# **AER Letter trials full question list**

## Letter trial 1

Pre-trial	
screening	In which state or territory do you live? (Excluded participant
3	characteristics are underscored.)
	<ul> <li>Australian Capital Territory</li> </ul>
	<ul> <li>Christmas Island</li> </ul>
	<ul> <li>Cocos (Keeling) Islands</li> </ul>
	<ul> <li>Heard Island and McDonald Islands</li> </ul>
	<ul> <li>New South Wales</li> </ul>
	<ul> <li>Norfolk Island</li> </ul>
	o Northern Territory
	o Queensland
	<ul> <li>South Australia</li> </ul>
	o Tasmania
	o Victoria
	Western Australia
	What is your current annual household income before taxes? (see
	'covariates' for full list of answer options).
	o Less than \$14,999;
	o \$15,000 to \$19,999;
	<ul><li>\$20,000 to \$24,999;</li></ul>
	∘ \$25,000 to \$29,999;
	○ \$30,000 to \$34,999;
	○ \$35,000 to \$39,999;
	<ul><li>\$40,000 to \$44,999;</li></ul>
	<ul><li>\$45,000 to \$49,999;</li></ul>
	○ \$50,000 to \$54,999;
	∘ \$55,000 to \$59,999;
	∘ \$60,000 to \$64,999;
	∘ \$65,000 to \$69,999;
	o \$70,000 to \$74,999;
	o \$75,000 to \$79,999;
	#00 000 to #04 000
	\$95,000 to \$90,000;
	o \$90,000 to \$94,999;
	○ \$95,000 to \$99,999;
	<ul><li>\$100,000 to \$124,999;</li></ul>
	。 \$125,000 to \$149,999;
	。 \$150,000 to \$174,999;
	。 \$175,000 to \$199,999;
	。 \$200,000 to \$249,999;
	<ul><li>\$250,000 and above;)</li></ul>
	Screening check for mobile device
	<ul> <li>Respondents that are on a mobile device are excluded.</li> </ul>

	<ul> <li>Education (categorical choices: <ul> <li>3rd Grade or less;</li> <li>Middle School - Grades 4 - 8;</li> <li>Completed some high school;</li> <li>High school graduate;</li> <li>Other post high school vocational training;</li> <li>Completed some college, but no degree;</li> <li>Associate Degree;</li> <li>College Degree (such as B.A., B.S.);</li> <li>Completed some graduate, but no degree;</li> <li>Masters degree;</li> <li>Doctorate degree)</li> </ul> </li> <li>Age (number entry)</li> <li>Gender (Male/Female)</li> </ul>
Instructions	In this exercise, we are going to ask you to think about your household energy. We're going to show you some material, and ask you some questions.  Payment: For some parts of the survey you can earn some extra money These earnings are in addition to what you get from completing the survey. The additional payment will be given to you as a voucher for Paypal. You can collect the voucher code at the end of the survey.
	Duration: The survey should take about 10 minutes to complete and requires your attention, so please only participate if you can dedicate this time!
Screening questions	What is your postcode?  [free text entry]  How many people live in your house (including yourself)?  1 2 3 4 5 or more people  Do you have a swimming pool? Yes No  Do you have mains gas connected? Yes No

Letter screen	Now, we'd like you to imagine that you've just received this letter from your energy company. Once you've read it, you can advance to the next screen
Letter questions	your energy company. Once you've read it, you can advance to the

Free text - motivation about questions	Earlier, you made a choice about how you would respond to receiving this letter.  Please tell us why you chose the way you did in response to the letter.  [FREE TEXT BOX]
Introduction to mock EME website	Now we'd like you to imagine that you've gone to the website listed on the letter. On the next page, you'll see the website. We'd like you to enter your information from the letter into this website. If you are able to correctly enter all the information, you will receive an additional \$1.50. You'll be able to open the letter again - it will appear as a pop-up window
Mock EME website page	We'd like you to enter your information from the letter into this website. If you are able to correctly enter all the information, you will receive an additional \$1.50. You'll can open the letter again by clicking the link on the side - it will appear as a pop-up window"
[introduction to demographic and numeracy questions]	We'd like to ask you a few questions about yourself before we wrap up

### **Demographic questions**

- 1. How long have you been with your current energy provider?
  - Less than 1 year
  - o Between 1 and 2 years
  - Between 2 4 yearsMore than 4 years

  - o Don't know

Since you've been with your current provider, have you ever switched plans with them?

