



CITIZENS ADVICE – LOYALTY PENALTY SURVEY

Methodology: ComRes interviewed 3,030 GB adults online between 18th – 25th July 2018. Data are weighted to be demographically representative of all British adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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BASE: All respondents	

Citizens Advice – Loyalty penalty survey

D2. Are you...?

BASE: All respondents

Significance Level: 95%

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1532	140	236	295	293	216	352	376	588	569
	51%	38%	47%	54%	56%	48%	56%	43%	55%	52%
			a	abeg	abeg	a	abeg		abeg	abg
Female	1492	225	266	250	233	235	282	492	483	517
	49%	61%	53%	46%	44%	52%	44%	56%	45%	48%
		bcdefhi	cdfh			cdfh		cdfhi		
Other, please specify	1	1	-	-	-	-	-	1	-	-
	*	*	-	-	-	-	-	*	-	-
Prefer not to say	5	1	3	-	1	-	-	4	1	-
	*	*	1%	-	*	-	-	*	*	-
			cehi					i		

Citizens Advice – Loyalty penalty survey

D2. Are you...?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1532	64	173	208	218	133	148	139	114	131	75	132	1326	1532	-	1320	85	24	71
	51%	51%	50%	50%	51%	51%	51%	50%	51%	51%	51%	51%	50%	100%	-	51%	47%	45%	55%
														b					
Female	1492	61	168	207	211	129	144	136	111	127	73	125	1294	-	1492	1266	94	29	57
	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	-	100%	49%	53%	55%	44%
														a					
Other, please specify	1	-	-	1	-	-	-	-	-	-	-	-	1	-	-	1	-	-	-
	*	-	-	*	-	-	-	-	-	-	-	-	*	-	-	*	-	-	-
Prefer not to say	5	-	2	2	-	-	-	1	-	-	-	-	5	-	-	3	-	-	1
	*	-	1%	*	-	-	-	*	-	-	-	-	*	-	-	*	-	-	1%

Citizens Advice – Loyalty penalty survey

D2. Are you...?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Total	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1532	1322	77	126	23	61	39	2	369	462	349	352	1003	473	127	122	224
	51%	51%	46%	50%	42%	51%	54%	50%	55%	50%	52%	46%	53%	45%	45%	46%	44%
									bd				bcde				
Female	1492	1271	90	125	31	59	33	2	306	458	319	409	876	570	151	139	280
	49%	49%	54%	49%	55%	49%	46%	50%	45%	50%	48%	54%	47%	54%	54%	53%	55%
									a	a		a	a	a			a
Other, please specify	1	1	-	-	-	-	-	-	-	-	-	1	-	1	-	-	1
	*	*	-	-	-	-	-	-	-	-	-	*	-	*	-	-	*
																	a
Prefer not to say	5	3	-	2	2	-	-	-	1	2	-	2	-	5	1	2	2
	*	*	-	1%	4%	-	-	-	*	*	-	*	-	*	*	1%	*
			a	abe									a	a	a	a	a



Citizens Advice – Loyalty penalty survey

D2. Are you...?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Male	1532	67	155	265	237	186	293	121	209	761	708	18	457	151	897
	51%	47%	40%	49%	52%	51%	49%	62%	60%	51%	51%	31%	44%	50%	55%
			b	b	b	b	abcdef	abcdef		c	c				a
Female	1492	77	226	269	217	181	305	75	141	733	686	39	580	153	744
	49%	53%	59%	50%	48%	49%	51%	38%	40%	49%	49%	69%	56%	50%	45%
		gh	cdefgh	gh	gh	gh	gh			ab		c			
Other, please specify	1	-	-	1	-	-	-	-	-	-	1	-	1	-	-
	*	-	-	*	-	-	-	-	-	-	*	-	*	-	-
Prefer not to say	5	-	2	1	1	-	-	-	1	1	4	-	3	-	2
	*	-	1%	*	*	-	-	-	*	*	*	-	*	-	*

Citizens Advice – Loyalty penalty survey

D1. How old are you?

BASE: All respondents

Significance Level: 95%

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	367	367	-	-	-	-	-	367	-	-
	12%	100%	-	-	-	-	-	42%	-	-
		bcdefghi						bcdefhi		
25-34	505	-	505	-	-	-	-	505	-	-
	17%	-	100%	-	-	-	-	58%	-	-
			acdefghi					acdefhi		
35-44	545	-	-	545	-	-	-	-	545	-
	18%	-	-	100%	-	-	-	-	51%	-
				abdefghi					abdefgi	
45-54	527	-	-	-	527	-	-	-	527	-
	17%	-	-	-	100%	-	-	-	49%	-
					abcefgi				abcefgi	
55-64	452	-	-	-	-	452	-	-	-	452
	15%	-	-	-	-	100%	-	-	-	42%
						abcdfghi				abcdfgh
65+	634	-	-	-	-	-	634	-	-	634
	21%	-	-	-	-	-	100%	-	-	58%
							abcdeghi			abcdegh

Citizens Advice – Loyalty penalty survey

D1. How old are you?

BASE: All respondents

Significance Level: 95%

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	367	16	44	51	48	30	32	34	28	35	19	31	318	140	225	308	5	46	6
	12%	13%	13%	12%	11%	11%	11%	12%	12%	14%	13%	12%	12%	9%	15%	12%	3%	87%	5%
															a	bd			
25-34	505	19	54	102	66	37	46	44	34	42	21	41	444	236	266	468	1	6	14
	17%	15%	16%	25%	15%	14%	16%	16%	15%	16%	14%	16%	17%	15%	18%	18%	1%	12%	11%
			abdefghijkl													b			b
35-44	545	21	59	89	78	44	53	48	40	44	24	44	476	295	250	496	8	1	22
	18%	16%	17%	21%	18%	17%	18%	18%	18%	17%	16%	17%	18%	19%	17%	19%	4%	2%	17%
																b			b
45-54	527	22	61	67	77	45	51	47	39	44	25	47	454	293	233	450	6	-	46
	17%	18%	18%	16%	18%	17%	17%	17%	18%	17%	17%	18%	17%	19%	16%	17%	3%	-	36%
														b		b			ab
55-64	452	20	52	47	66	42	45	42	35	38	24	40	388	216	235	386	11	-	41
	15%	16%	15%	11%	15%	16%	16%	15%	16%	15%	16%	16%	15%	14%	16%	15%	6%	-	32%
																b			ab
65+	634	27	72	61	94	64	65	60	49	53	35	54	546	352	282	480	148	-	-
	21%	22%	21%	15%	22%	25%	22%	22%	22%	21%	23%	21%	21%	23%	19%	19%	83%	-	-
			c		c	c	c	c	c	c	c	c	c	b		d	ad		

Citizens Advice – Loyalty penalty survey

D1. How old are you?

