	0.395	0.925
	p-val.	0.406	0.255	0.532	0.626	0.665	0.507

Reference categories: existing AER fact sheet (of experimental categories) and Australian citizen (of “residency status” categories; n=4136)

Table H12 - Subgroup analysis: education

		Customer engagement (E2)				Likelihood of switching (E4)				Consumer confidence (E5)			
		<Year 12 (n=466)	Complete Year 12 (n=568)	Trade/TAFE (n=771)	Diploma (n=637)	<Year 12 (n=466)	Complete Year 12 (n=568)	Trade/TAFE (n=771)	Diploma (n=637)	<Year 12 (n=466)	Complete Year 12 (n=568)	Trade/TAFE (n=771)	Diploma (n=637)
FS1	**Coeff.**	-0.033	0.022	-0.066	-0.143	0.309	-0.332	0.652	-0.254	0.571	-0.1	0.731	-0.118
	C.I.	(-0.35, 0.284)	(-0.27, 0.315)	(-0.32, 0.189)	(-0.419, 0.132)	(-0.508, 1.125)	(-1.085, 0.421)	(-0.003, 1.306)	(-0.963, 0.456)	(-0.165, 1.307)	(-0.779, 0.579)	(0.141, 1.321)	(-0.757, 0.522)
	S.E.	0.162	0.149	0.130	0.141	0.416	0.384	0.334	0.362	0.375	0.346	0.301	0.326
	p-val.	0.838	0.88	0.613	0.308	0.459	0.388	0.051	0.484	0.129	0.773	0.015	0.718
FS2	**Coeff.**	-0.071	0.183	0.076	0.055	-0.091	-0.353	0.194	-0.114	0.384	0.046	0.309	-0.272
	C.I.	(-0.386, 0.245)	(-0.103, 0.468)	(-0.13, 0.326)	(-0.221, 0.331)	(-0.903, 0.722)	(-1.089, 0.382)	(-0.448, 0.836)	(-0.826, 0.598)	(-0.349, 1.116)	(-0.617, 0.709)	(-0.269, 0.888)	(-0.914, 0.369)
	S.E.	0.161	0.146	0.127	0.141	0.414	0.375	0.327	0.363	0.374	0.338	0.295	0.327
	p-val.	0.66	0.21	0.548	0.697	0.827	0.346	0.553	0.754	0.304	0.891	0.294	0.405
FS3	**Coeff.**	-0.255	-0.063	-0.041	-0.045	0.659	0.102	0.531	0.284	0.192	-0.027	0.433	0.251
	C.I.	(-0.557, 0.47)	(-0.368, 0.242)	(-0.292, 0.209)	(-0.326, 0.236)	(-0.12, 1.438)	(-0.684, 0.888)	(-0.114, 1.177)	(-0.439, 1.008)	(-0.51, 0.895)	(-0.736, 0.682)	(-0.149, 1.015)	(-0.401, 0.904)
	S.E.	0.154	0.157	0.128	0.143	0.397	0.401	0.329	0.369	0.358	0.361	0.297	0.333
	p-val.	0.098	0.686	0.746	0.752	0.097	0.8	0.107	0.441	0.591	0.94	0.145	0.45
FS4	**Coeff.**	-0.15	-0.006	-0.111	-0.179	0.027	0.382	0.938	0.432	0.065	-0.016	0.41	0.159
	C.I.	(-0.46, 0.161)	(-0.299, 0.288)	(-0.367, 0.146)	(-0.45, 0.092)	(-0.772, 0.825)	(-0.374, 1.139)	(0.278, 1.599)	(-0.266, 1.13)	(-0.655, 0.785)	(-0.697, 0.666)	(-0.186, 1.005)	(-0.47, 0.788)
	S.E.	0.158	0.15	0.131	0.138	0.407	0.386	0.337	0.356	0.367	0.348	0.304	0.321
	p-val.	0.345	0.971	0.398	0.196	0.948	0.321	0.005	0.225	0.86	0.964	0.177	0.62
FS5	**Coeff.**	0.12	-0.026	-0.009	0.044	0.399	-0.112	0.536	-0.004	0.219	0.038	0.37	0.216
	C.I.	(-0.206, 0.446)	(-0.308, 0.255)	(-0.26, 0.242)	(-0.236, 0.0324)	(-0.44, 1.238)	(-0.838, 0.614)	(-0.838, 0.614)	(-0.726, 0.717)	(-0.537, 0.976)	(-0.616, 0.692)	(-0.214, 0.954)	(-0.435, 0.866)
	S.E.	0.166	0.144	0.128	0.143	0.428	0.47	0.37	0.368	0.386	0.334	0.298	0.332
	p-val.	0.47	0.855	0.944	0.758	0.351	0.762	0.105	0.991	0.57	0.909	0.214	0.516

