

Against the clock

Why more time isn't the answer for
consumers

Appendixes



Appendix 1: Qualitative Scoping Depth Interviews Discussion Guide

Approach and sample

- 8 x tele-depth interviews
- 8 x in-home depth interviews

TELE-DEPTH INTERVIEW SAMPLE STRUCTURE					
No	Gender	Location	SEG	Age	Lifestage
1	Male	North	AB	18-24	Pre-family
2	Female	South	AB	65+	Empty nesters
3	Male	North	C1C2	25-44	Young family
5	Male	South	C1C2	45-64	Older family
6	Female	North	C1C2	18-24	Young family
7	Male	North	DE	65+	Empty nesters
8	Female	South	DE	25-44	Pre family
10	Female	North	DE	45-64	Older family

IN-HOME DEPTH INTERVIEW SAMPLE STRUCTURE					
No	Gender	Location	SEG	Age	Lifestage
1	Female	South	AB	18-24	Pre-family
2	Male	North	AB	65+	Empty nesters
3	Female	South	C1C2	25-44	Young family
5	Female	North	C1C2	45-64	Older family
6	Male	South	C1C2	18-24	Young family
7	Female	South	DE	65+	Empty nesters
8	Male	North	DE	25-44	Pre family
10	Male	South	DE	45-64	Older family

1. Introduction and Warm Up

(5 mins)

- Interviewer to introduce self and topic (e.g. how people make decisions and what is important in the decision making process for buying different products/services)
- Explain MRS code of conduct. Ensure confidentiality. Stress no right / wrong answers.
- Session to last approx 45 minutes / 1 hour - ask to turn off mobiles
- Permission to audio record? Any questions?

MODERATOR: Please can you tell me a little about yourself:

- Your first name?
- Who lives in your household?
- What do you do for work?
- What do you do in your spare time?
- What one thing do you think you're really good at? What one thing would you like to be better at?

2. Decision making

(10 mins)

To explore what makes a 'good' decision

Moderator to frame the conversation with: First of all, we're going to start off by talking about decision making in its broadest sense. If it helps you to briefly relate to particular examples then that's fine but we'll come to the specifics of particular products and services a little later, so please try to think as broadly as you can at this point.

- What is a 'decision'?
 - PROBE: If you had to describe what the word meant in its broadest sense, how would you put it? Finish the sentence: "A decision is..."
- How would you describe your usual decision making style?
 - IF NEEDED PROMPT:
impulsive/considered/hesitant/collaborative/single-minded
 - PROBE: Does this ever vary? What factors influence your approach?
 - Prompt if needed: Costs involved/time available/interest in the topic /existing knowledge/emotional state
- How do you usually feel when faced with a decision to make?
 - PROBE: How confident are you in your decision making abilities?
 - PROBE: Does this ever vary? How? When? Why?

- What do you think is most people's goal when making a decision?
 - PROBE: What are they looking to achieve or avoid?
 - PROBE IF NEEDED: Cost savings/time savings/ other types of 'reward'/ value for money/peace of mind/satisfaction/happiness/other?
 - PROBE: How important are each of these to you?
- What makes for a 'good decision making process'?
 - PROBE: Finish the sentence: "A good decision making process will..."
- How do you know when you've followed a good decision making process?
 - PROBE: How are you left feeling? For how long?
- How easy is it to follow a good decision making process today?
 - PROBE: Do you feel this has changed at all over time? When did it change? Why?
- What do you need in order to be able to follow a good decision making process?
 - PROBE: time/ability/interest/technology/ input from others (partner/professionals/peer reviews)/money
 - PROBE: How important are these in relation to one another? Most important? Least important?
 - PROBE: Are any of these ever difficult to access/arrange? Which? Why?
 - PROBE: Time – do you ever struggle for this? What impact does that have?

3. An adequate standard of living (15 mins)

To explore what is products/services are needed for this

Moderator to explain: Next we're going to move on to think about all of the products and services you need in your life in order to have an adequate standard of living

- Firstly, when I say the phrase 'an adequate standard of living' what words or phrases come to mind? – Moderator to use a laddering technique to understand why they have chosen these words (e.g. Why do you say x? What does that mean?)
 - Describe to me the life of someone who lives an 'adequate standard of living'
 - Where do they live?
 - What do they do?
 - What is important in their lives?

- *We're now going to do an activity, I'd like you to draw 3 lines on a piece of paper.*
 - *The middle line is what we're going to call an 'adequate/OK' standard of living.*
 - *The top line is the highest standard of living – What shall we call that?*
 - Use respondent language and prompt only if needed: Luxury/the high life/something else?
 - *The bottom line is the most basic standard of living - only what's needed to get by – What can we call that?*
 - Use respondent language and prompt only if needed: Basic/ bare essentials/ breadline/ something else?
 - Which products and services are absolute necessities that people couldn't reasonably be expected to live without? Please note these on your bottom line as you talk to me
 - Is that everything?
 - Any others for the bottom line amongst this list? (Moderator to refer to items on showcard)
 - Do any of these products/service I'm mentioning belong on the other lines? Which?
 - PROBE: Why have you placed that there?
 - Are there any other types of products and services you feel we've missed for that middle line? Which?
 - Why is that needed for an adequate/OK standard of life?
 - Are you happy with where you've placed products or services or is there anything you'd like to shift around? Which? Why?

4. Exploring purchase journeys (15-30 mins)

To explore the purchase journeys within different marketplaces

Next, we're going to think about how you go about making purchase decisions. Firstly thinking about 'X' (choose one regulated market relevant to the respondent's recent/upcoming purchases)

- How often do you shop for X/ consider changing your supplier of X?
- Who else, if anyone, is also involved in the decision on X?
- Thinking about the very beginning point when you first consider buying/changing your supplier of X, what's the trigger/prompt for that?
- How do you feel when you start thinking about buying X/changing your supplier of X?
 - PROBE: Excited/Anxious/Bored

- Do you have a product or several product(s)/suppliers in mind as soon you start out? If so, why?
 - PROBE: How did you decide to look at these products/suppliers?
 - How has this changed over time, if at all?
 - What has influenced any changes in buying behaviour? (Moderator to probe impact of government/media on the review of energy and financial providers)
 - How open or close-minded are you to shopping new products/suppliers of X? Why?
- Talk me through the journey you have to go through after that initial trigger has happened? - *Whilst the respondent is talking the moderator is to draw out the journey, noting all key milestones*
 - What are all the important stages in the journey you must go through before buying?
 - Do you do any research, if so where?
 - If researching: Where do you begin your investigation & why?
 - If not researching now: what research did you do in the past?
 - *Moderator to encourage respondents to walk them through all the milestones in the journey. For each milestone moderator to ask:*
 - ***During in-home depths moderator to photograph any aids used along the journey e.g. devices, leaflets etc and probe in greater detail about mechanisms and opportunities to move the journey forward***
 - What happens?
 - Who is involved at this stage?
 - Where do you go?
 - What do you look at?
 - What's helpful/not helpful when you're doing this?
 - How do you feel at this stage in the journey?
 - How important is this stage of the journey to your final decision?
 - What drives you on to the next stage?
 - Are there any barriers to moving on? Time/interest/ability
- What would you say is the end point of the purchase decision? Is it when money changes hands or later on when you are using the product? How important are 'cooling off' periods or exchange windows to you in the process?
- How do you know something is suitable for your needs? What helps you to decide? *Moderator to probe around any brand, price influence etc.*
- How do you feel when you've completed your purchase of X?

- Would you be able to estimate the time that the entire journey takes?
 - How confident are you in the accuracy of that?
- When do you think you'd next need to replace/review this product/service choice?
- If your budget was greater, would you choose something else? Why/ why not?
- How does this journey compare to the first time you ever shopped for X?
(Allow respondents to play back changes in knowledge, confidence levels, what influenced them to begin with vs now, how they felt.)