BASE: All respondents

Significance Level: 95%

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	367 12%	269 10%	24 15%	70 28% ab	14 25% a	35 29% ab	21 29% ab	- -	78 12%	130 14% d	85 13%	74 10%	139 7%	181 17% a	34 12% a	31 12% a	115 23% abcd
25-34	505 17%	395 15%	42 25% a	67 26% a	17 31% a	33 27% a	15 21%	2 40%	103 15%	181 20% ad	105 16%	117 15%	267 14%	214 20% a	49 18%	41 16%	124 24% acd
35-44	545 18%	444 17%	46 27% a	53 21%	10 17%	30 25% a	13 18%	* 10%	126 19%	164 18%	136 20% d	119 16%	337 18%	200 19%	49 18%	43 16%	108 21%
45-54	527 17%	466 18% e	22 13%	37 15%	11 20%	12 10%	14 19%	- -	113 17%	144 16%	114 17%	156 20% b	317 17%	200 19% e	63 23% ae	66 25% abe	71 14%
55-64	452 15%	422 16% bcef	14 8%	14 6%	4 7%	5 4%	3 4%	2 50%	94 14%	128 14%	105 16%	125 16%	322 17% be	126 12% e	44 16% e	42 16% e	40 8%
65+	634 21%	601 23% bcdef	19 11% cd	11 4%	- -	6 5%	5 7% d	- -	162 24% bc	175 19%	123 18%	174 23%	499 27% bcde	129 12%	39 14%	40 15% e	50 10%

Citizens Advice – Loyalty penalty survey

D1. How old are you?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
18-24	367 12%	29 20% bdegh	47 12%	75 14% gh	49 11%	38 10%	82 14%	15 7%	33 9%	153 10%	143 10%	53 92% ab	217 21% bc	36 12% c	106 6%
25-34	505 17%	25 18% b	33 8%	63 12%	93 20% bc	70 19% bc	123 21% bc	40 21% bc	59 17% bc	175 12%	317 23% ac	3 5%	265 25% c	67 22% c	166 10%
35-44	545 18%	20 14%	49 13%	80 15%	80 18%	59 16%	125 21% bc	47 24% abcde	85 24% abcde	239 16% c	295 21% ac	1 2%	225 22% c	66 22% c	241 15%
45-54	527 17%	28 20%	77 20% cf	77 14%	69 15%	55 15%	90 15%	41 21% cf	91 26% cdef	285 19% c	230 16% c	1 1%	178 17%	60 20%	282 17%
55-64	452 15%	23 16%	84 22% cdefh	78 14%	59 13%	50 14%	81 14%	31 16%	46 13%	279 19% bc	164 12% c	-	120 11%	39 13%	289 18% ab
65+	634 21%	19 13%	93 24% afgh	164 31% adfg	105 23% afgh	96 26% afgh	97 16% h	23 12%	37 11%	365 24% bc	250 18% c	-	37 4%	35 12% a	557 34% ab

Citizens Advice – Loyalty penalty survey

Regions. In which of the following regions do you live?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	125	16	19	21	22	20	27	36	43	47
	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
North West	343	44	54	59	61	52	72	98	120	125
	11%	12%	11%	11%	12%	12%	11%	11%	11%	11%
London	417	51	102	89	67	47	61	154	156	108
	14%	14%	20%	16%	13%	10%	10%	18%	15%	10%
			defhi	efi				defi	efi	
South East	429	48	66	78	77	66	94	114	155	160
	14%	13%	13%	14%	15%	15%	15%	13%	14%	15%
South West	262	30	37	44	45	42	64	67	89	107
	9%	8%	7%	8%	9%	9%	10%	8%	8%	10%
Eastern	291	32	46	53	51	45	65	77	104	110
	10%	9%	9%	10%	10%	10%	10%	9%	10%	10%
West Midlands	276	34	44	48	47	42	60	78	96	102
	9%	9%	9%	9%	9%	9%	10%	9%	9%	9%
East Midlands	224	28	34	40	39	35	49	62	79	84
	7%	8%	7%	7%	7%	8%	8%	7%	7%	8%
Yorkshire and the Humber	258	35	42	44	44	38	53	78	88	92
	9%	10%	8%	8%	8%	8%	8%	9%	8%	8%
Wales	148	19	21	24	25	24	35	40	49	59
	5%	5%	4%	4%	5%	5%	5%	5%	5%	5%
Scotland	257	31	41	44	47	40	54	71	92	94
	8%	8%	8%	8%	9%	9%	9%	8%	9%	9%
Other	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-

Citizens Advice – Loyalty penalty survey

Regions. In which of the following regions do you live?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	125 4%	125 100%	-	-	-	-	-	-	-	-	-	-	125 5%	64 4%	61 4%	111 4%	3 2%	5 10%	4 3%
		bcdefg hijkl																	
North West	343 11%	-	343 100%	-	-	-	-	-	-	-	-	-	343 13%	173 11%	168 11%	286 11%	18 10%	3 5%	24 19%
			acdefg hijkl															a	
London	417 14%	-	-	417 100%	-	-	-	-	-	-	-	-	417 16%	208 14%	207 14%	365 14%	12 7%	5 9%	24 19%
				abdefg hijkl											b			b	
South East	429 14%	-	-	-	429 100%	-	-	-	-	-	-	-	429 16%	218 14%	211 14%	383 15%	20 11%	3 6%	12 10%
					abcefg hijkl														
South West	262 9%	-	-	-	-	262 100%	-	-	-	-	-	-	262 10%	133 9%	129 9%	222 9%	20 11%	6 11%	9 7%
						abcdfg hijkl													
Eastern	291 10%	-	-	-	-	-	291 100%	-	-	-	-	-	291 11%	148 10%	144 10%	255 10%	22 12%	-	14 11%
							abcdeg hijkl												
West Midlands	276 9%	-	-	-	-	-	-	276 100%	-	-	-	-	276 10%	139 9%	136 9%	227 9%	24 13%	3 5%	11 8%
								abcdef hijkl											
East Midlands	224 7%	-	-	-	-	-	-	-	224 100%	-	-	-	224 9%	114 7%	111 7%	189 7%	12 7%	4 9%	13 10%
									abcdef gijkl										
Yorkshire and the Humber	258 9%	-	-	-	-	-	-	-	-	258 100%	-	-	258 10%	131 9%	127 9%	213 8%	18 10%	11 22%	3 3%
										abcdef ghijkl					d	d			