Reference categories: existing AER fact sheet (of experimental categories) and University educated (of “education status” categories; n=2104)

Table H13 – Subgroup analysis: marital status

		Customer engagement (E2)						Likelihood of switching (E4)						Consumer confidence (E5)					
		Single n=913	De-facto n=551	Widowed n=167	Divorced n=345	Separated n=86	Prefer not to say (n=86)	Single n=913	De-facto n=551	Widowed n=167	Divorced n=345	Separated n=86	Prefer not to say (n=86)	Single n=913	De-facto n=551	Widowed n=167	Divorced n=345	Separated n=86	Prefer not to say (n=86)
FS1	Coeff.	-0.148	-0.23	-0.16	-0.454	-0.264	-0.534	0.24	0.476	-1.167	0.134	-0.497	-0.724	0.637	-0.059	-0.388	0.108	1.921	1.08
	C.I.	(-0.382, 0.087)	(-0.513, 0.053)	(-0.681, 0.362)	(-0.796, -0.111)	(-0.999, 0.41)	(-1.23, 0.162)	(-0.365, 0.845)	(-0.253, 1.205)	(-2.51, 0.176)	(-0.748, 1.017)	(-2.391, 1.397)	(-2.519, 1.07)	(0.92, 1.182)	(-0.716, 0.598)	(-1.598, 0.821)	(-0.686, 0.903)	(0.216, 3.627)	(-0.517, 2.714)
	S.E.	0.12	0.144	0.266	0.175	0.375	0.355	0.309	0.372	0.685	0.45	0.966	0.915	0.278	0.335	0.61	0.405	0.87	0.824
	p-val.	0.218	0.111	0.548	0.009	0.481	0.133	0.437	0.2	0.089	0.765	0.607	0.429	0.022	0.86	0.529	0.789	0.027	0.183
FS2	Coeff.	0.015	-0.104	0.127	-0.264	-0.717	-0.367	0.304	0.352	-1.411	0.362	0.088	-1.33	0.451	-0.03	-0.629	0.452	0.56	0.562
	C.I.	(-0.216, 0.247)	(-0.393, 0.185)	(-0.357, 0.611)	(-0.61, 0.082)	(-1.36, -0.073)	(-1.107, 0.373)	(-0.293, 0.901)	(-2.659, -0.164)	(-0.53, 1.253)	(-0.53, 1.25)	(-1.571, 1.747)	(-3.238, 0.578)	(-0.087, 0.988)	(-0.701, 0.642)	(-1.753, 0.494)	(-0.351, 1.255)	(-0.933, 2.054)	(-1.156, 2.28)
	S.E.	0.118	0.148	0.247	0.176	0.328	0.377	0.304	0.636	0.455	0.455	0.846	0.973	0.274	0.342	0.573	0.41	0.762	0.876
	p-val.	0.898	0.481	0.606	0.135	0.029	0.331	0.318	0.354	0.027	0.427	0.917	0.172	0.1	0.931	0.272	0.27	0.462	0.521
FS3	Coeff.	-0.231	-0.077	-0.293	-0.291	-0.726	-0.513	0.62	0.194	0.428	0.054	0.218	-1.402	0.564	-0.169	-0.566	-0.034	1.498	-0.319
	C.I.	(-0.468, 0.006)	(-0.366, 0.212)	(-0.751, 0.165)	(-0.635, 0.053)	(-1.441, -0.011)	(-1.228, 0.202)	(0.009, 1.231)	(-0.551, 0.938)	(-0.75, 1.61)	(-0.833, 0.941)	(-1.625, 2.062)	(-3.246, 0.442)	(0.014, 1.114)	(-0.839, 0.502)	(-1.629, 0.497)	(-0.833, 0.765)	(-0.161, 3.158)	(-1.979, 1.342)
	S.E.	0.121	0.147	0.234	0.176	0.365	0.365	0.312	0.378	0.602	0.453	0.94	0.94	0.28	0.342	0.542	0.407	0.847	0.847
	p-val.	0.056	0.602	0.21	0.097	0.047	0.16	0.047	0.61	0.477	0.905	0.817	0.136	0.044	0.622	0.297	0.934	0.077	0.707
FS4	Coeff.	-0.142	-0.244	-0.344	-0.456	-0.605	-0.266	0.417	0.619	-0.577	0.025	1.029	-0.724	0.828	0.096	-0.421	0.25	1.22	-0.198
	C.I.	(-0.376, 0.092)	(-0.53, 0.042)	(-0.821, 0.133)	(-0.808, -0.104)	(-1.258, 0.048)	(-0.947, 0.415)	(-0.186, 1.02)	(-0.118, 1.356)	(-1.807, 0.652)	(-0.883, 0.933)	(-0.653, 2.712)	(-2.48, 1.032)	(0.285, 1.371)	(-0.568, 0.759)	(-1.528, 0.686)	(-0.568, 1.067)	(-0.296, 2.735)	(-1.779, 1.383)
	S.E.	0.119	0.146	0.243	0.18	0.333	0.347	0.307	0.376	0.627	0.463	0.858	0.896	0.277	0.338	0.564	0.417	0.773	0.807
	p-val.	0.235	0.094	0.158	0.011	0.069	0.444	0.175	0.1	0.357	0.957	0.23	0.419	0.003	0.777	0.456	0.549	0.115	0.806
FS5	Coeff.	-0.177	-0.088	-0.186	-0.538	-0.092	-0.228	0.336	0.234	-0.914	0.22	0.114	-1.719	0.482	-0.395	-0.525	-0.068	0.498	-1.326
	C.I.	(-0.405, 0.052)	(-0.375, 0.198)	(-0.317, 0.688)	(-0.917, -0.159)	(-0.727, 0.544)	(-0.933, 0.478)	(-0.254, 0.925)	(-0.504, 0.972)	(-2.208, 0.381)	(-0.757, 1.197	(-1.524, 1.752)	(-3.537, 0.1)	(-0.049, 1.012)	(-1.06, 0.27)	(-1.69, 0.641)	(-0.948, 0.812)	(-0.977, 1.973)	(-2.964, 0.312
	S.E.	0.117	0.146	0.256	0.193	0.324	0.36	0.301	0.376	0.66	0.498	0.836	0.928	0.271	0.339	0.595	0.449	0.752	0.835
	p-val.	0.13	0.545	0.469	0.005	0.777	0.527	0.264	0.534	0.167	0.659	0.892	0.064	0.075	0.244	0.377	0.879	0.508	0.113