(Repeat for one unregulated market relevant to the respondent's recent/upcoming purchases)

THANK & CLOSE

SHOWCARD

**** Electricity, gas or other household fuel** supplier or tariff

**** Health** related items or service choices – including non-prescription pharmaceutical products private surgery or dental plans, nursing home fee agreement

****Communications** including: postal charges, telephone equipment, internet subscription

****Social Protection** including: Residential home fees, In home care assistants' fees,
Local authority supported residents in retirement homes,
Childminder fees, Nursery fees,
Playgroup fees

****Insurances** including: House Contents Insurance; Health Insurance;
Transport Insurance (vehicle and holiday)

****Financial Services** including: Mortgage arrangement fees various bank charges – e.g. overdraft fees
Unit trust fees and commissions Stockbrokers' fees
Money transfer fees Credit card fees

Transport vehicles purchase or maintenance e.g. cars, motorbikes, bikes

Other Services (not elsewhere classified):
Solicitors' fees – including will drafting fee, Rent agreement,
Fee for birth and death certificates, Marriage licences,
Passport fees, Cost of basic funeral/cremation,
Self-storage fees,
Surveyors' fee for house valuation,
Trade union and professional organization subscriptions

The majority of the **food and beverages** you consume

Clothing and footwear

A new item of **furniture or household goods**, including electrical appliances and maintenance tools

Public transport service fees e.g. bus, coach, rail, taxi, plane fares

Recreation and culture including: Audio-visual equipment and related products (e.g. TVs, computer and photographic equipment,), sporting equipment, children's toys, gardening and pet products/services

Personal care and other personal effects

Toiletries, hairdressing, other personal effects etc.

Appendix 2: Quantitative baseline questionnaire

Sample plan

- n = 2000 representative sample
- At least n = 300 to be financially vulnerable / low income respondents

SCREENING AND DEMOGRAPHICS

[SC, ASK ALL]

QS1. Are you...?

1. Male
2. Female

[SC, ASK ALL]

QS2. How old are you?

CLOSE IF UNDER 18 'THANKS FOR YOUR TIME. UNFORTUNATELY YOU DON'T QUITE MEET OUR CRITERIA THIS TIME!'

QAgeGroup

hidden/Dummy - Repunch answer to S2 into age bands:

1. 18-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65+

[SC, ASK ALL]

QS3 / SINGLE CODE

In which region do you live?

1. East Anglia
2. East Midlands
3. London
4. Northern Ireland
5. North East
6. North West
7. Scotland
8. South East
9. South West

10. Wales
11. West Midlands
12. Yorkshire and Humberside
13. Other UK [e.g. Channel Islands, Isle of Man] [CLOSE]
14. Outside the UK [CLOSE]

QS4. ASK ALL, SINGLE CODE

How many people live in your household (including yourself)?

NOTE TO SCRIPTER: BOX FOR ADULTS AND CHILDREN UNDER 18 AND TOTAL BOX AUTOMATICALLY CALCULATED

- a. Adults
- b. Children under 18
- c. Total (automatically calculated)

QS4d. ASK IF 2+ ADULTS IN HOUSEHOLD AT QS4a, SINGLE CODE

How are you related to the other adults in your household?

1. Partner / spouse
2. Other family member (e.g. adult children, parents, relatives)
3. Non family member (e.g. friends, flatmates)

QS4e. ASK ALL, SINGLE CODE

IF 1 PERSON AT QS4c: **Which of the following best describes your current working status?**

IF 2+ PEOPLE AT QS4c: **Which of the following best describes your current personal working status?**

1. Work full time, and put in extended hours (more than 40 hours per week)
2. Work full time (30-40 hours per week)
3. Work part time (16-29 hours per week)
4. Work part time (less than 16 hours per week)
5. Student
6. Housewife / Homemaker
7. Casual worker – not in full time employment
8. Retired and living on state pension
9. Unemployed or not working due to long-term sickness
10. Full time carer of other household member
11. Other

QS5. [SC, ASK ALL]

IF 1 ADULT ONLY IN HOUSEHOLD AT QS4a AND employed at QS4e (codes 1-4):
Please select the description that best represents your occupation.

IF 2+ ADULTS IN HOUSEHOLD AT QS4a: Please select the description that best represents the chief income earner in your household.

The chief income earner is the person in your household with the largest income and this could be you. If the chief income earner is retired or not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

1. Semi manual work (e.g. manual workers, all apprentices to be skilled trades, caretaker, park keeper, non-HGV driver, shop assistant)
2. Skilled manual worker (e.g. skilled bricklayer, carpenter, plumber, painter, bus/ambulance driver, HGV driver, patrolman, pub/bar worker etc.)
3. Supervisory or clerical/junior managerial/professional/administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc.)
4. Intermediate managerial/professional/administrative (e.g. newly qualified (under 3 years) doctor, solicitor, board director small organisation, middle manager in large organisation, principle officer in civil service/local government)
5. Higher managerial/professional/administrative (e.g. established doctor, solicitor, board director in a large organisation (200+ employees, top level civil servant/public service employee)
6. Student [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=5]
7. Housewife / Homemaker [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=6]
8. Casual worker - not in permanent employment [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=7]
9. Retired and living on state pension [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=8]
10. Unemployed or not working due to long-term sickness [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=9]
11. Full-time carer of other household member [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=10]
12. Other

NOTE TO SCRIPTER: RECODE SOCIAL GRADE

1 ABC1 - A = 5 / B = 4 / C1 = 3, 6

2 C2DE - C2 = 2 / D = 1 / E = 7, 8, 9,10,11,12

QS6a. ASK ALL, SINGLE CODE

IF 1 PERSON AT QS4c: What is your personal annual income before tax?

IF 2+ PEOPLE AT QS4c: What is your annual household income before tax?

1. Less than £10,000
2. £10,000 to £19,999
3. £20,000 to £29,999
4. £30,000 to £39,999
5. £40,000 to £49,999
6. £50,000 to £59,999
7. £60,000 to £69,999
8. £70,000 to £79,999
9. £80,000 to £89,999
10. £90,000 to £99,999
11. £100,000 or more
12. I'd rather not say
13. Don't know

QS6b. ASK ALL, MULTI CODE

IF 1 PERSON AT QS4c: Do you receive the government benefit known as 'Universal Credit' or any other means-tested income support?

IF 2+ PEOPLE AT QS4c: Does anyone in your household receive the government benefit known as 'Universal Credit' or any other means-tested income support?

(E.g. Housing benefit, Income Support, Child Tax Credit, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance)

1. Yes - Universal Credit
2. Yes - Other means tested benefit
3. No
4. I don't know

QS6c. ASK ALL CODE 2 @ QS6b, MULTICODE

IF 1 PERSON AT QS4c: Which of the following forms of income support do you receive?

IF 2+ PEOPLE AT QS4c: Which of the following forms of income support does your household receive?

[RANDOMISE STATEMENTS]

1. Housing Benefit
2. Income-based Jobseeker's Allowance

3. Income-related Employment and Support Allowance
4. Income Support
5. Child Tax Credit
6. Pension Credit
7. Working Tax Credit
8. Rather not say [SINGLE CODE]
9. None of these [SINGLE CODE]

NOTE TO SCRIPTER: RECODE FINANCIAL VULNERABILITY

- 1 FINANCIALLY VULNERABLE / LOW INCOME IF UNEMPLOYED (QS5 = 10) **OR** HOUSEHOLD INCOME <£20k (QS6a = 1-2) **OR** RECEIVE MEANS-TESTED BENEFITS (QS6b = 1/2)
- 2 NOT FINANCIALLY VULNERABLE / LOW INCOME = NOT ABOVE

MARKET RANKING

Thanks for agreeing to take part in this survey. It will take about 20 minutes to complete and is all about the goods & services that you buy, the role they have in your life and how you go about buying them.

Q1a. ASK ALL, MULTI CODE

We are going to show you a list of different groups of goods & services. Please select which of the following you think you personally need to have a reasonable standard of living. Please select all that apply.

**SHOW FULL MARKET LIST AS PER Q1. RANDOMISE MARKETS IN 1 LIST
SHOW OPTIONS FOR:**

1. None of these [SINGLE CODE]
2. All of these [SINGLE CODE]

Q1. ASK ALL, RANKING TASK – MAX DIFF TASK WHERE RESPONDENTS WILL PRIORITISE

Thinking again about the things you personally need to have a reasonable standard of living, which of the following goods & services are most and least important to you. You will be shown a different selection of goods & services over 12 screens.