Citizens Advice – Loyalty penalty survey

Regions. In which of the following regions do you live?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status							
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick			
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118			
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130			
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
Wales	148	-	-	-	-	-	-	-	-	-	148	-	-	75	73	121	10	7	5			
	5%	-	-	-	-	-	-	-	-	-	100%	-	-	5%	5%	5%	6%	12%	4%			
											abdefghikl											
Scotland	257	-	-	-	-	-	-	-	-	-	-	-	257	132	125	217	19	7	9			
	8%	-	-	-	-	-	-	-	-	-	-	-	100%	9%	8%	8%	11%	12%	7%			
																abdefghijl						
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Citizens Advice – Loyalty penalty survey

Regions. In which of the following regions do you live?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	125 4%	118 5% c	3 2%	5 2%	2 4%	2 1%	- -	* 8%	21 3%	37 4%	29 4%	38 5%	87 5%	36 3%	14 5%	5 2%	17 3%
North West	343 11%	307 12% ce	16 10%	19 7%	8 14% e	6 5%	5 7%	- -	68 10%	102 11%	75 11%	98 13%	214 11% c	114 11% c	14 5%	48 18% abce	52 10% c
London	417 14%	276 11%	44 26% a	91 36% abd	9 16%	39 32% ad	42 59% abcde	1 14%	118 17% cd	133 14%	70 10%	97 13%	260 14%	145 14%	41 15%	35 13%	69 14%
South East	429 14%	369 14% f	27 16% f	31 12% acef	14 25% acef	13 11%	4 5%	- -	118 18% d	136 15% d	91 14%	82 11%	270 14%	146 14%	28 10%	35 13%	83 16% c
South West	262 9%	237 9% cef	16 10% cf	9 3%	4 7% f	5 4%	- -	- -	60 9%	80 9%	64 10%	58 8%	149 8%	105 10%	22 8%	32 12% a	51 10%
Eastern	291 10%	258 10%	12 7%	21 8%	2 3%	12 10%	7 10%	- -	69 10%	90 10%	68 10%	65 8%	175 9%	106 10%	27 10%	28 11%	51 10%
West Midlands	276 9%	232 9%	11 7%	31 12%	6 11%	16 13%	7 10%	2 39%	53 8%	78 9%	65 10%	79 10%	184 10%	86 8%	27 10%	20 8%	39 8%
East Midlands	224 7%	200 8%	10 6%	13 5%	3 5%	7 6%	3 4%	- -	45 7%	65 7%	53 8%	61 8%	145 8%	72 7%	20 7%	11 4%	40 8%
Yorkshire and the Humber	258 9%	226 9%	11 7%	20 8%	5 9%	10 8%	3 5%	2 40%	48 7%	75 8%	60 9%	74 10%	152 8%	96 9%	30 11%	16 6%	50 10%
Wales	148 5%	142 5% ce	6 3% ce	* * -	* 1% -	- -	- -	- -	27 4%	43 5%	36 5%	42 5%	101 5% be	35 3% e	12 4%	13 5% e	10 2%
Scotland	257 8%	232 9% cf	10 6%	13 5%	2 4%	11 9% f	- -	- -	48 7%	81 9%	56 8%	72 9%	141 8%	108 10% a	43 16% abde	19 7%	45 9%
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Citizens Advice – Loyalty penalty survey