Reference categories: existing AER fact sheet (of experimental categories) and “married” (of “marital status” categories; n=2398)

Table H14 – Subgroup analysis: household size

		Customer engagement (E2)					Likelihood of switching (E4)					Consumer confidence (E5)				
		1 (n=896)	3 (n=757)	4 (n=733)	5 (n=249)	6+ (n=97)	1 (n=896)	3 (n=757)	4 (n=733)	5 (n=249)	6+ (n=97)	1 (n=896)	3 (n=757)	4 (n=733)	5 (n=249)	6+ (n=97)
FS1	Coeff.	-0.041	0.123	0.141	0.032	0.756	-0.092	0.209	0.152	0.264	0.597	0.32	-0.028	0.304	0.569	0.45
	C.I.	(-0.288, 0.207)	(-0.143, 0.389)	(-0.125, 0.407)	(-0.384, 0.448)	(0.1, 0.141)	(-0.73, 0.546)	(-0.478, 0.895)	(-0.534, 0.838)	(-0.809, 1.338)	(-1.094, 2.287)	(-0.254, 0.895)	(-0.646, 0.59)	(-0.314, 0.921)	(-0.398, 1.535)	(-1.073, 1.972)
	S.E.	0.126	0.136	0.136	0.212	0.334	0.326	0.35	0.35	0.547	0.862	0.293	0.315	0.315	0.493	0.777
	p-val.	0.746	0.366	0.301	0.88	0.024	0.778	0.551	0.663	0.629	0.489	0.274	0.93	0.335	0.249	0.563
FS2	Coeff.	-0.066	0.089	-0.044	0.231	0.448	0.165	0.175	0.699	-1.007	0.154	0.368	-0.223	0.423	0.376	-0.453
	C.I.	(-0.31, 0.177)	(-0.178, 0.356)	(-0.312, 0.225)	(-1.82, 0.644)	(-0.227, 1.123)	(-0.463, 0.794)	(-0.513, 0.864)	(0.007, 1.391)	(-2.073, 0.059)	(-1.588, 1.9)	(-0.198, 0.934)	(-0.843, 0.397)	(-0.2, 1.047)	(-0.585, 1.336)	(-2.022, 1.117)
	S.E.	0.124	0.136	0.137	0.211	0.344	0.32	0.351	0.353	0.544	0.889	0.289	0.316	0.38	0.49	0.8
	p-val.	0.593	0.512	0.75	0.273	0.194	0.605	0.618	0.048	0.064	0.862	0.202	0.481	0.183	0.443	0.572
FS3	Coeff.	-0.302	0.228	0.116	0.215	0.39	0.596	0.025	-0.116	-0.109	0.322	0.003	-0.162	-0.476	-0.342	-1.11
	C.I.	(-0.549, -0.055)	(-0.041, 0.496)	(-0.147, 0.379)	(-0.174, 0.604)	(-0.25, 1.029)	(-0.42, 1.23)	(-0.668, 0.718)	(-0.795, 0.563)	(-1.112, 0.894)	(-1.328, 1.972)	(-0.571, 0.58)	(-0.86, 0.462)	(-1.087, 0.135)	(-1.246, 0.561)	(-2.6, 0.373)
	S.E.	0.126	0.137	0.134	0.198	0.326	0.325	0.353	0.347	0.412	0.842	0.293	0.318	0.312	0.461	0.758
	p-val.	0.017	0.097	0.387	0.278	0.232	0.067	0.944	0.738	0.831	0.702	0.991	0.61	0.127	0.458	0.142
FS4	Coeff.	-0.143	0.173	0.346	0.448	0.261	0.384	0.051	0.363	-0.127	0.35	0.363	-0.451	-0.367	0.261	-0.126
	C.I.	(-0.39, 0.103)	(-0.092, 0.437)	(0.073, 0.619)	(0.062, 0.834)	(-0.36, 0.881)	(-0.252, 1.019)	(-0.632, 0.733)	(-0.341, 1.067)	(-1.123, 0.869)	(-1.25, 1.95)	(-0.209, 0.935)	(-1.066, 0.163)	(-1.001, 0.267)	(-0.635, 1.158)	(-1.567, 1.316)
	S.E.	0.126	0.135	0.139	0.197	0.316	0.324	0.348	0.359	0.508	0.816	0.292	0.313	0.323	0.458	0.735
	p-val.	0.253	0.2	0.013	0.023	0.41	0.237	0.884	0.312	0.803	0.668	0.214	0.15	0.256	0.568	0.864
FS5	Coeff.	-0.175	0.26	0.28	-0.025	0.433	0.534	0.516	0.202	0.48	1.343	-0.013	-0.404	-0641	0.654	-0.59
	C.I.	(-0.422, 0.072)	(-0.005, 0.526)	(0.016, 0.544)	(-0.442, 0.391)	(-0.242, 1.109)	(-0.105, 1.172)	(-0.17, 1.202)	(-0.479, 0.993)	(-0.596, 1.553)	(-0.399, 3.086	(-0.588, 0.562)	(-1.021, 0.214)	(-1.254, -0.028)	(-0.313, 1.622)	(-0.216, 0.98)
	S.E.	0.126	0.136	0.135	0.212	0.344	0.325	0.35	0.347	0.548	(0.889	0.293	0.315	0.313	0.494	0.801
	p-val.	0.166	0.055	0.038	0.903	0.209	0.101	0.14	0.561	0.383	0.131	0.965	0.2	0.04	0.185	0.461

Reference categories: existing AER fact sheet (of experimental categories) and “two-person household” (of “household size” categories; n=1814)