- Yes
- o No
- o Don't know

The last time you changed energy providers, how did you research your options?

o I looked on the internet at different provider's websites

- I used the Energy Made Easy comparison website
- o I used one or more comparison websites (but not Energy Made Easy)
- I called different energy providers
- o I didn't look at multiple options
- Don't know/not applicable

Do you currently have solar panels?

- o Yes
- o No
- Don't know

## Financial literacy/basic numeracy questions

Susie is paid \$9.00 per hour. She works four and a half hours each day.

- 1. Susie is paid \$9.00 per hour. She works four and a half hours each day. How much does Susie earn each day?
  - o \$36.00
  - o \$38.00
  - o \$40.50
  - o \$49.50
  - None of these
- 2. Susie is paid \$9.00 per hour. She gets a 5% pay increase. What is her new pay per hour?
  - o \$9.45
  - o \$9.25k
  - o \$9.50
  - o \$9.05
  - None of these
- 3. Suppose you put \$100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?

[FREE TEXT ENTRY; CORRECT ANSWERS IS 102]

4. Susie buys a laptop costing NZD144 from a company in New Zealand, at an exchange rate of AU\$1 = NZD1.20. What is the cost in Australian dollars?

- o \$172.80
- o \$128.50
- o \$135.00
- o **\$120.00**
- o Don't know

#### Letter trial 2

# Pre-trial screening

In which state or territory do you live? (Excluded participant characteristics are underscored.)

- o Australian Capital Territory
- Christmas Island
- o Cocos (Keeling) Islands
- Heard Island and McDonald Islands
- New South Wales
- Norfolk Island
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

What is your current annual household income before taxes? (see 'covariates' for full list of answer options).

- Less than \$14,999;
- \$15,000 to \$19,999;
- \$20,000 to \$24,999;
- o \$25,000 to \$29,999;
- \$30,000 to \$34,999;
- \$35,000 to \$39,999;
- \$40,000 to \$44,999;
- \$45,000 to \$49,999;
- \$50,000 to \$54,999;
- \$55,000 to \$59,999;
- \$60,000 to \$64,999;\$65,000 to \$69,999:
- \$70,000 to \$74,999;
- \$75,000 to \$79,999;
- \$80,000 to \$84,999;
- \$85,000 to \$89,999;
- \$90,000 to \$94,999;
- \$95,000 to \$99,999;
- \$100,000 to \$124,999;
- \$125,000 to \$149,999;
- \$150,000 to \$174,999;
- \$175,000 to \$199,999;
- \$200,000 to \$249,999;
- \$250,000 and above;)

Screening check for mobile device

- o Respondents that are on a mobile device are excluded.
- Education (categorical choices:

	<ul> <li>3rd Grade or less;</li> <li>Middle School - Grades 4 - 8;</li> <li>Completed some high school;</li> <li>High school graduate;</li> <li>Other post high school vocational training;</li> <li>Completed some college, but no degree;</li> <li>Associate Degree;</li> <li>College Degree (such as B.A., B.S.);</li> <li>Completed some graduate, but no degree;</li> <li>Masters degree;</li> <li>Doctorate degree)</li> <li>Age (number entry)</li> <li>Gender (Male/Female)</li> </ul>
Instructions	In this exercise, we are going to ask you to think about your household energy. We're going to show you some material, and ask you some questions.  Payment: For some parts of the survey you can earn some extra money These earnings are in addition to what you get from completing the survey. The additional payment will be given to you as a voucher for Paypal. You can collect the voucher code at the end of the survey.  Duration: The survey should take about 10 minutes to complete and requires your attention, so please only participate if you can dedicate this time!
Screening questions	What is your postcode?  [free text entry]  How many people live in your house (including yourself)?  1 2 3 4 5 or more people  Do you have a swimming pool?  Yes No  Do you have mains gas connected?  Yes No
Letter screen	Now, we'd like you to imagine that you've just received this letter from your energy company. Once you've read it, you can advance to the next screen

### Letter questions

Looking at this letter again, we'd like to ask you some questions . Once you've read it, you can advance to the next screen

"One option in response to this letter is to visit the Energy Made Easy website. In case you want to know more and see some example offers from this website, you can select "Yes" below, and the information will open in a new tab in your browser so you can read it later. You don't need to open it or read it to continue with the remaining questions in this survey. We just want to make sure respondents have access to additional information if they want it."

Do you want to read more about Energy Made Easy and see some example offers for you (opens in a separate tab)?

- Yes, I would like to read more[/I would probably use Energy Made Easy if I got this letter]
- o No thanks, I don't want to look at this now.