THIS LIST WILL BE RANDOMISED – RESPONDENTS TO BE SHOWN 5 MARKETS PER SCREEN

[GROCERIES]

1. Groceries – from large supermarkets (e.g. weekly household shop)

2. Groceries – from small shops / local convenience stores (e.g. something for dinner)

[PERSONAL ITEMS]

3. Clothing
4. Footwear
5. Toiletries
6. Over the counter medical supplies (e.g. plasters, paracetamol)
7. Dental / eye care

[HOUSING SERVICES & UTILITIES]

8. Property rental / mortgage agreement
9. Property repairs & maintenance
10. Property improvements e.g. new kitchen
11. Energy (gas / electricity / alternative fuels)
12. Home broadband

[FINANCIAL SERVICES]

13. Current account
14. Savings account
15. Credit card

[INSURANCE]

16. Life assurance
17. Personal loan
18. Home insurance

[ENTERTAINMENT & TECHNOLOGY]

19. Music streaming services (e.g. Spotify, Apple music)
20. Pay TV / video streaming services (e.g. Sky TV, Netflix)
21. Portable computing devices, excluding mobile phone/smartphone (e.g. iPad/tablet, eBook/Kindle, laptop)
22. Mobile phone / smartphone
23. Household technology devices (e.g. TV, desktop PC, radio)

[TRANSPORT]

24. Private motor vehicle (e.g. car/motorbike)
25. Public transport services (e.g. trains, buses taxis)

[HOUSEHOLD GOODS]

26. Large household white goods (e.g. fridge, freezer)
27. Household furniture (e.g. sofa, bed)

[RECREATION]

28. Holiday in UK
29. Holiday abroad

MARKET PARTICIPATION

INTRO TEXT: In this section we'd like to ask you some questions about how you go about making decisions when purchasing different goods & services.

Q2. ASK IF 2+ PEOPLE IN HOUSEHOLD (AT QS4c), SINGLE CODE

Firstly, who in your household decides which companies you buy the following goods & services from? Please think about the things you use personally as well as those you share with other members of your household.

SHOW A RANDOM 15 MARKETS FROM LIST AT Q1 [RANDOMISE]

- a. Myself – sole decision maker [DECISION MAKER]
- b. Myself – joint decision [DECISION MAKER]
- c. Someone else
- d. Not applicable / don't buy this

Q3. ASK IF 1 PERSON ONLY IN HOUSEHOLD (AT QS4c) OR ANSWERED DECISION MAKER FOR MARKET (Q2=a/b).

SHOW SAME RANDOM 15 MARKETS FROM LIST AT Q1 [RANDOMISE]

When was the last time you reviewed/considered which companies to buy the following goods & services from:

REPEAT CODE LIST @ Q1 [RANDOMISE IF 1 PERSON ONLY IN HOUSEHOLD (AT QS4c) OTHERWISE SHOW SAME ORDER AS IN Q2]

1. In the last week
2. In the last fortnight
3. In the last month
4. In the last 3 months
5. In the last 6 months
6. In the last year
7. In the last 2 years
8. In the last 3 years
9. More than 3 years ago
10. Not applicable / don't buy this [SHOW ONLY FOR LIVING ALONE Q4c=1]

NOTE TO SCRIPTER – DEFINE ENGAGED PER MARKET LIST ENGAGED IN MARKET IF

[IF 1 PERSON ONLY IN HOUSEHOLD (AT QS4c) AND REVIEWED/CONSIDERED IN LAST 12 MONTH Q3=1-6] OR [IF SOLE/JOINT DECISION MAKER (Q2=a/b)] AND REVIEWED/CONSIDERED IN LAST 12 MONTHS (Q3=1-6)]

Additional classification of completely unengaged:

COMPLETELY UNENGAGED IF = Not above definition of engaged in ANY market. Then skip to Profiling section from Q7.

Q4. ASK ALL ENGAGED IN MARKET, SINGLE CODE

To be sure that you're getting a good deal these days, how often do you think it's important to review/consider which companies you buy the following goods & services from:

1. Every week
2. Every fortnight
3. Every month
4. Every 3 months
5. Every 6 months
11. Every year
6. Every 2 years
7. Every 3 years
8. Less often

NOTE TO SCRIPTER – DEFINE LIST OF ENGAGED MARKETS TO ASK FURTHER DETAIL ON - SELECT 4 MARKETS MAX, BASED ON LEAST FILL FROM RANDOM SELECTION OF 15 THEY ARE SHOWN, TO ASK THE REST OF THE QUESTIONS ABOUT.

SHOW ...

We're now going to ask you for a few more details on how you go about choosing a company for up to FOUR types of goods & services.

Q5a. ASK IF ENGAGED IN MARKET, MULTI CODE

To be sure that you're getting a good deal these days, which of the following do you think is important to do when considering which companies to choose for...?
INSERT MARKET

SHOW FOR UP TO FOUR MARKETS THEY ARE 'ENGAGED' IN OUT OF RANDOM 15 LIST HAVE BEEN SHOWN

1. Investigate retailer / suppliers directly (i.e. consult website, go instore)
2. Read reviews/forums/press online

3. Read reviews/press offline
4. Use an online price comparison site
5. Compare prices offline (e.g. in store)
6. Seek professional advice in store / in person / over the phone
7. Seek professional advice online
8. Chat online with a retailer / supplier
9. Seek advice of family and friends
10. Read terms and conditions related to purchase
11. Other
12. None of the above [SINGLE CODE]

Q5aa. ASK IF ANSWERED 'OTHER' (Q5a=11) AND SHOW WORDING FROM Q5a AGAIN

Please specify

[INSERT TEXT BOX]

Q5b. ASK IF ENGAGED IN MARKET, MULTI CODE

Do you ever avoid or skip any of the following steps when considering which companies to choose for...? (e.g. due to lack of time)

[INSERT MARKET]

1. Investigate retailer / suppliers directly (i.e. call, visit or look at website)
2. Read reviews/forums/press online
3. Read reviews/press offline
4. Use an online price comparison site
5. Compare prices offline (e.g. in store)
6. Seek professional advice in store / in person / over the phone
7. Seek professional advice online
8. Chat online with a retailer / supplier
9. Seek advice of family and friend
10. Read terms and conditions related to purchase
11. No, I never skip any of these steps

SHOW ONLY THOSE WHICH THEY THINK THEY SHOULD DO AT Q5a

Q6. ASK ALL ENGAGED, SHOW 10 PT SCALE, SINGLE CODE

Using the scale shown, how would you describe the process of choosing which companies to buy the following goods & services from?

[INSERT MARKET]

Please click on the each bar below and slide the box to the number you want to select.

1. Easy TO Difficult (10 point scale) / Don't know
2. Simple TO Complicated (10 point scale) / Don't know
3. Quick TO Time-consuming (10 point scale) / Don't know
4. Enjoyable TO Boring (10 point scale) / Don't know
5. Spontaneous TO Well planned (10 point scale) / Don't know

PROFILING

Q7. ASK ALL, SINGLE CODE, EACH STATEMENT IN ALTERNATE COLOUR. SHOW SCALE FOR EACH.

To what extent do you agree or disagree with the statements below?

Please select one response for each statement below.

1. Strongly disagree
2. Somewhat disagree
3. Neither agree nor disagree
4. Somewhat agree
5. Strongly agree

RANDOMISE

- a. I am generally the first of my friends to try new technology
- b. To me, it's important to be able to access the Internet wherever I am
- c. When choosing goods and services I generally like to stick with companies and brands I know, rather than try something new
- d. I'm constantly looking for the cheapest deals when choosing goods & services
- e. I often pay more for goods & services if I think they are good quality
- f. I like the brands I buy to reflect or say something about who I am
- g. I find it hard to keep up with new technology and often rely on others to show me how to use it

Q8a. ASK ALL, SINGLE CODE

Do you own a ...?