Regions. In which of the following regions do you live?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
North East	125 4%	5 4%	19 5% c	12 2%	24 5% ch	14 4%	29 5% ch	12 6% ch	9 3%	60 4%	62 4%	2 4%	44 4%	10 3%	70 4%
North West	343 11%	23 6% gh	40 10% h	64 12% h	64 14% gh	45 12% h	68 11% h	17 9%	22 6%	170 11%	142 10%	15 25% ab	133 13%	35 12%	169 10%
London	417 14%	26 18% bcd	26 7%	54 10%	46 10%	46 12% b	95 16% bcd	33 17% bcd	93 26% bcdefg	139 9%	266 19% a	3 6%	156 15%	38 12%	218 13%
South East	429 14%	20 14%	51 13%	65 12%	48 11%	55 15%	83 14%	35 18% cd	73 21% bcdef	213 14%	205 15%	3 6%	130 13%	41 14%	252 15% a
South West	262 9%	9 6%	29 8%	51 9%	48 11%	36 10%	50 8%	14 7%	26 7%	138 9%	110 8%	7 13%	84 8%	24 8%	147 9%
Eastern	291 10%	13 9%	23 6%	55 10% b	43 9%	37 10%	65 11% b	24 12% b	32 9%	155 10%	127 9%	4 6%	79 8%	32 11%	174 11% a
West Midlands	276 9%	13 9%	51 13% cdfh	38 7%	40 9%	33 9%	49 8%	22 11%	28 8%	161 11% b	108 8%	3 6%	98 9%	26 9%	150 9%
East Midlands	224 7%	7 5%	37 10% fg	47 9% f	32 7%	36 10% fgh	33 6%	10 5%	22 6%	117 8%	96 7%	8 13%	77 7%	32 10% c	113 7%
Yorkshire and the Humber	258 9%	11 8%	36 9% h	68 13% defgh	34 8%	25 7%	51 9%	13 7%	20 6%	140 9%	105 7%	7 13%	106 10% c	25 8%	126 8%
Wales	148 5%	6 4%	20 5%	31 6%	28 6% h	14 4%	27 4%	11 6%	12 3%	69 5%	63 4%	- -	45 4%	17 6%	83 5%
Scotland	257 8%	11 8%	50 13% efgh	53 10% gh	48 11% gh	26 7% g	47 8% gh	6 3%	16 4%	132 9%	114 8%	4 7%	89 9%	24 8%	139 8%
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White - English/Welsh/Scottish/Northern Irish/British	2597	269	395	444	466	422	601	665	909	1023
	86%	73%	78%	81%	88%	93%	95%	76%	85%	94%
			ag	abcgh	abcdgh	abcdgh		abg	abcdgh	
White - Irish	26	-	7	5	5	3	6	7	10	9
	1%	-	1%	1%	1%	1%	1%	1%	1%	1%
White - Gypsy or Irish Traveller	3	-	*	2	-	-	1	*	2	1
	*	-	*	*	-	-	*	*	*	*
White - Any other	137	24	35	39	17	11	12	59	56	22
	5%	7%	7%	7%	3%	2%	2%	7%	5%	2%
		defi	defi	defi				defi	efi	
Mixed - White and Black Caribbean	14	1	3	5	4	1	-	5	9	1
	*	*	1%	1%	1%	*	-	1%	1%	*
			i	efi	i				i	
Mixed - White and Black African	6	3	1	*	1	*	-	4	2	*
	*	1%	*	*	*	*	-	*	*	*
		i								
Mixed - White and Asian	18	2	11	1	4	*	-	14	5	*
	1%	1%	2%	*	1%	*	-	2%	*	*
		i	cdefhi	i	i			cefhi		
Mixed - Any other	17	7	2	3	2	2	-	9	6	2
	1%	2%	*	1%	*	*	-	1%	1%	*
		befhi						fi		
Asian - Indian	41	7	15	8	5	4	2	22	13	6
	1%	2%	3%	1%	1%	1%	*	3%	1%	1%
		fi	defhi					defhi		
Asian - Pakistani	30	10	5	12	2	-	-	15	15	-
	1%	3%	1%	2%	*	-	-	2%	1%	-
		defi	efi	defi	i			defi	efi	
Asian - Bangladeshi	14	4	6	4	-	-	-	10	4	-
	*	1%	1%	1%	-	-	-	1%	*	-
		defi	defhi	dei				defhi		
Asian - Chinese	13	3	2	3	5	1	-	5	8	1
	*	1%	*	*	1%	*	-	1%	1%	*
		i			ei			i	i	
Asian - Any other	23	11	5	3	-	*	3	15	3	4
	1%	3%	1%	1%	-	*	1%	2%	*	*
		bcdefhi	de					dehi		

Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Black - African	37 1%	14 4% cefhi	11 2% cefi	2 * i	9 2% cefi	- - -	- - -	25 3% cefhi	12 1% efi	- - -
Black - Caribbean	28 1%	2 1%	3 1%	11 2% begi	4 1%	2 *	5 1%	5 1%	15 1%	7 1%
Black - Any other	7 *	5 1% cdfhi	1 *	- -	- -	1 *	- -	6 1% ch	- -	1 *
Arab	4 *	- -	2 *	* *	- -	2 * h	- -	2 *	* *	2 *
Other - please specify	14 *	4 1%	1 *	2 *	2 *	2 *	4 1%	4 1%	4 *	5 *

Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White - English/Welsh/Scottish/Northern Irish/British	2597 86%	118 94% cdgl	307 89% cgl	276 66% c	369 86% c	237 91% cgl	258 89% c	232 84% c	200 89% cl	226 88% c	142 96% bcdefghijkl	232 90% cgl	2223 85% c	1322 86%	1271 85%	2227 86%	165 92% d	36 68%	105 81%
White - Irish	26 1%	- -	7 2% defgil	9 2% defgil	1 *	- -	- -	1 *	1 1%	* *	3 2% ei	4 1%	20 1%	21 1%	5 *	20 1%	2 1%	2 3%	2 2%
White - Gypsy or Irish Traveller	3 *	- -	- -	1 *	1 *	1 *	- -	- -	- -	- -	- -	- -	3 *	2 *	1 *	2 *	1 1%	- -	- -
White - Any other	137 5%	3 3%	10 3%	34 8% abghijkl	25 6% bk	15 6%	12 4%	11 4%	9 4%	11 4%	3 2%	6 2%	128 5%	54 4%	83 6% a	125 5%	4 2%	1 2%	3 3%
Mixed - White and Black Caribbean	14 *	- -	- -	4 1% b	6 1% b	1 *	1 *	* *	1 1%	1 1%	- -	1 *	14 1%	7 *	7 *	12 *	- -	- -	2 1%
Mixed - White and Black African	6 *	* *	2 1%	1 *	- -	- -	1 *	- -	1 1%	- -	* *	- -	6 *	3 *	3 *	5 *	- -	1 3%	- -
Mixed - White and Asian	18 1%	- -	2 1%	1 *	5 1%	3 1%	- -	4 1%	- -	3 1%	- -	* *	18 1%	9 1%	8 1%	13 1%	- -	3 5%	- -
Mixed - Any other	17 1%	2 2% eh	4 1%	4 1%	4 1%	- -	- -	2 1%	- -	1 *	- -	1 *	16 1%	4 *	13 1% a	7 *	1 *	3 5%	4 3% a
Asian - Indian	41 1%	- -	3 1%	16 4% abdeijkl	2 1%	1 *	5 2%	6 2% de	4 2%	2 1%	- -	2 1%	40 2%	25 2%	17 1%	36 1%	2 1%	- -	2 2%
Asian - Pakistani	30 1%	- -	2 1%	5 1%	5 1%	1 *	- -	7 3% befhjl	* *	2 1%	- -	7 3% bfhjl	23 1%	20 1%	9 1%	28 1%	- -	- -	1 1%

Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Asian - Bangladeshi	14	-	-	5	-	1	3	1	-	4	-	-	14	4	10	11	-	-	2
	*	-	-	1%	-	*	1%	*	-	2%	-	-	1%	*	1%	*	-	-	2%
			bd				bd			bdhl									
Asian - Chinese	13	2	1	4	4	1	-	*	1	-	-	-	13	8	5	9	-	1	-
	*	1%	*	1%	1%	*	-	*	1%	-	-	-	1%	1%	*	*	-	3%	-
		i																	
Asian - Any other	23	-	*	8	2	1	4	2	1	2	-	2	20	4	19	20	2	-	1
	1%	-	*	2%	*	*	1%	1%	*	1%	-	1%	1%	*	1%	1%	1%	-	1%
				bdl											a				
Black - African	37	-	2	23	2	-	4	3	1	2	-	-	37	21	16	33	-	2	2
	1%	-	1%	5%	*	-	1%	1%	1%	1%	-	-	1%	1%	1%	1%	-	3%	1%
				abdefghijkl															
Black - Caribbean	28	-	3	15	2	-	3	3	*	1	-	-	28	13	14	23	-	1	4
	1%	-	1%	4%	*	-	1%	1%	*	*	-	-	1%	1%	1%	1%	-	2%	3%
				abdeghijkl															a
Black - Any other	7	-	-	4	-	-	-	2	1	-	-	-	7	4	3	4	-	3	-
	*	-	-	1%	-	-	-	1%	1%	-	-	-	*	*	*	*	-	6%	-
				dl															
Arab	4	*	-	1	-	-	-	2	-	2	-	-	4	2	2	4	-	-	-
	*	*	-	*	-	-	-	1%	-	1%	-	-	*	*	*	*	-	-	-
Other - please specify	14	-	1	7	2	-	-	2	*	-	-	2	12	8	6	10	2	-	2
	*	-	*	2%	*	-	-	1%	*	-	-	1%	*	1%	*	*	1%	-	1%
				eil															



Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White - English/Welsh/Scottish/Northern Irish/British	2597	2597	-	-	-	-	-	-	575	778	578	667	1682	838	233	218	387
	86%	100%	-	-	-	-	-	-	85%	84%	87%	87%	90%	80%	84%	83%	76%
		bcdef								bcde				e		e	
White - Irish	26	-	26	-	-	-	-	-	5	11	3	8	16	10	4	2	5
	1%	-	16%	-	-	-	-	-	1%	1%	*	1%	1%	1%	1%	1%	1%
			acdef														
White - Gypsy or Irish Traveller	3	-	3	-	-	-	-	-	1	1	-	1	1	3	1	2	-
	*	-	2%	-	-	-	-	-	*	*	-	*	*	*	1%	-	-
			ac												a	a	
White - Any other	137	-	137	-	-	-	-	-	35	35	37	31	53	81	14	9	58
	5%	-	82%	-	-	-	-	-	5%	4%	5%	4%	3%	8%	5%	4%	11%
			acdef											ad			abcd
Mixed - White and Black Caribbean	14	-	-	14	14	-	-	-	3	6	1	4	6	8	6	1	1
	*	-	-	6%	26%	-	-	-	*	1%	*	1%	*	1%	2%	*	*
			abe	abcef											ae		
Mixed - White and Black African	6	-	-	6	6	-	-	-	2	4	-	-	2	3	1	-	1
	*	-	-	2%	11%	-	-	-	*	*	-	-	*	*	*	-	*
			ab	abcef													
Mixed - White and Asian	18	-	-	18	18	-	-	-	4	7	5	2	4	12	1	8	4
	1%	-	-	7%	33%	-	-	-	1%	1%	1%	*	*	1%	*	3%	1%
			abef	abcef										a		ace	
Mixed - Any other	17	-	-	17	17	-	-	-	1	5	4	7	5	10	-	7	3
	1%	-	-	7%	30%	-	-	-	*	1%	1%	1%	*	1%	-	2%	1%
			abef	abcef								a		a		ace	
Asian - Indian	41	-	-	41	-	41	-	-	16	10	6	9	29	11	4	-	7
	1%	-	-	16%	-	34%	-	-	2%	1%	1%	1%	2%	1%	1%	-	1%
			abdf		abcdf				b								
Asian - Pakistani	30	-	-	30	-	30	-	-	5	8	6	11	20	4	3	-	1
	1%	-	-	12%	-	25%	-	-	1%	1%	1%	1%	1%	*	1%	-	*
			abdf		abcdf												
Asian - Bangladeshi	14	-	-	14	-	14	-	-	3	4	4	3	9	3	2	-	1
	*	-	-	5%	-	11%	-	-	*	*	1%	*	*	*	1%	-	*
			ab		abcdf												



Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Asian - Chinese	13	-	-	13	-	13	-	-	5	3	2	4	11	2	-	-	2
	*	-	-	5%	-	11%	-	-	1%	*	*	*	1%	*	-	-	*
			ab			abdf											
Asian - Any other	23	-	-	23	-	23	-	-	6	8	5	4	10	11	3	1	6
	1%	-	-	9%	-	19%	-	-	1%	1%	1%	1%	1%	1%	1%	*	1%
			abdf			abcdf											
Black - African	37	-	-	37	-	-	37	-	9	18	5	4	8	27	1	7	19
	1%	-	-	15%	-	-	51%	-	1%	2%	1%	1%	*	3%	*	3%	4%
			abde			abcde				d				ac		ac	ac
Black - Caribbean	28	-	-	28	-	-	28	-	3	15	5	5	10	17	3	6	8
	1%	-	-	11%	-	-	39%	-	*	2%	1%	1%	1%	2%	1%	2%	2%
			abde			abcde				a				a		a	a
Black - Any other	7	-	-	7	-	-	7	-	-	4	1	2	4	1	1	-	-
	*	-	-	3%	-	-	10%	-	-	*	*	*	*	*	*	-	-
			ab			abcde				a							
Arab	4	-	-	4	-	-	-	4	1	2	1	-	-	4	-	1	3
	*	-	-	2%	-	-	-	100%	*	*	*	-	-	*	-	*	1%
			a											a		a	a
Other - please specify	14	-	-	-	-	-	-	-	2	3	6	4	9	4	2	2	1
	*	-	-	-	-	-	-	-	*	*	1%	*	*	*	1%	1%	*

Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
White - English/Welsh/Scottish/Northern Irish/British	2597	101	326	477	388	306	536	166	297	1363	1132	36	891	244	1428
	86%	70%	85%	89%	85%	83%	90%	85%	85%	91%	81%	63%	86%	80%	87%
			a	ae	a	a	adegh	a	a	bc	c		b		b
White - Irish	26	7	3	1	5	7	3	-	1	11	14	2	9	4	11
	1%	5%	1%	*	1%	2%	1%	-	*	1%	1%	3%	1%	1%	1%
		bcd fgh				cfgh									
White - Gypsy or Irish Traveller	3	2	1	-	-	-	-	-	-	-	3	-	2	*	1
	*	1%	*	-	-	-	-	-	-	-	*	-	*	*	*
		cdefh													
White - Any other	137	7	11	20	24	24	24	9	17	39	94	2	43	18	74
	5%	5%	3%	4%	5%	7%	4%	5%	5%	3%	7%	3%	4%	6%	5%
						b					a				
Mixed - White and Black Caribbean	14	-	1	4	1	2	4	2	1	5	8	1	8	2	4
	*	-	*	1%	*	1%	1%	1%	*	*	1%	3%	1%	1%	*
												a	c		
Mixed - White and Black African	6	-	3	-	1	-	*	*	2	-	3	1	1	3	2
	*	-	1%	-	*	-	*	*	1%	-	*	3%	*	1%	*
												ab		ac	
Mixed - White and Asian	18	-	4	3	7	2	1	-	2	5	11	-	9	3	6
	1%	-	1%	1%	1%	*	*	-	1%	*	1%	-	1%	1%	*
					f										
Mixed - Any other	17	7	3	1	2	2	1	-	1	7	7	2	12	1	4
	1%	5%	1%	*	*	1%	*	-	*	*	1%	3%	1%	*	*
		bcd fgh										ab	c		
Asian - Indian	41	1	6	4	4	6	7	3	11	10	28	1	16	5	21
	1%	1%	2%	1%	1%	2%	1%	2%	3%	1%	2%	2%	2%	2%	1%
									cdf		a				
Asian - Pakistani	30	3	9	1	5	1	6	1	4	12	17	1	6	3	20
	1%	2%	2%	*	1%	*	1%	1%	1%	1%	1%	2%	1%	1%	1%
		ce	ce												
Asian - Bangladeshi	14	2	1	4	4	-	4	-	-	9	5	-	8	2	4
	*	1%	*	1%	1%	-	1%	-	-	1%	*	-	1%	1%	*
		eh			h								c		



Citizens Advice – Loyalty penalty survey

D4. To which of the following ethnic groups do you consider you belong?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Asian - Chinese	13 *	- -	2 1%	1 *	2 *	1 *	1 *	3 2% cf	3 1% f	1 *	10 1% a	2 3% a	4 *	1 *	8 *
Asian - Any other	23 1%	5 4% bcfgh	- -	4 1%	5 1% bh	6 2% bfh	2 *	- -	* *	4 *	16 1% a	4 6% ab	6 1%	3 1%	13 1%
Black - African	37 1%	2 1%	2 *	6 1%	3 1%	5 1%	8 1%	7 3% bcd	5 1%	8 1%	25 2% a	2 3% a	11 1%	6 2%	19 1%
Black - Caribbean	28 1%	4 3% f	3 1% f	6 1% f	3 1% f	4 1% f	- -	3 1% f	5 1% f	12 1%	15 1%	- -	10 1%	5 2%	13 1%
Black - Any other	7 *	2 1% ceh	3 1% h	- -	1 * -	- -	1 * -	- -	- -	3 *	1 * -	3 5% ab	1 *	- -	5 *
Arab	4 *	- -	1 * -	2 * -	- -	1 * -	* * -	* * -	- -	- -	4 * -	- -	* * -	* * -	3 * -
Other - please specify	14 *	2 1% ef	3 1% f	5 1% f	1 * -	- -	- -	2 1% f	1 * -	8 1%	6 * -	- -	3 * -	3 1% -	6 * -

Citizens Advice – Loyalty penalty survey

D5. Which of the following describes your current living situation?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Living in a house or flat which is owned outright - without a mortgage	1069 35%	51 14%	115 23%	97 18%	136 26%	220 49%	450 71%	166 19%	233 22%	670 62%
			ac	acg	abcdgh	abcdeghi		ac	abcdegh	
Living in a house or flat which is owned with a mortgage or loan	810 27%	88 24%	152 30%	240 44%	180 34%	101 22%	49 8%	240 27%	420 39%	150 14%
		fi	efi	abdefghi	aefgi	fi		efi	abdefgi	f
Living in a house or flat which is rented from the council	279 9%	34 9%	49 10%	49 9%	63 12%	44 10%	39 6%	84 10%	112 10%	83 8%
			f		fi	f		f	fi	
Living in a house or flat which is rented from a housing association	263 9%	31 9%	41 8%	43 8%	66 12%	42 9%	40 6%	73 8%	109 10%	82 8%
					bcfgi				fi	
Living in a house or flat which is rented from someone else (e.g. a private landlord)	508 17%	115 31%	124 24%	108 20%	71 13%	40 9%	50 8%	239 27%	179 17%	90 8%
		cdefhi	defhi	defi	efi			cdefhi	efi	
Living in a house or flat which is rent free	81 3%	37 10%	20 4%	8 1%	9 2%	3 1%	3 1%	57 7%	17 2%	7 1%
		bcdefhi	cdefhi		i			bcdefhi	i	
Other, please specify	20 1%	10 3%	4 1%	- -	1 *	1 *	4 1%	14 2%	1 *	4 *
		bcdefhi	ch					cdehi		