Table H15 – Subgroup analysis: number of children in household

		Customer engagement (E2)			Likelihood of switching (E4)			Consumer confidence (E5)		
		1 child (n=601)	2 children (n=537)	3+ children (n=173)	1 child (n=601)	2 children (n=537)	3+ children (n=173)	1 child (n=601)	2 children (n=537)	3+ children (n=173)
FS1	Coeff.	0.239	0.111	0.197	0.333	0.042	0.219	-0.038	0.476	0.423
	C.I.	(-0.034, 0.511)	(-0.167, 0.388)	(-0.326, 0.72)	(-0.369, 1.036)	(-0.673, 0.758)	(-1.13, 1.568)	(-0.671, 0.594)	(-0.169, 1.12)	(-0.791, 1.637)
	S.E.	0.139	0.142	0.267	0.358	0.365	0.688	0.323	0.329	0.619
	p-val.	0.086	0.435	0.46	0.352	0.908	0.75	0.905	0.148	0.495
FS2	Coeff.	0.12	0.043	0.285	-0.046	0.275	-0.751	-0.352	0.388	0.188
	C.I.	(-0.146, 0.386)	(-0.249, 0.335)	(-0.232, 0.803)	(-0.731, 0.64)	(-0.477, 1.028)	(-2.085, 0.582)	(-0.969, 0.265)	(-0.29, 1.066)	(-1.012, 1.388)
	S.E.	0.136	0.149	0.264	0.35	0.384	0.68	0.315	0.346	0.612
	p-val.	0.376	0.773	0.28	0.896	0.473	0.269	0.264	0.261	0.759
FS3	Coeff.	0.292	0.23	0.32	-0.214	-0.546	-0.01	-0.24	-0.429	-0.474
	C.I.	(0.014, 0.569)	(-0.046, 0.506)	(-0.16, 0.799)	(-0.929, 0.5)	(-1.257, 0.166)	(-1.246, 1.226)	(-0.883, 0.404)	(-1.069, 0.211)	(-1.586, 0.639)
	S.E.	0.141	0.141	0.245	0.365	0.363	0.63	0.328	0.326	0.568
	p-val.	0.039	0.102	0.191	0.557	0.133	0.987	0.466	0.189	0.404
FS4	Coeff.	0.29	0.361	0.467	0.024	-0.073	-0.783	-0.354	-0.478	-0.205
	C.I.	(0.019, 0.562)	(0.073, 0.649)	(0.01, 0.934)	(-0.675, 0.724)	(-0.815, 0.668)	(-1.961, 0.395)	(-0.984, 0.276)	(-1.145, 0.19)	(-1.266, 0.855)
	S.E.	0.138	0.147	0.233	0.357	0.378	0.601	0.321	0.34	0.541
	p-val.	0.036	0.014	0.045	0.946	0.846	0.192	0.27	0.161	0.705
FS5	Coeff.	0.211	0.273	0.274	0.345	-0.067	0.124	-0.122	-0.356	-0.005
	C.I.	(-0.064, 0.486)	(-0.014, 0.559)	(-0.216, 0.76)	(-0.364, 1.055)	(-0.805, 0.671)	(-1.128, 1.377)	(-0.761, 0.517)	(-1.02, 0.309)	(-1.133, 1.122)
	S.E.	0.14	0.146	0.248	0.362	0.376	0.639	0.326	0.339	0.575
	p-val.	0.133	0.062	0.268	0.34	0.859	0.846	0.708	0.294	0.993

Reference categories: existing AER fact sheet (of experimental categories) and “no children” (of “number of children in household” categories; n=3235)