1. Mobile phone (a phone with basic functionality to make calls and texts, some limited multimedia such as a basic camera)
2. Smartphone (a phone that is able to download apps e.g. iPhone/Android/Windows Phone)
3. Both a mobile phone and a smartphone
4. Neither

Q8b. ASK ALL WHO OWN MOBILE OR SMARTPHONE Q8a=1/2/3

IF CODE 1 or 2: What kind of phone tariff are you currently on?

IF CODE 3: What kind of phone tariff are you currently on for your smartphone?

1. Pay as you go / pre-pay
2. Monthly contract
3. Other
4. Don't know

Q9. ASK ALL, SINGLE CLODE

What type of internet access do you have at home? If you have more than one internet connection at home then please select the primary connection for your household.

1. Broadband
2. Super-fast broadband (fibre optic)
3. Mobile broadband
4. Other type of internet connection
5. Don't know
6. None

Q10. ASK ALL, SINGLE CODE

Which of the following best describes your living situation?

1. I am a homeowner (own my home outright / have a mortgage or someone else in household is the homeowner and I do not pay rent)
2. I am a tenant and live in a rented property (privately owned rental property)
3. I am a tenant and live in a rented property (not privately owned rental property e.g. housing association / local authority)
4. Other

Q11. ASK ALL, SINGLE CODE

How long have you lived in your current property?

1. Less than a year
2. 1-2 years
3. 2-3 years
4. 3-4 years
5. 4-5 years
6. 5-6 years
7. 6-10 years
8. More than 10 years

Q12. ASK ALL, MULTI CODE

Which of the following types of insurance products do you currently have?

[RANDOMISE]

1. Car insurance (I am the named /primary driver)

2. Car insurance (I am the third party)
3. Building insurance [HIDE IF RENTING Q10=2-4]
4. Contents insurance
5. None of the above

Q13a. ASK ALL, SINGLE CODE

Do you plan to have any holidays in the next 12 months?

1. Yes in the UK
2. Yes abroad
3. Both in the UK and abroad
4. Neither

Q13b. ASK IF HOLIDAY ABROAD (Q13a=2/3)

Are you intending to buy, or have you already bought, travel insurance that will cover your holiday(s)?

1. Yes
2. No

Q14. ASK ALL, MULTI CODE

Which of the following forms of transport do you regularly use to get around in a typical year?

[RANDOMISE]

1. Car
2. Motorbike
3. Train
4. Tube
5. Bus
6. Tram
7. Bicycle
8. Walk
9. Other
10. Don't know

Q15. ASK ALL, SINGLE CODE

Do you buy your gas & electricity from the same energy supplier?

1. Yes – I buy both from the same supplier
2. No – I buy from different suppliers
3. Not applicable
4. Don't know

Q16. ASK ALL, SINGLE CODE

What is your ethnic group?

1. British (White)
2. Other white background
3. White and black Caribbean
4. White and black African
5. White and Asian
6. Other mixed background
7. Indian
8. Pakistani
9. Bangladeshi
10. Other Asian background
11. Caribbean
12. African
13. Other black background
14. Chinese
15. Any other
16. Prefer not to say

Appendix 3: The markets considered in this study

The Consumer Prices Index

The index contains over 700 items under 12 categories, the following of which were taken through to be explored and validated in the primary research stages:

- Food and non-alcoholic beverages
- Clothing and footwear
- Housing and household services (including insurance and utilities)
- Furniture and household goods
- Transport
- Communication (personal and household)
- Recreation and culture (including technology)
- Restaurant and hotels
- Miscellaneous goods and services

We had reservations about whether 'recreation and culture' and 'restaurants and hotels' are necessary for an adequate standard of living, which was explored further with consumers in later stages. The remaining categories were discounted early on in the process as not being relevant to this study or beyond its scope. These were:

- **Alcohol and tobacco** – this is difficult to justify and defend as necessary for an adequate standard of living
- **Education** - is partly state funded (for most people) and paid education such as university is not a typical consumer decision. Further, education and childcare in particular is a deeply personal and complex decision and was deemed not within scope to accurately time.
- **Healthcare** – for most people this is largely (or at least partly) state funded and so not a 'consumer' decision in the purest sense. Aspects of healthcare which are generally subject to consumer decision making (i.e. dental/eye care and over the counter medical supplies) were included in the study.
- **Luxury markets** – are generally not considered necessary to achieve an adequate standard of living

The qualitative phase reaffirmed that only consumer markets necessary to an adequate standard of living should be included in the study, since wider life choices (e.g. private versus state healthcare/education) and statutory service options (e.g. choice of school / childcare) were too dissimilar in nature and variable dependent on family circumstance (in the example of childcare choice, the willingness of a relative to support with care could shortcut the decision-making process for the fortunate parents).

What do consumers need for an 'adequate standard of living'?

This study focused on the *consumer* decisions people make (as opposed to wider life decisions in their personal life) and the consumer markets that people engage in in their everyday lives when choosing what products and services to buy. There are a number of existing sources of information that informed the initial market list, which fed into our sample frame of markets. The starting point for which markets to include in our definition of an 'adequate standard of living' was the Consumer Prices Index which aims to be representative of what consumers in the UK are buying. The index contains over 700 items under 12 categories, the majority of which were taken through to be explored and validated in the primary research stages.

A few markets were discounted early on as out of the scope of this study. The Joseph Rowntree Foundations' (JRF) Basket of Goods that defines their 'Minimum Income Standard' (MIS) was also used to refine the list. The MIS looks at what people think households need to achieve a socially acceptable standard of living – this is beyond the basics or the breadline. For example it was widely accepted that a minimum standard of living included social and cultural participation and that things like a holiday once a year could reasonably be considered part of an adequate standard of living. Therefore they were important to factor into consumer decision making time in our study.

This was validated in our primary research; unsurprisingly perhaps in today's consumerist society, there was generally a reluctance to rule out any consumer markets. Some markets were more relevant to certain parts of society than others but over 50% of consumers said they were responsible for decisions (either solely or jointly) across the markets surveyed, justifying their inclusion in the later stages of research.

Shortlist of markets needed for an adequate standard of living in 2016

Groceries	Rental / mortgage agreement
Clothing	Property repairs and maintenance
Footwear	Property improvements
Toiletries	Energy
Over the counter medical supplies	Home broadband
Dental / eye care	Home insurance
Private motor vehicle	Current account
Public transport	Savings account
Mobile phone	Credit card
Portable technology devices	Life assurance
Household technology devices	Personal loan
TV/ video streaming services	Household furniture
Music streaming services	Household white goods
Holiday UK	Holiday abroad

Developing the market typology

After having established which consumer markets are needed for an adequate standard of living, the next task was to categorise and reduce this list based on shared market characteristics. These categorisations provided a sample frame from which markets were selected for the mystery shopping exercise to test the time taken to make decisions. The process was twofold: firstly creating a market typology and second, selecting markets for testing.

Firstly, following a number of hypotheses based on the findings from the first stage of research (including our literature review, qualitative research and quantitative baseline study) we shortlisted six measures (or 'dimensions') that could be reasonably expected to impact the time it takes to make a decision across consumer markets. The table below shows the rationale for including each dimension in the typology.