Citizens Advice – Loyalty penalty survey

D5. Which of the following describes your current living situation?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Living in a house or flat which is owned outright - without a mortgage	1069 35%	49 39%	108 32%	165 39%	154 36%	79 30%	103 35%	107 39%	74 33%	94 37%	58 40%	77 30%	934 36%	570 37%	500 34%	919 35%	104 58%	5 9%	24 18%
				bek				ek						b		d	ad		
Living in a house or flat which is owned with a mortgage or loan	810 27%	38 30%	106 31%	95 23%	116 27%	70 27%	72 25%	78 28%	71 32%	57 22%	43 29%	64 25%	703 27%	434 28%	376 25%	781 30%	11 6%	4 7%	7 5%
			ci					ci								bd			
Living in a house or flat which is rented from the council	279 9%	14 11%	14 4%	41 10%	28 7%	22 9%	27 9%	27 10%	20 9%	30 12%	12 8%	43 17%	223 9%	127 8%	151 10%	198 8%	27 15%	6 11%	37 28%
		b		b		b	b	b	b	bd		bcdefghijl	b			a		ab	
Living in a house or flat which is rented from a housing association	263 9%	5 4%	48 14%	35 8%	35 8%	32 12%	28 10%	20 7%	11 5%	16 6%	13 9%	19 8%	231 9%	122 8%	139 9%	177 7%	18 10%	4 7%	38 29%
			acdghikl			ahi	h						h						ab
Living in a house or flat which is rented from someone else (e.g. a private landlord)	508 17%	17 14%	52 15%	69 16%	83 19%	51 20%	51 18%	39 14%	40 18%	50 19%	10 7%	45 18%	452 17%	224 15%	280 19%	436 17%	15 8%	25 47%	21 16%
			j	j	j	j	j	j	j	j		j	j		a	b			
Living in a house or flat which is rent free	81 3%	2 2%	11 3%	10 2%	9 2%	5 2%	10 3%	2 1%	6 3%	7 3%	12 8%	7 3%	62 2%	48 3%	33 2%	65 3%	5 3%	9 16%	1 1%
			g			g				abcdeghikl									
Other, please specify	20 1%	-	3 1%	3 1%	5 1%	2 1%	-	3 1%	1 1%	2 1%	-	-	20 1%	7 *	12 1%	13 1%	-	1 3%	2 2%
		-	1%	1%	1%	1%	-	1%	1%	1%	-	-	1%	*	1%	1%	-	3%	2%

Citizens Advice – Loyalty penalty survey

D5. Which of the following describes your current living situation?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Living in a house or flat which is owned outright - without a mortgage	1069 35%	986 38% bcdef	26 16%	50 20%	6 11%	32 26% bd	12 17%	- -	279 41% bcd	313 34%	216 32%	261 34%	1069 57%	- -	- -	- -	- -
Living in a house or flat which is owned with a mortgage or loan	810 27%	696 27% f	43 26%	69 27% f	11 19%	48 40% abcdf	10 14%	- -	263 39% bcd	263 29% d	193 29% d	91 12%	810 43% bcde	- -	- -	- -	- -
Living in a house or flat which is rented from the council	279 9%	233 9%	18 11%	26 10%	8 14%	12 10%	6 8%	- -	14 2%	60 7% a	65 10% ab	139 18% abc	- -	279 27% ade	279 100% abde	- -	- -
Living in a house or flat which is rented from a housing association	263 9%	218 8% e	13 8% e	31 12% ae	15 28% abce	1 1% abe	13 19% abe	1 21%	21 3%	53 6% a	60 9% ab	130 17% abc	- -	263 25% ace	- -	263 100% abce	- -
Living in a house or flat which is rented from someone else (e.g. a private landlord)	508 17%	387 15% acde	63 38% acde	57 23% a	10 17%	17 14%	27 38% acde	3 79%	80 12%	198 22% acd	111 17% a	119 16% a	- -	508 48% acd	- -	- -	508 100% abcd
Living in a house or flat which is rent free	81 3%	64 2% ab	2 1%	16 6% ab	6 10% ab	9 7% ab	1 2%	- -	16 2%	25 3%	20 3%	20 3%	- -	- -	- -	- -	- -
Other, please specify	20 1%	14 1%	2 1%	4 1%	- -	2 2%	1 2%	- -	4 1%	9 1%	2 *	5 1%	- -	- -	- -	- -	- -

Citizens Advice – Loyalty penalty survey

D5. Which of the following describes your current living situation?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Living in a house or flat which is owned outright - without a mortgage	1069 35%	48 34%	112 29%	193 36%	156 34%	149 41%	234 39%	60 31%	118 34%	534 36%	507 36%	2 4%	277 27%	73 24%	708 43%
				b		bgh	bg			c	c				ab
Living in a house or flat which is owned with a mortgage or loan	810 27%	10 7%	33 9%	75 14%	103 23%	105 29%	206 34%	96 49%	182 52%	336 22%	462 33%	11 19%	279 27%	99 33%	423 26%
				ab	abc	abc	abcd	abcdef	abcdef		a			ac	
Living in a house or flat which is rented from the council	279 9%	24 17%	82 21%	86 16%	36 8%	13 4%	32 5%	3 1%	2 1%	171 11%	89 6%	4 8%	116 11%	38 13%	115 7%
		defgh	defgh	defgh	efgh	h	gh			b			c	c	
Living in a house or flat which is rented from a housing association	263 9%	28 20%	53 14%	67 13%	49 11%	27 7%	26 4%	8 4%	4 1%	157 11%	84 6%	7 12%	121 12%	27 9%	111 7%
		cdefgh	efgh	efgh	efgh	fh	h	h		b			c		
Living in a house or flat which is rented from someone else (e.g. a private landlord)	508 17%	21 14%	83 22%	104 19%	105 23%	64 17%	80 13%	23 12%	29 8%	250 17%	225 16%	26 46%	201 19%	62 20%	239 15%
		h	fgh	fgh	aefgh	h	h					ab	c	c	
Living in a house or flat which is rent free	81 3%	7 5%	18 5%	9 2%	5 1%	6 2%	18 3%	2 1%	15 4%	34 2%	28 2%	5 9%	39 4%	5 2%	35 2%
		cdeg	cdeg				d		cdeg			ab	bc		
Other, please specify	20 1%	5 4%	2 *	2 *	1 *	3 1%	2 *	5 2%	1 *	13 1%	5 *	1 3%	9 1%	- -	11 1%
		bcdefh					bcdfh					b			