## [IF NO]:

You said that you didn't want to look at information about the Energy Made Easy website right now. Is that because... [RANDOMISE ORDER]

- If I got this letter, I would go to the Energy Made Easy comparison website at a later time, but not right now.
- If I got this letter, I would rather go to another comparison website (but not Energy Made Easy)
- If I got this letter, I would rather do research online (not on comparison websites) to determine the best deal
- If I got this letter, I would rather call my energy provider to get a better deal
- o If I got this letter, I would rather do something else
- o If I got this letter, I wouldn't do anything.

The Energy Made Easy website mentioned in the letter is: [RANDOMISE ORDER OF FIRST 3] [CORRECT ANSWER UNDERSCORED]

- A comparison website for energy, run by a commercial company
- A comparison website for energy, run by the Australian Government
- An energy retailer's website
- I don't know.

o Something else.

What do you get from using the Energy Made Easy website? [RANDOMISE ORDER OF FIRST 3]

- Information about which energy companies would be best based on my energy usage.
- Information about limited deals offered by energy companies.
- A special discount for the next financial year.
- I don't know.
- Something else.
- 5. Based on what the letter is saying, if I wanted to use the Energy Made Easy website: [RANDOMISE ORDER OF FIRST 4]
- I would have enough information on the back of the letter to use the Energy Made Easy website
- I would need to contact my retailer to get the information to use the Energy Made Easy website
- I would need to get one or more previous bills to use the Energy Made Easy website
- I would need to do something else to use the Energy Made Easy website.
- I don't know.

This letter is saying (the correct answer is underscored):

- If I do nothing, I will pay LESS for energy next year
- If I do nothing, I will pay MORE for energy next year, because my discount is ending
- If I do nothing, I will pay MORE for energy next year, because prices are going up

This letter is telling me to [RANDOMISED ORDER]:

- Contact my energy provider to get a better deal
- <u>Use Energy Made Easy to find a better deal, using the information provided</u>
- Contact my energy provider to get information to use Energy Made Easy
- Go to a comparison website like iSelect or Compare The Market.

Free text - motivation about questions

Earlier, you made a choice about how you would respond to receiving this letter.

	Please tell us why you chose the way you did in response to the letter. [FREE TEXT BOX]
Additional questions	On a scale of 1 to 10, where 1 is very difficult and 10 is very easy, how easy do you think it would be to get a better deal on your energy through the following methods:
	Using a comparison website like iSelect or
	CompareTheMarket
	Calling my current retailer and asking for a better deal
	<ul> <li>Doing my own research online (but not using a comparison website)</li> </ul>
	On a scale of 1 to 10, where 1 is not confident at all and 10 is very confident, how confident are you that you are on the best energy deal possible?
	How good or bad do you think your current energy deal is compared to other deals on the market? [1 - the worst] [10 - the best]
	The information in this letter is:
	<ul> <li>a. Very accurate - it's tailored specifically to my usage.</li> <li>b. Somewhat accurate - it's based on similar households to mine in my suburb.</li> <li>c. Not at all accurate - it's estimate based on typical usage.</li> </ul>
lintroduction to	Me'd like to ook you a few questions about yourself before we was
[introduction to demographic and numeracy questions]	We'd like to ask you a few questions about yourself before we wrap up

## **Demographic questions**

How long have you been with your current energy provider?

o Less than 1 year

- Between 1 and 2 years
  Between 2 4 years
  More than 4 years

- o Don't know

Since you've been with your current provider, have you ever switched plans with them?

YesNoDon't know

The last time you changed energy providers, how did you research your options?

- o I looked on the internet at different provider's websites
- o I used the Energy Made Easy comparison website
- o I used one or more comparison websites (but not Energy Made Easy)
- o I called different energy providers
- o I didn't look at multiple options
- Don't know/not applicable

Do you currently have solar panels?

- Yes
- No
- Don't know

## Financial literacy/basic numeracy questions

Susie is paid \$9.00 per hour. She works four and a half hours each day.

- 1. Susie is paid \$9.00 per hour. She works four and a half hours each day. How much does Susie earn each day?
  - o \$36.00
  - o **\$38.00**
  - o <u>\$40.50</u>
  - o \$49.<del>50</del>
  - None of these
- 2. Susie is paid \$9.00 per hour. She gets a 5% pay increase. What is her new pay per hour?
  - o \$9.45
  - o \$9.25k
  - o \$9.50
  - o \$9.05
  - o None of these
- 3. Suppose you put \$100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any

money. How much would be in the account at the end of the first year, once the interest payment is made?