Table H16 – Subgroup analysis: household ownership

		Customer engagement (E2)			Likelihood of switching (E4)			Consumer confidence (E5)		
		Rent (n=1144)	Share (n=104)	Other (n=141)	Rent (n=1144)	Share (n=104)	Other (n=141)	Rent (n=1144)	Share (n=104)	Other (n=141)
FS1	Coeff.	-0.118	-0.181	0.069	0.103	1.401	0.684	0.458	0.74	0.593
	C.I.	(-0.323, 0.1)	(-0.74, 0.378)	(-0.511, 0.649)	(-0.443, 0.649)	(-0.042, 2.843)	(-0.812, 2.179)	(-0.033, 0.95)	(-0.559, 2.038)	(-0.753, 1.939)
	S.E.	0.108	0.285	0.296	0.278	0.736	0.763	0.251	0.662	0.687
	p-val.	0.301	0.526	0.815	0.712	0.057	0.37	0.068	0.264	0.388
FS2	Coeff.	-0.129	0.562	-0.194	-0.025	0.753	0.591	0.293	0.142	0.675
	C.I.	(-0.337, 0.079)	(-0.053, 1.176)	(-0.691, 0.303)	(-0.562, 0.512)	(-0.832, 2.339)	(-0.692, 1.873)	(-0.191, 0.776)	(-1.285, 1.569)	(-0.48, 1.829)
	S.E.	0.106	0.317	0.254	0.274	0.809	0.654	0.247	0.728	0.589
	p-val.	0.224	0.073	0.444	0.928	0.352	0.367	0.235	0.845	0.252
FS3	Coeff.	-0.19	0.002	-0.135	-0.07	0.403	0.095	0.048	0.626	0.643
	C.I.	(0.401, 0.022)	(-0.624, 0.629)	(-0.632, 0.362)	(-0.615, 0.476)	(-1.213, 2.019)	(-1.188, 1.377)	(-0.443, 0.539)	(-0.828, 2.081)	(-0.512, 1.797)
	S.E.	0.108	0.32	0.254	0.278	0.824	0.654	0.25	0.742	0.589
	p-val.	0.079	0.994	0.595	0.802	0.625	0.885	0.848	0.399	0.275
FS4	Coeff.	-0.015	-0.044	-0.118	0	0.113	0.242	0.423	1.221	1.378
	C.I.	(-0.223, 0.193)	(-0.659, 0.571)	(-0.699, 0.463)	(-0.537, 0.537)	(-1.473, 1.698)	(-1.255, 1.739)	(-0.06, 0.907)	(-0.206, 2.268)	(0.03, 2.726)
	S.E.	0.106	0.314	0.296	0.274	0.809	0.764	0.246	0.728	0.688
	p-val.	0.89	0.889	0.69	1.0	0.889	0.751	0.086	0.093	0.045
FS5	Coeff.	-0.085	-0.136	-0.045	-0.145	0.498	0.202	0.436	1.032	0.726
	C.I.	(-0.295, 0.125)	(-0.714, 0.442)	(-0.558, 0.468)	(-0.687, 0.397)	(-0.993, 1.99)	(-1.121, 1.525)	(-0.051, 0.924)	(-0.311, 2.734)	(-0.465, 1.916)
	S.E.	0.107	0.295	0.262	0.276	0.761	0.675	0.249	0.685	0.607
	p-val.	0.428	0.645	0.863	0.6	0.512	0.765	0.08	0.132	0.232

Reference categories: existing AER fact sheet (of experimental categories) and “own accommodation” (of “household ownership status” categories; n=249)