Dimensions used to develop typology of markets

	Time predictor dimension	Hypothesis	Rationale (from qualitative phase) & Scoring metric (from quantitative phase)
1	Joint decision	Certain markets are more likely to involve a joint decision between household members and therefore will take more time	Qualitative phase - Findings indicate joint decisions are likely to involve more time Quantitative phase – percentage of consumers making decision jointly in market
2	Number of steps in the purchase journey	The more steps taken the longer the decision making process	Qualitative phase - Findings indicate there can be up to six different steps in the process, increasing the amount of time to make a decision. Quantitative phase - average number of steps considered important in market
3	Number of <u>online</u> steps in purchase journey	The greater the amount of online steps taken the longer the decision making process	Qualitative phase - Findings indicate that the more online steps taken (e.g. Googling, going to different websites), the longer the decision takes Quantitative phase - average number of step that are online and considered important in market
4	Level of perceived complexity of decision process	The greater complexity of decision the longer the decision making process	Qualitative phase - Findings indicate that consumers took longer to make decisions where the process was confusing or onerous Quantitative phase – average complexity score on 10pt scale
5	Level of enjoyment with decision process	The more engaged you are in the market the longer the decision making process	Qualitative phase - Findings indicate that the markets where consumers enjoyed going through the decision making process (e.g. holidays) the more time they would take Quantitative phase – average enjoyment score on 10pt scale
6	Level of planning in decision process	The more amount of planning required the longer the decision making process	Qualitative phase - Findings indicate where consumers plan the purchase by conducting more research, the greater amount of time spent Quantitative phase – average 'well planned' score on 10pt scale

Using these dimensions we categorised the markets. This involved a three stage process. First we collated the relevant quantitative scores across the 6 dimensions:

Example dimensions affecting time		
No. of steps	Simple to complexity	Enjoyable to Boring
Stage 1 - quantitative score for market in each dimension		
2.2	6.2	5.9

For example the mean rating for personal loan was 5.9/10 on our enjoyable to boring scale

Next, across all markets the spread of responses for each dimension was then divided into four quartiles with markets that scored in the top 25% (high time propensity) being given a '4', to the bottom 25% (low time propensity) given a '1'. The table below shows the threshold scores must fall within to qualify for that quartile.

Example dimensions affecting time		
No. of steps	Simple to complexity	Enjoyable to Boring
Stage 2 - categorise into quartiles based on score		
1	up to 1.4	up to 4.1
2	between 1.4-2.0	between 4.1-4.8
3	between 2.0-2.1	between 4.8-5.3
4	2.1+	5.3+

Personal loan qualifies for quartile 3 for 'boring' but quartile 4 for no. steps and complexity

Example dimensions affecting time		
No. of steps	Simple to complexity	Enjoyable to Boring
Stage 3. Assign market a category per dimension		
4	4	3

Finally, to understand the overall 'time propensity' for each individual market, we looked at the average quartile values (mode) across all six dimensions. This effectively categorised the markets into 4 categories.

Stage 4 - Average category assignments (mode) across dimensions to categorise market overall
Category 4 - High time potential

For personal loan the average category it was assigned to was category 4

Selecting consumer markets for testing

From these categories, 12 markets were selected for testing at the mystery shopping stage. Times for the remainder of the markets would later be predicted using statistical techniques (regression analysis) based on the quantitative scores for each dimension. Therefore it was important to ensure a

good spread from each time potential category, whilst also over sampling from the high time potential category to account for more variance between markets and ensure key regulated markets were prioritised. In addition we tried to ensure that we represented a variety of sectors that consumers can be expected to engage in; regulated and unregulated, household and personal, functional and leisure which could feasibly be tested during our 'mystery shopping' activities.

It should be noted that the 'time propensity' ranking of markets for the typology and market selection process is similar to the actual timings consumers later reported to take decisions, and whilst there were some differences (e.g. portable computing devices/tablet/laptop took longer), the 'time propensity' scoring / ratings referenced in this section were not used during the later project stage in estimating the total timings.

Market categories and selection for mystery shopping

Consumer markets from shortlisting exercise	Assigned market category based on scores	Consumer markets tested in mystery shopping stage	
Energy	4	Energy	(4) High time potential - upper extreme
Home insurance	4	Home insurance	(4) High time potential - mid
Property repairs & maintenance	4		
Holiday abroad	4		
Large white goods	4	White goods	(4) High time potential - mid
Private motor vehicle	4		
Property improvements	4		
Household tech	4		
Rental / mortgage agreement	4		
Mobile phone	4	Mobile phone	(4) High time potential - mid
Holiday UK	4	Holiday UK	(4) High time potential - low extreme
Home broadband	3	Home broadband	(3) Mid time potential - upper
Savings account	3		
Pay TV	3		
Personal loan	3		
Current account	3	Current account	(3) Mid time potential - lower
Credit card	3		
Household Furniture	3		
Tablet / laptop	2	Tablet / laptop	(2) Mid time potential - upper
Life assurance	2		
Dental / eye care	2	Dental / eye care	(2) Mid time potential - lower
Public transport	2		
Over the counter medical supplies	1	Over the counter medical supplies	(1) Low time potential - upper extreme
Groceries - small	1		
Groceries	1	Groceries	(1) Low time potential - mid
Footwear	1		
Toiletries	1		
Music streaming	1		
Clothing	1	Clothing	(1) Low time potential - lower extreme

- **High time potential markets (Category 4)** - given that 11 markets fall into this high 'time potential' category we shopped 5 markets, including the upper and lower extremes of the category. This market mix ensured we covered a good spread of priority regulated markets including

telecoms, financial services and energy, as well as representing unregulated household / personal goods.

- **Mid time potential markets (Category 2-3)** - as above, the markets chosen in the 'mid time potential' categories reflect a balance between regulated (financial services and telco) as well as unregulated markets. Shopping both a consumer product and a personal care product also gave us a good variety within this category.
- **Low time potential markets (Category 1)** – we expected these markets to take the lowest amount of time and again selected the upper and lower extremes of this category.

Appendix 4: Mystery Shopping questionnaires

Sample plan

- Must be decision maker in specified market
- Must be intending to make decision on purchase in next 12 months [except for groceries (next fortnight), over the counter medical supplies and clothing (next month)]
- Each respondent will be asked about up to 3 markets in a random order.

Effective base	Control cell	Test cell	Total shops per market
Per market	n= 50	n = 50	n = 100
Total	N = 600	N = 600	N = 1200

SCREENING AND DEMOGRAPHICS

[SC, ASK ALL]

QS1. Are you...?

3. Male
4. Female

[SC, ASK ALL]

QS2. How old are you?

CLOSE IF UNDER 18 'THANKS FOR YOUR TIME. UNFORTUNATELY YOU DON'T QUITE MEET OUR CRITERIA THIS TIME!'

QAgeGroup

hidden/Dummy - Repunch answer to S2 into age bands:

7. 18-24
8. 25-34
9. 35-44
10. 45-54
11. 55-64
12. 65+

[SC, ASK ALL]

QS3 / SINGLE CODE

In which region do you live?

15. East Anglia
16. East Midlands
17. London
18. Northern Ireland
19. North East
20. North West
21. Scotland
22. South East
23. South West
24. Wales
25. West Midlands
26. Yorkshire and Humberside
27. Other UK [e.g. Channel Islands, Isle of Man] [CLOSE]
28. Outside the UK [CLOSE]

QS4. ASK ALL, SINGLE CODE

How many people live in your household (including yourself)?

NOTE TO SCRIPTER: BOX FOR ADULTS AND CHILDREN UNDER 18 AND TOTAL BOX AUTOMATICALLY CALCULATED

- d. Adults
- e. Children under 18
- f. Total (automatically calculated)

QS4d. ASK IF 2+ ADULTS IN HOUSEHOLD AT QS4a, MULTI CODE IF MORE THAN 2 PEOPLE IN HOUSEHOLD

How are you related to the other adults in your household?

4. Partner / spouse
5. Other family member (e.g. adult children, parents, relatives)
6. Non family member (e.g. friends, flatmates)

QS4e. ASK ALL, SINGLE CODE

IF 1 PERSON AT QS4c: **Which of the following best describes your current working status?**

IF 2+ PEOPLE AT QS4c: **Which of the following best describes your current personal working status?**

12. Work full time, and put in extended hours (more than 40 hours per week)
13. Work full time (30-40 hours per week)
14. Work part time (16-29 hours per week)

15. Work part time (less than 16 hours per week)
16. Student
17. Housewife / Homemaker
18. Casual worker – not in full time employment
19. Retired and living on state pension
20. Unemployed or not working due to long-term sickness
21. Full time carer of other household member
22. Other

QS5. [SC, ASK ALL]

IF 1 ADULT ONLY IN HOUSEHOLD AT QS4a AND employed at QS4e (codes 1-4):
Please select the description that best represents your occupation.