### [FREE TEXT ENTRY; CORRECT ANSWERS IS 102]

4. Susie buys a laptop costing NZD144 from a company in New Zealand, at an exchange rate of AU\$1 = NZD1.20. What is the cost in Australian dollars?

- o \$172.80
- o \$128.50
- o \$135.00
- o <u>\$120.00</u>
- o Don't know

#### Letter trial 3

# Pre-trial screening

In which state or territory do you live? (Excluded participant characteristics are underscored.)

- o Australian Capital Territory
- Christmas Island
- o Cocos (Keeling) Islands
- Heard Island and McDonald Islands
- New South Wales
- Norfolk Island
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

What is your current annual household income before taxes? (see 'covariates' for full list of answer options).

- Less than \$14,999;
- \$15,000 to \$19,999;
- \$20,000 to \$24,999;
- o \$25,000 to \$29,999:
- \$30,000 to \$34,999;
- \$35,000 to \$39,999;
- \$40,000 to \$44,999;
- \$45,000 to \$49,999;
- \$50,000 to \$54,999;
- \$55,000 to \$59,999;
- \$60,000 to \$64,999;
- \$65,000 to \$69,999;
- \$70,000 to \$74,999;
- \$75,000 to \$79,999;
- \$80,000 to \$84,999;\$85,000 to \$89,999;
- \$90,000 to \$94,999;
- \$95,000 to \$99,999;
- \$100,000 to \$124,999;
- \$125,000 to \$149,999;
- \$150,000 to \$174,999;
- \$175,000 to \$199,999;
- \$200,000 to \$249,999;
- \$250,000 and above;)

Screening check for mobile device

- o Respondents that are on a mobile device are excluded.
- Education (categorical choices:

	<ul> <li>3rd Grade or less;</li> <li>Middle School - Grades 4 - 8;</li> <li>Completed some high school;</li> <li>High school graduate;</li> <li>Other post high school vocational training;</li> <li>Completed some college, but no degree;</li> <li>Associate Degree;</li> <li>College Degree (such as B.A., B.S.);</li> <li>Completed some graduate, but no degree;</li> <li>Masters degree;</li> <li>Doctorate degree)</li> <li>Age (number entry)</li> <li>Gender (Male/Female)</li> </ul>
Instructions	In this exercise, we are going to ask you to think about your household energy. We're going to show you some material, and ask you some questions.  Payment: For some parts of the survey you can earn some extra money These earnings are in addition to what you get from completing the survey. The additional payment will be given to you as a voucher for Paypal. You can collect the voucher code at the end of the survey.  Duration: The survey should take about 10 minutes to complete and requires your attention, so please only participate if you can dedicate this time!
Screening questions	What is your postcode?  [free text entry]  How many people live in your house (including yourself)?  1 2 3 4 5 or more people  Do you have a swimming pool?  Yes No  Do you have mains gas connected?  Yes No
Letter screen	Now, we'd like you to imagine that you've just received this letter from your energy company. Once you've read it, you can advance to the next screen

### Letter questions

Looking at this letter again, we'd like to ask you some questions . Once you've read it, you can advance to the next screen

If I received a letter like this, I would...

- o Do something about it straight away.
- o Do something about it within the next week.
- Do something about it later, when I have time.
- Not do anything about it.

You have received the following letter from your energy provider. What would you do? [RANDOMISE ORDER]

- I would go to the Energy Made Easy comparison website
- I would go to another comparison website (but not Energy Made Easy)
- I would do research online (not on comparison websites) to determine the best deal
- I would call my energy provider to get a better deal
- I would do something else

The Energy Made Easy website mentioned in the letter is: [RANDOMISE ORDER OF FIRST 3] [CORRECT ANSWER UNDERSCORED]

- A comparison website for energy, run by a commercial company
- A comparison website for energy, run by the Australian Government
- o An energy retailer's website
- I don't know.
- Something else.