Table H17 – Subgroup analysis: housing tenure

		Customer engagement (E2)				Likelihood of switching (E4)				Consumer confidence (E5)			
		1 year or less (n=610)	2-3 years (n=941)	4-5 years (n=584)	6-9 years (n=589)	1 year or less (n=610)	2-3 years (n=941)	4-5 years (n=584)	6-9 years (n=589)	1 year or less (n=610)	2-3 years (n=941)	4-5 years (n=584)	6-9 years (n=589)
FS1	**Coeff.**	-0.126	-0.25	-0.219	-0.082	0.457	0.186	1.241	0.256	-0.26	0.203	0.392	-0.281
	C.I.	(-0.401, 0.149)	(-0.496, -0.005)	(-0.514, 0.077)	(-0.377, 0212)	(-0.251, 1.166)	(-0.446, 0.818)	(0.48, 2.001)	(-0.503, 1.015)	(-0.899, 0.379)	(-0.367, 0.774)	(-0.294, 1.077)	(-0.966, 0.404)
	S.E.	0.14	0.125	0.151	0.15	0.361	0.322	0.388	0.387	0.326	0.291	0.35	0.349
	p-val.	0.369	0.046	0.147	0.583	0.206	0.565	0.001	0.508	0.425	0.484	0.263	0.421
FS2	**Coeff.**	-0.415	-0.328	-0.045	-0.107	0.953	0.322	0.592	0.581	0.154	0.132	-0.198	0.263
	C.I.	(-0.702, -0.128)	(-0.566, -0.09)	(-0.337, 0.247)	(-0.403, 0.188)	(0.213, 1.692)	(-0.29, 0.935)	(-0.16, 1.344)	(-0.18, 1.342)	(-0.512, 0.821)	(-0.421, 0.684)	(-0.876, 0.48)	(-0.424, 0.95)
	S.E.	0.146	0.121	0.149	0.151	0.377	0.313	0.384	0.388	0.34	0.282	0.346	0.35
	p-val.	0.005	0.007	0.765	0.476	0.012	0.302	0.123	0.135	0.65	0.641	0.567	0.453
FS3	**Coeff.**	-0.111	-0.026	0.128	0.147	0.101	-0.213	-0.025	-0.166	-0.184	-0.297	-0.062	-0.443
	C.I.	(-0.394, 0.172)	(-0.263, 0.212)	(-0.165, 0.42)	(-0.154, 0.447)	(-0.628, 0.83)	(-0.825, 0.399)	(-0.778, 0.728)	(-0.94, 0.609)	(-0.841, 0.473)	(-0.849, 0.255)	(-0.742, 0.617)	(-1.141, 0.254)
	S.E.	0.144	0.121	0.149	0.153	0.372	0.312	0.384	0.395	0.335	0.282	0.346	0.356
	p-val.	0.443	0.833	0.392	0.339	0.786	0.496	0.948	0.675	0.583	0.291	0.857	0.213
FS4	**Coeff.**	0.069	-0.04	-0.001	-0.088	0.435	-0.206	0.347	0.335	0.002	0.206	0.216	-0.444
	C.I.	(-0.213, 0.352)	(-0.281, 0.201)	(-0.291, 0.292)	(-0.38, 0.203)	(-0.293, 1.164)	(-0.826, 0.413)	(-0.403, 1.097)	(-0.415, 1.085)	(-0.655, 0.659)	(-0.353, 0.765)	(-0.461, 0.892)	(-1.121, 0.232)
	S.E.	0.144	0.123	0.149	0149	0.372	0.316	0.383	0.383	0.335	0.285	0.345	0.345