IF 2+ ADULTS IN HOUSEHOLD AT QS4a: Please select the description that best represents the chief income earner in your household.

SHOW FOR 2+ ADULTS IN HH ONLY: *The chief income earner is the person in your household with the largest income and this could be you. If the chief income earner is retired or not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.*

13. Semi manual work (e.g. manual workers, all apprentices to be skilled trades, caretaker, park keeper, non-HGV driver, shop assistant)
14. Skilled manual worker (e.g. skilled bricklayer, carpenter, plumber, painter, bus/ambulance driver, HGV driver, patrolman, pub/bar worker etc.)
15. Supervisory or clerical/junior managerial/professional/administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc.)
16. Intermediate managerial/professional/administrative (e.g. newly qualified (under 3 years) doctor, solicitor, board director small organisation, middle manager in large organisation, principle officer in civil service/local government)
17. Higher managerial/professional/administrative (e.g. established doctor, solicitor, board director in a large organisation (200+ employees, top level civil servant/public service employee)
18. Student [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=5]
19. Housewife / Homemaker [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=6]
20. Casual worker - not in permanent employment [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=7]
21. Retired and living on state pension [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=8]
22. Unemployed or not working due to long-term sickness [FOR SINGLE PERSON HOUSEHOLD AUTOCODE FROM QS4e=9]

23. Full-time carer of other household member [FOR SINGLE PERSON
HOUSEHOLD AUTOCODE FROM QS4e=10]
24. Other

NOTE TO SCRIPTER: RECODE SOCIAL GRADE

- 1 ABC1 - A = 5 / B = 4 / C1 = 3, 6
- 2 C2DE - C2 = 2 / D = 1 / E = 7, 8, 9, 10, 11, 12

QS6a. ASK ALL, SINGLE CODE

IF 1 PERSON AT QS4c: What is your personal annual income before tax?

IF 2+ PEOPLE AT QS4c: What is your annual household income before tax?

14. Less than £10,000
15. £10,000 to £19,999
16. £20,000 to £29,999
17. £30,000 to £39,999
18. £40,000 to £49,999
19. £50,000 to £59,999
20. £60,000 to £69,999
21. £70,000 to £79,999
22. £80,000 to £89,999
23. £90,000 to £99,999
24. £100,000 or more
25. I'd rather not say
26. Don't know

QS6b. ASK ALL, MULTI CODE

IF 1 PERSON AT QS4c: Do you receive the government benefit known as 'Universal Credit' or any other means-tested income support?

IF 2+ PEOPLE AT QS4c: Does anyone in your household receive the government benefit known as 'Universal Credit' or any other means-tested income support?

(E.g. Housing benefit, Income Support, Child Tax Credit, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance)

5. Yes - Universal Credit
6. Yes - Other means tested benefit
7. No
8. I don't know

QS6c. ASK ALL CODE 2 @ QS6b, MULTICODE

IF 1 PERSON AT QS4c: Which of the following forms of income support do you receive?

IF 2+ PEOPLE AT QS4c: Which of the following forms of income support does your household receive?

[RANDOMISE STATEMENTS]

10. Housing Benefit
11. Income-based Jobseeker's Allowance
12. Income-related Employment and Support Allowance
13. Income Support
14. Child Tax Credit
15. Pension Credit
16. Working Tax Credit
17. Rather not say [SINGLE CODE]
18. None of these [SINGLE CODE]

NOTE TO SCRIPTER: RECODE FINANCIAL VULNERABILITY

- 3 FINANCIALLY VULNERABLE / LOW INCOME IF UNEMPLOYED (QS5 = 10) **OR** HOUSEHOLD INCOME <£20k (QS6a = 1-2) **OR** RECEIVE MEANS-TESTED BENEFITS (QS6b = 1/2)
- 4 NOT FINANCIALLY VULNERABLE / LOW INCOME = NOT ABOVE

QS7 (formerly Q2). ASK IF 2+ PEOPLE IN HOUSEHOLD (AT QS4c), SINGLE CODE

Who in your household decides which companies you buy the following goods & services from? Please think about the things you use personally as well as those you share with other members of your household.

- e. Myself – sole decision maker [DECISION MAKER]
- f. Myself – joint decision [DECISION MAKER]
- g. Someone else
- h. Not applicable / don't buy this

[RANDOMISE MARKETS]

30. Groceries
31. Clothing
32. Over the counter medical supplies (e.g. plasters, paracetamol)
33. Energy (gas / electricity / alternative fuels)
34. Home broadband
35. Current account
36. Home insurance

37. Portable computing devices, excluding mobile phone/smartphone (e.g. iPad/tablet, eBook/Kindle, laptop)
38. Mobile phone / smartphone
39. Public transport journeys (e.g. trains, buses, taxis)
40. Large household white goods (e.g. fridge, freezer)
41. Holiday in UK

**QS8. ASK IF 1 PERSON ONLY IN HOUSEHOLD (AT QS4c) OR ANSWERED
DECISION MAKER FOR MARKET (Qs7=a/b).**

When do you next intend to buy or take out the following goods & services?

[IF 1 PERSON IN HOUSEHOLD SHOW FULL LIST AT QS7]

[IF MORE THAN 1 PERSON IN HOUSEHOLD SHOW MARKETS SELECTED AT QS7]

[RANDOMISE MARKETS IF 1 PERSON IN HH OR IF HAVE ANSWERED QS7 SHOW
IN SAME ORDER]

1. In the next week
2. In the next fortnight
3. In the next month
4. In the next 3 months
5. In the next 6 months
6. In the next year
7. In the next 2 years
8. In more than 2 years time
9. I do not intend to take out or buy this

MARKET QUALIFICATION STAGE 1:

Market code	Market	Decision maker	Timeline
QUAL1	Groceries	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.1 = a or b	QS8=1,2 (in the next fortnight)
QUAL2	Clothing	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.2 = a or b	QS8=1,2,3 (in the next month)
QUAL3	Medical supplies	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.3 = a or b	QS8=1,2,3 (in the next month)
QUAL4	Energy	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.4 = a or b	QS8=1-6 (in the next 12 months)
QUAL5	Broadband	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.5 = a or b	QS8=1-6 (in the next 12 months)
QUAL6	Current account	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.6 = a or b	QS8=1-6 (in the next 12 months)
QUAL7	Home insurance	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.7 = a or b	QS8=1-6 (in the next 12 months)
QUAL8	Tablet / laptop	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.8 = a or b	QS8=1-6 (in the next 12 months)
QUAL9	Mobile / smartphone	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.9 = a or b	QS8=1-6 (in the next 12 months)
QUAL10	Public transport	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.10 = a or b	QS8=1-6 (in the next 12 months)
QUAL11	White goods	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.11 = a or b	QS8=1-6 (in the next 12 months)
QUAL12	Holiday UK	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.12 = a or b	QS8=1-6 (in the next 12 months)

If they qualify for 0 markets then CLOSE.

QS9. ASK IF QUALIFY STAGE 1 FOR PUBLIC TRANSPORT

You have indicated that you will be taking a public transport journey in the next 12 months. Which of the following types of transport are you intending to take?
Please select all that apply

[RANDOMISE MARKETS, EXCEPT OTHER]

1. Train
2. Tube [NOT QUALIFY IF SOLE CHOICE]
3. Tram [NOT QUALIFY IF SOLE CHOICE]
4. Bus
5. Taxi [NOT QUALIFY IF SOLE CHOICE]
6. Other [NOT QUALIFY IF SOLE CHOICE]

QS10a. ASK IF CODE 1,4 AT QS9

And which of the following best describes the type of journey you intend to take?
Please select all that apply

[RANDOMISE MARKETS, EXCEPT OTHER]

1. Commuting / travelling to work [NOT QUALIFY IF SOLE CHOICE]
2. Taking a trip locally that I take regularly (e.g. to the local shops, to visit friends/family locally, etc.) [NOT QUALIFY IF SOLE CHOICE]
3. Taking a trip further afield that I take regularly (e.g. to visit friends / family in another city/town, long distance trips, etc)
4. Taking a trip further afield that I don't take regularly (i.e. to visit friends / family in another city/town, long distance trips, day trips, etc)
5. Other [NOT QUALIFY IF SOLE CHOICE]
6. None of these [NOT QUALIFY IF SOLE CHOICE]

QS10b. ASK IF CODE 3-4 AT QS10a, MULTICODE

And for this trip, do you have a choice of either what type of public transport you use or which transport company you choose to travel with, or is there only one possible option to get where you are going?