What do you get from using the Energy Made Easy website? [RANDOMISE ORDER OF FIRST 3]

- Information about which energy companies would be best based on my energy usage.
- Information about limited deals offered by energy companies.
- A special discount for the next financial year.
- o I don't know.
- Something else.
- 5. Based on what the letter is saying, if I wanted to use the Energy Made Easy website: [RANDOMISE ORDER OF FIRST 4]
- I would have enough information on the back of the letter to use the Energy Made Easy website

 I would need to contact my retailer to get the information to use the Energy Made Easy website I would need to get one or more previous bills to use the **Energy Made Easy website**  I would need to do something else to use the Energy Made Easy website. o I don't know. This letter is saying (the correct answer is underscored): If I do nothing, I will pay LESS for energy next year If I do nothing, I will pay MORE for energy next year. because my discount is ending • If I do nothing, I will pay MORE for energy next year, because prices are going up This letter is telling me to [RANDOMISED ORDER]: Contact my energy provider to get a better deal Use Energy Made Easy to find a better deal, using the information provided Contact my energy provider to get information to use **Energy Made Easy** Go to a comparison website like iSelect or Compare The Market. Free text -Earlier, you made a choice about how you would respond to receiving motivation about this letter. questions Please tell us why you chose the way you did in response to the [FREE TEXT BOX] Additional On a scale of 1 to 10, where 1 is very difficult and 10 is very easy, questions how easy do you think it would be to get a better deal on your energy through the following methods: Using a comparison website like iSelect or CompareTheMarket Using the Energy Made Easy comparison website o Calling my current retailer and asking for a better deal o Doing my own research online (but not using a comparison website) On a scale of 1 to 10, where 1 is not confident at all and 10 is very

confident, how confident are you that you are on the best energy deal possible?

How good or bad do you think your current energy deal is compared to other deals on the market? [1 - the worst] [10 - the best]

The information in this letter is:

- a. Very accurate it's tailored specifically to my usage.
- b. Somewhat accurate it's based on similar households to mine in my suburb.
- c. Not at all accurate it's estimate based on typical usage.

# Additional EME question

"One option in response to this letter is to visit the Energy Made Easy website. In case you want to know more and see some example offers from this website, you can select "Yes" below, and the information will open in a new tab in your browser so you can read it later. You don't need to open it or read it to continue with the remaining questions in this survey. We just want to make sure respondents have access to additional information if they want it."

# Do you want to read more about Energy Made Easy and see some example offers for you (opens in a separate tab)?

- Yes, I would like to read more[/I would probably use Energy Made Easy if I got this letter]
- No thanks, I don't want to look at this now.

### If no:

You said that you didn't want to look at information about the Energy Made Easy website right now. Is that because... [RANDOMISE ORDER]

- If I got this letter, I would go to the Energy Made Easy comparison website at a later time, but not right now.
- If I got this letter, I would rather go to another comparison website (but not Energy Made Easy)
- If I got this letter, I would rather do research online (not on comparison websites) to determine the best deal
- If I got this letter, I would rather call my energy provider to get a better deal
- o If I got this letter, I would rather do something else
- o If I got this letter, I wouldn't do anything.

[introduction to
demographic and
numeracy
questions]

We'd like to ask you a few questions about yourself before we wrap up

### **Demographic questions**

How long have you been with your current energy provider?

- o Less than 1 year
- o Between 1 and 2 years
- o Between 2 4 years
- More than 4 years
- o Don't know

Since you've been with your current provider, have you ever switched plans with them?

- o Yes
- o No
- Don't know

The last time you changed energy providers, how did you research your options?

- o I looked on the internet at different provider's websites
- o I used the Energy Made Easy comparison website
- I used one or more comparison websites (but not Energy Made Easy)
- I called different energy providers
- o I didn't look at multiple options
- o Don't know/not applicable

Do you currently have solar panels?

- o Yes
- o No
- o Don't know

## Financial literacy/basic numeracy questions

Susie is paid \$9.00 per hour. She works four and a half hours each day.

1. Susie is paid \$9.00 per hour. She works four and a half hours each day. How much does Susie earn each day?	
<ul> <li>\$36.00</li> <li>\$38.00</li> <li>\$40.50</li> <li>\$49.50</li> <li>None of these</li> </ul>	
2. Susie is paid \$9.00 per hour. She gets a 5% pay increase. What is her new pay per hour?	
<ul> <li>\$9.45</li> <li>\$9.25k</li> <li>\$9.50</li> <li>\$9.05</li> <li>None of these</li> </ul>	
3. Suppose you put \$100 into a savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made?	
[FREE TEXT ENTRY; CORRECT ANSWERS IS 102]	
4. Susie buys a laptop costing NZD144 from a company in New Zealand, at an exchange rate of AU\$1 = NZD1.20. What is the cost in Australian dollars?	
<ul> <li>\$172.80</li> <li>\$128.50</li> <li>\$135.00</li> <li>\$120.00</li> <li>Don't know</li> </ul>	