	p-val.	0.63	0.745	0.997	0.552	0.241	0.514	0.364	0.382	0.996	0.47	0.532	0.198
FS5	**Coeff.**	-0.059	-0.194	-0.056	0.008	0.159	-0.045	0.229	-0.264	-0.073	0.459	0.121	0.037
	C.I.	(-0.342, 0.224)	(-0.435, 0.047)	(-0.346, 0.233)	(-0.288, 0.304)	(-0.569, 0.888)	(-0.666, 0.576)	(-0.516, 0.974)	(-1.026, 0.498)	(-0.73, 0.585)	(-0.101, 1.019)	(-0.551, 0.793)	(-0.65, 0.725)
	S.E.	0144	0.123	0.148	0.151	0.372	0.317	0.38	0.389	0.335	0.286	0.343	0.351
	p-val.	0.681	0.115	0.702	0.956	0.668	0.886	0.546	0.498	0.829	0.108	0.724	0.915

Reference categories: existing AER fact sheet (of experimental categories) and 10 years or more (of “housing tenure” categories; n=1822)

Table H18 – Subgroup analysis: financial status

		Customer engagement (E2)		Likelihood of switching (E4)		Consumer confidence (E5)	
		Can manage (n=1638)	Under financial pressure (n=479)	Can manage (n=1638)	Under financial pressure (n=479)	Can manage (n=1638)	Under financial pressure (n=479)
FS1	Coeff. C.I. S.E. p-val.	-0.16 (-0.357, 0.036) 0.1 0.11	0.128 (-0.16, 0.417) 0.147 0.382	-0.053 (-0.561, 0.455) 0.259 0.837	-0.186 (-0.931, 0.558) 0.38 0.624	-0.034 (-0.491, 0.423) 0.233 0.885	-0.02 (-0.689, 0.65) 0.342 0.954
FS2	Coeff. C.I. S.E. p-val.	-0.198 (-0.394, -0.003) 0.1 0.046	0.186 (-0.124, 0.496) 0.158 0.239	0.32 (-0.185, 0.823) 0.257 0.215	0.176 (-0.624, 0.976) 0.408 0.667	0.326 (-0.128, 0.78) 0.231 0.159	0.143 (-0.577, 0.863) 0.367 0.697
FS3	Coeff. C.I. S.E. p-val.	-0.229 (-0.425, -0.034) 0.1 0.021	-0.141 (-0.446, 0.165) 0.156 0.366	0.225 (-0.28, 0.729) 0.257 0.383	0.048 (-0.74, 0.837) 0.402 0.904	0.08 (-0.374, 0.533) 0.231 0.73	-0.285 (-0.995, 0.424) 0.362 0.43
FS4	Coeff. C.I. S.E. p-val.	-0.358 (-0.553, -0.162) 0.1 0.000	0.1 (-0.199, 0.399) 0.152 0.514	0.148 (-0.356, 0.653) 0.257 0.54	0 (-0.772, 0.772) 0.394 1.00	0.326 (-0.128, 0.78) 0.232 0.16	0.404 (-0.291, 1.098) 0.354 0.254
FS5	Coeff. C.I. S.E. p-val.	-0.153 (-0.348, 0.042) 0.1 0.125	-0.008 (-0.31, 0.294) 0.154 0.959	0.0478 (-0.027, 0.983) 0.257 0.063	0.186 (-0.595, 0.966) 0.398 0.641	0.138 (-0.316, 0.592) 0.232 0.552	0.223 (-0.479, 0.925) 0.358 0.534