1. Yes, I can choose the ~~mode~~ type of transport (e.g. choice of taking either the bus or the train). [QUALIFY]
2. Yes, I can choose the transport company (e.g. choice of train/bus company). [QUALIFY]
3. No, I can't choose the type of transport or the company, there is only one option to get where I am going [NOT QUALIFY IF SOLE CHOICE]

QS11. ASK IF QUALIFY STAGE 1 FOR MOBILE PHONE ONLY

You have indicated that you intend to buy a mobile / smartphone in the next 12 months. Which of the following best describes the type of phone you intend to buy?

1. Handset only
2. Contract / tariff only
3. Both handset and contract / tariff [QUALIFY]
4. Neither
5. Don't know

FINAL QUALIFICATION

Market code QUAL	Market	Decision maker	Timeline (Qualify stage 1)	Extra criteria (Qualify stage 2)
QUAL1	Groceries	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.1 = a or b	QS8=1,2 (in the next fortnight)	n/a
QUAL2	Clothing	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.2 = a or b	QS8=1,2,3 (in the next month)	n/a
QUAL3	Medical supplies	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.3 = a or b	QS8=1,2,3 (in the next month)	n/a
QUAL4	Energy	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.4 = a or b	QS8=1-6 (in the next 12 months)	n/a

QUAL5	Broadband	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.5 = a or b	QS8=1-6 (in the next 12 months)	n/a
QUAL6	Current account	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.6 = a or b	QS8=1-6 (in the next 12 months)	n/a
QUAL7	Home insurance	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.7 = a or b	QS8=1-6 (in the next 12 months)	n/a
QUAL8	Tablet / laptop	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.8 = a or b	QS8=1-6 (in the next 12 months)	n/a
QUAL9	Mobile / smartphone	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.9 = a or b	QS8=1-6 (in the next 12 months)	QS11=3
QUAL10	Public transport	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.10 = a or b	QS8=1-6 (in the next 12 months)	QS9=1,4 AND QS10a=3,4 AND QS10b=1,2
QUAL11	White goods	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c	QS8=1-6 (in the next 12 months)	n/a

		MUST QS7.11 = a or b		
QUAL12	Holiday UK	IF 1 PERSON IN HH AT QS4c IF 2+ PEOPLE IN HH AT QS4c MUST QS7.12 = a or b	QS8=1-6 (in the next 12 months)	n/a

QS12. ASK IF FINAL QUALIFY FOR MARKET – SHOW ONLY FOR CODES 4-7,9

And are you intending to renew or purchase the following for the first time?
[INSERT MARKET]

[SHOW FOR MARKETS SELECTED AT QS8 IF QS7=4-7, 9]

1. Renew
2. Purchase for the first time

END OF SCREENER

IF QUALIFY:

Based on what you've told us today, you may be selected to take part in some really-important research taking place in the next couple of weeks. The research is all about how long it takes people to buy the things they need in life. It will involve you undertaking some tasks around deciding to buy certain goods and services. There will be 350 points incentive for each task you will complete. The research will help a national consumer charity understand how much time people need to buy the goods and services they need.

If you agree to take part and are selected we'll send you another survey with details of what the tasks entail within the next week. Once you have completed the tasks we will then ask you a few questions about how long it took.

Would you be interested in taking part in this research?

1. Yes [ALLOCATE TASK AS PER INSTRUCTIONS BELOW]
2. No [CLOSE]

Task allocation rules

MARKET PRIORITISATION

In markets where incidence is lowest please set up least fill prioritising markets in following order. If they qualify for this market they are allocated to it in the first instance. The top 3 are expected to be the most difficult to fill.

NOTE: REPRIORITISATION OF MARKETS

- Current account - 1

- White goods - 11
- Broadband - 12
- Public transport (as is a stricter criteria)
- Home insurance
- Portable computing devices
- Mobile / smartphone - 2
- Energy - 3
- Holiday UK
- OTC
- Clothing - 4
- Groceries

CELL ALLOCATION RULES:

- Respondents are allocated to up to 3 markets based on what they qualify for and based on least fill above
- If they qualify for more than 3 markets they are allocated 3 tasks (based on prioritisation above). Otherwise they are allocated depending on how many they qualify for.
- We want to over allocate in case respondents don't complete all of their tasks in the time frame given
- We need n = 50 for both test and control in each market.

Mystery Shopping Instructions

SHOW ALL:

NOTE: ADD THIS SECTION TO FRONT SCREEN

Thank you for agreeing to take part in this study.

This study is all about learning **how long** it takes people to buy the things they need in life.

The research will help a national consumer charity understand how much time it takes people to buy the goods and services they need.

Throughout the task it's really important to make sure you record accurately how long it took you to complete it, but there is no right or wrong answer.

Based on what you told us in the previous survey you completed, you have been selected to complete the task/s below:

NOTE: TASK POP OUT STARTS HERE

YOUR TASK:

We would like you to time (in minutes) how long it takes you to <insert task overview>. <extra info if applicable> . NOTE: no extra space between these two instructions if possible

CONTROL:

Please complete the task as you would usually do it. At the end we'll ask you to record how long the task has taken you. Please go about the task as if you've given the decision no prior thought. Please start timing yourself when you begin browsing your options.

TEST:

Please complete the task taking care to find the very best deal possible for your needs and to check you are making the best decision.

At the end we'll ask you to record how long the task has taken you. Please go about the task as if you've given the decision no prior thought. Please start timing yourself when you begin browsing your options.

IMPORTANT: we would like you to follow the essential steps specified below, which have been shown to help people thoroughly consider all the options available to them and choose the best deals.

You may not normally complete all of these steps, but for this study it's very important that you follow all of the essential steps. At the end of the study we will ask you how much time you spent on each, so please bear this in mind when you are monitoring your time.

Essential steps – please follow all of these steps:

<insert essential steps> Bold it [note to scripter: essential steps per market are coloured in green in corresponding spreadsheet] – please bullet point essential steps

Optional steps – you do not have to follow the optional steps as part of this task, but feel free to if you would like:

<insert optional steps>> Bold it - [note to scripter: optional steps per market are coloured in red in corresponding spreadsheet] – please bullet point optional steps

SHOW ALL:

The end: You can consider the task complete when you <insert end of process text>

The purchase: You do not have to make the final purchase if you do not wish to, however we need you to time everything else up to the point of purchase as if you were about to spend your own money.

If you spend time choosing but get distracted and do something else and return to the task later, please only count time spent on the task. It's very important to be accurate.

Once you have completed the task, please come back to this webpage to complete a follow up survey. Please complete the task as soon as possible.

Mystery Shopping Follow Up Questionnaire

Q0. ASK ALL

In the previous survey, you were given the following task:
[INSERT TASK]

Have you completed this task?

1. Yes
2. Not yet

IF CODE 1 'YES' – MOVE ONTO Q1

IF CODE 2 'NOT YET' – SHOW FOLLOWING MESSAGE

Please come back once you have fully completed the task in full.

QC1. ASK CONTROL CELL ONLY

Keep task overview at top of screen throughout survey

How long did you spend on each of the following steps, **in minutes**? If you did not spend any time on a specific step then it is fine to leave blank.

Remember, what's important in this study is that you record accurately what you did (or did not) spend time on.

1. Browsed your options / investigated retailer or provider directly (in store, on the phone, or online)
2. Did a price comparison
3. Read reviews (online or offline)
4. Consulted others (anyone else involved in decision, friends and family or experts)
5. Read terms and conditions related to your purchase [HIDE FOR MARKET CODE 1 AND 2 AND 3 – GROCERIES AND CLOTHING AND OTC]
6. Other, please specify

INSERT NUMERICAL BOX FOR EACH STEP – PLEASE FORCE A VALUE ABOVE 0 FOR AT LEAST ONE STEP

QC2. ASK CONTROL CELL ONLY IF SELECT CODE 5 AT QC1

Keep task overview at top of screen throughout survey

You've said you read the terms and conditions related to your purchase. How much of the terms and conditions did you read?