Reference categories: existing AER fact sheet (of experimental categories) and “I am financially comfortable” (of “financial status” categories; n=2429)

Appendix I: Proposed AER Basic Plan Information Document

Basic Plan Information
Sunny Day Offer at 1 January 2018

To find out more **click here** or contact us on:
Phone: 13 00 00 (you can quote **plan ID SUN83837MR**)
Web: www.sunenergy.com.au

Sun Energy

My household is most like:

			kWh/day	Estimated quarterly bill	
				Base price	With all discounts
1 to 2 people	1 to 2 bedrooms	Weekly washing, little heating and cooling	9 kWh/day	$350	$290
3 people	3 bedrooms	Washing a few times a week, regular heating and cooling	19 kWh/day	$640	$520
4 to 5+ people	4+ bedrooms	Daily washing, heating and cooling	26 kWh/day	$820	$660

Bill estimates are GST inclusive and exclude solar payments, concessions and bonuses and are based on an average household. Your household's usage may vary.

Key facts about this plan

		Need to know
Contract	• Ongoing contract with 12 month benefit period • Flexible billing available • 10 day cooling off period	• Discount rates only apply during the benefit period • Eligibility criteria apply
Discounts and bonuses	• Up to 19% discount off usage charges • One-off $50 credit on your first bill	• Discount only applies **IF** you: – pay on time (16%) – pay by direct debit (2%) – use e-Billing (1%)
Fees	• Early exit fee: nil • Late payment fee: $12	• Credit card payment fee (0.37%) and paper bill fee ($1.75) apply

Key features

Prices can change	✓ We will advise you of price changes	**Solar feed-in tariff**	✓ 9 cents per kWh FIT
Off peak savings	✓ Cheaper at night and on weekends	**Green power**	✓ Up to 100% green energy option available. Fees apply

Prices (GST exclusive so that you can compare with your bill)

	Summer: 1 Dec – 28 Feb		Other: 1 March – 30 Nov	
Off Peak	10pm-7am Mon-Fri Sat Sun	21.34 cents per kWh	10pm-7am Mon-Fri Sat Sun	21.34 cents per kWh
Semi-peak	9am-5pm Mon-Fri 8pm-10pm Mon-Fri	37.147 cents per kWh	9am-5pm Mon-Fri 8pm-10pm Mon-Fri	33.24 cents per kWh
Peak	7am-9am Mon-Fri 5pm-8pm Mon-Fri	38.588 cents per kWh	7am-9am Mon-Fri 5pm-8pm Mon-Fri	35.147 cents per kWh
Separate meter 1	8pm-8am - 16.61 cents per kWh		8pm-8am - 16.1 cents per kWh	
Separate meter 2	11pm-5am - 22.572 cents per kWh		11pm-5am - 23.572 cents per kWh	
Supply charge	84 cents per day		84 cents per day	

To compare plans from all energy providers
visit the Australian Energy Regulator's independent website www.energymadeeasy.gov.au or call 1300 585 165

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The trial was pre-registered on the BETA website and the American Economic Association registry:

https://pmc.gov.au/domestic-policy/behavioural-economics/simplifying-energy-fact-sheets-improve-consumer-understanding

https://www.socialscienceregistry.org/trials/2598/history/23462

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