Remember, this study is all about how long it takes people to do things so please be as accurate as possible.

1. I just skipped to the end
2. I skim read them
3. I read most of them
4. I read them all
5. Don't know

QC3. ASK ALL TEST CELL IF CODE 5 AT QC1

Keep task overview at top of screen throughout survey

When reading the terms and conditions of your purchase, did you think they were ...

1. Short enough to read
2. Too long, but manageable
3. Far too long
4. Don't know

QC4. ASK ALL CONTROL CELL

Keep task overview at top of screen throughout survey

How satisfied are you that your decision-making process resulted in the best choice for your needs and budget?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. Don't know

QT1. ASK TEST CELL ONLY

Keep task overview at top of screen throughout survey

How much time in minutes did you spend doing each of the following?

Remember, this study is all about how long it takes people to do things so please be as accurate as possible.

1. Browsed your options / investigated retailer or provider directly (in store, on the phone, or online) [FORCE NUMBER ABOVE 0 FOR FOLLOWING MARKETS: 1,2,4-9, 11,12]

2. Did a price comparison [FORCE NUMBER ABOVE 0 FOR FOLLOWING MARKETS: ALL, 1-12]
3. Read reviews (online or offline) [FORCE NUMBER ABOVE 0 FOR FOLLOWING MARKETS: 3-9, 11,12]
4. Consulted others (anyone else involved in decision, friends and family or experts) [FORCE NUMBER ABOVE 0 FOR FOLLOWING MARKETS: 3-9, 11,12]
5. Read terms and conditions related to your purchase [FORCE NUMBER ABOVE 0 FOR FOLLOWING MARKETS: 4-12] [HIDE FOR MARKET CODE 1 AND 2 AND 3 – GROCERIES AND CLOTHING AND OTC]
- 6.
7. Other, please specify

INSERT NUMERICAL BOX FOR EACH STEP

QT2. ASK TEST CELL ONLY IF CODE 5 AT QT1

Keep task overview at top of screen throughout survey

Part of your task was reading the terms and conditions of your purchase. How much of the terms and conditions did you read?

Remember, this study is all about how long it takes people to do things so please be as accurate as possible.

1. I just skipped to the end
2. I skim read them
3. I read most of them
4. I read them all
5. Don't know

QT3. ASK ALL TEST CELL IF CODE 5 AT QT1

Keep task overview at top of screen throughout survey

When reading the terms and conditions of your purchase, did you think they were ...

5. Short enough to read
6. Too long, but manageable
7. Far too long
8. Don't know

QT4. ASK ALL TEST CELL

Keep task overview at top of screen throughout survey

Please think back over any steps taken in making your final purchase / selection. (e.g. finding information, talking to others, reviewing options etc)

How satisfied are you that your decision-making process resulted in the best choice for your needs / budget?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. Don't know

Q5. ASK ALL

Keep task overview at top of screen throughout survey

How do you feel about the amount of time you spent on this task, compared with your expectations at the start of the task? Do you think the task took ...?

1. Less time than I expected at the start
2. About the same amount of time I expected at the start
3. More time than I expected at the start
4. Don't know

Q6. ASK ALL

Keep task overview at top of screen throughout survey

We are really interested to hear about what you did and what you thought about this task!

Therefore we'd like you to give us as much detail as possible about what you selected, why you selected it, how you found the process of selecting what you did, and how you found this task overall.

INSERT OPEN END

Q7. ASK ALL

Keep task overview at top of screen throughout survey

Do you have any other feedback on this survey?

INSERT OPEN END (option for 'No')

Thanks very much for your time! Your responses will help ensure that consumers in the UK have the right amount of time to buy goods and services they need.

Appendix 5: Mystery Shopping Analysis

Sampling conditions – ‘test’ and ‘control’ cell

Given the experimental nature of this study we decided to proceed with a ‘test’ and a ‘control’ cell. The test cell would be given specific instructions to follow during their shopping task to try and ensure that they followed a ‘good’ decision making process – that is, followed steps which consumers themselves had deemed ‘important’ in the Quant survey and that we hypothesised regulators would deem thorough and most likely to deliver the best deal for consumers. This included comparing the options available in the market (i.e. doing a price comparison), reading reviews, consulting others and reading any terms and conditions relevant to the purchase. By contrast the ‘control’ cell would be given no prompts and would be told only to carry out the task as they would usually do it. This methodology would provide us with two time stamps for each market – a natural time that represents the time consumers *actually* spend on consumer tasks and an ‘ideal’ time that represents how long it *would* take consumers to carry out consumer tasks if they acted in a ‘rational’ way to ensure they were constantly getting themselves the best deal.

Why use consumers instead of mystery shoppers?

Verve proposed using consumers to conduct the mystery shopping tasks, rather than professional mystery shoppers who, as professionals, are over-sensitised to the decision-making process and unlikely to be able to provide realistic measures of the time it would take real people to arrive at well thought through decisions. In our experience, the work of professional mystery shopping teams tends to follow the most efficient path to achieve a task and their training provides a degree of experience that allows them to shop at a faster rate than the average consumer. This would leave the research open to criticism for lack of authenticity and may undermine our ability to generate realistic timing estimates. Therefore in order to ensure a higher degree of realism we used respondents from our online panel to conduct and time the mystery shopping tasks.

Sample size

After having categorised the 28 consumer markets tested in the Quant stage into 4 categories we selected 12 for testing. In order to have a reliable time stamp in each market for both the test and control cells we required n=50 completes per market, per cell (effectively n=100 completes per market). With 12 markets to test that meant we required an effective sample size of n=1200. As the majority of consumers are participants in a number of markets in their everyday lives and in order to maximise our sample we allocated each

respondent up to 3 tasks (based on markets they qualified for in the screener). The breakdown of the sample is shown below in the table below.

Effective base	Control cell	Test cell	Total shops per market
Per market	n= 50	n = 50	n = 100
Total	N = 600	N = 600	N = 1200

Sample breakdown

In order to produce the most realistic time stamp in each market we screened respondents to ensure they were:

- A decision maker (sole or joint) in that market – therefore are someone who makes decisions for themselves or the household
- Intending the renew or purchase in market in the next year (shorter time period for high frequency items clothes and groceries)

We allowed demographics to fall out naturally based on market participation (and therefore set no hard quotas except on overall task completes) but aimed to ensure a spread of ages / genders / financial vulnerability to allow sub-group analysis. We will analyse sub-groups at a regulated / unregulated market level, as detailed below (to ensure sufficient base sizes.)

Analysis of Time

We combined the time stamps across markets to get an overall estimated time to take decisions in consumer markets needed for an adequate standard of living. Within the ‘test’ and ‘control’ samples we analysed time stamps in the total sample at a market level (i.e. look at overall times per market in relation to each other, for each of the test and control cells). However in terms of sub group analysis in order to achieve a reliable base size for analysis we group markets into:

- **Regulated markets**
 - Energy
 - Home broadband
 - Current account
 - Home insurance
 - Mobile phone / tariff
 - Public transport
- **Unregulated markets – high and low frequency consumer purchases**
 - Groceries
 - Clothing
 - Over the counter medical supplies

- Tablet / laptop
- White goods
- Holiday UK

Time stamps will be analysed in two ways: total time taken in market and time taken per step. Although we have captured the time taken on each step in the 'control' cell, these respondents were not prompted/forced to do each step and so bases in the control cell per step will vary. The 'test' cell was prompted to complete certain steps as part of their task so base sizes should be sufficient. How long it takes people to read terms and conditions is of particular interest to Citizens Advice. Additional questions were asked in the follow up survey (as well as time taken to read) specifically on terms and conditions. We'll also have a read on how satisfied consumers are with their decision making process (QC4/QT4) and how time taken to complete their task differed from their expectations at the start (Q5).