Citizens Advice – Loyalty penalty survey

D6. What is the combined annual income of your household, prior to tax being deducted?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Up to £7,000	144	29	25	20	28	23	19	54	48	42
	5%	8%	5%	4%	5%	5%	3%	6%	5%	4%
		cfi						cfi		
£7,001 to £14,000	383	47	33	49	77	84	93	79	127	177
	13%	13%	6%	9%	15%	19%	15%	9%	12%	16%
		b			bcg	bcgh	bcg		b	bcgh
£14,001 to £21,000	536	75	63	80	77	78	164	138	156	242
	18%	20%	13%	15%	15%	17%	26%	16%	15%	22%
		bh				b	bcdegh			bcdegh
£21,001 to £28,000	455	49	93	80	69	59	105	142	148	165
	15%	13%	18%	15%	13%	13%	17%	16%	14%	15%
			deh							
£28,001 to £34,000	367	38	70	59	55	50	96	108	114	146
	12%	10%	14%	11%	10%	11%	15%	12%	11%	13%
			h				cdh			h
£34,001 to £41,000	338	39	64	62	51	52	70	103	114	121
	11%	11%	13%	11%	10%	11%	11%	12%	11%	11%
£41,001 to £48,000	260	43	58	62	39	30	27	102	101	57
	9%	12%	12%	11%	7%	7%	4%	12%	9%	5%
		efi	defi	defi	f			defi	efi	
£48,001 to £55,000	196	15	40	47	41	31	23	55	88	54
	6%	4%	8%	9%	8%	7%	4%	6%	8%	5%
			fi	afi	fi	f			afi	
£55,001 or more	350	33	59	85	91	46	37	92	176	83
	12%	9%	12%	16%	17%	10%	6%	11%	16%	8%
			fi	abefgi	abefgi	f		fi	abefgi	

Citizens Advice – Loyalty penalty survey

D6. What is the combined annual income of your household, prior to tax being deducted?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Up to £7,000	144 5%	5 4%	23 7%	26 6%	20 5%	9 3%	13 4%	13 5%	7 3%	11 4%	6 4%	11 4%	127 5%	67 4%	77 5%	69 3%	7 4%	10 18%	45 35% ab
£7,001 to £14,000	383 13%	19 16% cf	40 12% c	26 6%	51 12% c	29 11% c	23 8%	51 19% bodefl	37 16% cfl	36 14% cf	20 13% c	50 20% bcdefl	313 12% c	155 10%	226 15% a	211 8%	74 41% a	22 41%	52 40% a
£14,001 to £21,000	536 18%	12 10%	64 19% ac	54 13%	65 15% ac	51 19% ac	55 19% a	38 14% acd	47 21% acd	68 26% abcdgl	31 21% ac	53 21% acg	453 17% ac	265 17%	269 18%	423 16%	64 35% ad	9 17%	24 18%
£21,001 to £28,000	455 15%	24 20% cd	64 19% cdl	46 11%	48 11% cd	48 18% cd	43 15%	40 15%	32 14%	34 13%	28 19% cd	48 19% cd	379 14%	237 15%	217 15%	412 16% d	21 12% d	3 6%	4 3%
£28,001 to £34,000	367 12%	14 11%	45 13%	46 11%	55 13%	36 14%	37 13%	33 12%	36 16% cik	25 10%	14 10%	26 10%	327 12%	186 12%	181 12%	351 14% bd	11 6% d	1 2%	1 1%
£34,001 to £41,000	338 11%	16 13% h	38 11% h	48 11% h	49 11% h	32 12% h	36 13% h	23 8%	14 6%	37 14% gh	15 10%	31 12% h	293 11% h	174 11%	164 11%	333 13% bd	- -	2 4%	1 1%
£41,001 to £48,000	260 9%	13 10%	30 9%	47 11% eik	34 8%	17 7%	29 10%	26 10%	20 9%	15 6%	12 8%	16 6%	231 9%	119 8%	141 9%	250 10% bd	3 1%	7 12%	1 1%
£48,001 to £55,000	196 6%	12 9% k	17 5% k	33 8% k	35 8% k	14 5% k	24 8% k	22 8% k	10 4%	13 5%	11 8% k	6 2% k	179 7% k	121 8% b	75 5% b	196 8% bd	- -	- -	- -
£55,001 or more	350 12%	9 7%	22 6% abefghijkl	93 22% abefghijkl	73 17% abefghijkl	26 10%	32 11%	28 10%	22 10%	20 8%	12 8%	16 6%	323 12% bik	209 14% b	141 9% b	345 13% bd	1 *	- -	- -

Citizens Advice – Loyalty penalty survey

D6. What is the combined annual income of your household, prior to tax being deducted?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Up to £7,000	144 5%	101 4%	16 10%	25 10%	7 12%	12 10%	7 10%	- -	9 1%	29 3%	21 3%	84 11%	58 3%	73 7%	24 9%	28 11%	21 4%
			a	a	a	a	a			a	a	abc		ae	ae	ae	
£7,001 to £14,000	383 13%	326 13%	16 10%	37 15%	11 19%	18 15%	8 12%	1 19%	15 2%	89 10%	54 8%	225 29%	145 8%	218 21%	82 29%	53 20%	83 16%
										a	a	abc		ae	abde	a	a
£14,001 to £21,000	536 18%	477 18%	21 12%	34 14%	7 13%	13 11%	12 17%	2 43%	40 6%	148 16%	146 22%	203 27%	268 14%	258 25%	86 31%	67 26%	104 21%
										a	ab	ab		a	ae	a	a
£21,001 to £28,000	455 15%	388 15%	29 17%	37 15%	10 18%	20 16%	7 10%	- -	68 10%	173 19%	109 16%	104 14%	258 14%	190 18%	36 13%	49 19%	105 21%
										ad	a	a		a		a	ac
£28,001 to £34,000	367 12%	306 12%	31 18%	30 12%	6 11%	14 11%	9 13%	1 21%	82 12%	128 14%	105 16%	52 7%	254 14%	104 10%	13 5%	27 10%	64 13%
			a						d	d	d		bc	c		c	c
£34,001 to £41,000	338 11%	306 12%	16 9%	17 7%	3 5%	11 9%	3 4%	* 8%	94 14%	121 13%	78 12%	45 6%	248 13%	81 8%	23 8%	15 6%	43 9%
									d	d	d		bcde				
£41,001 to £48,000	260 9%	230 9%	12 7%	18 7%	4 8%	8 7%	6 8%	- -	68 10%	89 10%	64 10%	40 5%	192 10%	56 5%	9 3%	11 4%	36 7%
									d	d	d		bcde				c
£48,001 to £55,000	196 6%	166 6%	9 5%	19 8%	2 4%	8 6%	9 13%	* 10%	80 12%	68 7%	45 7%	2 *	156 8%	33 3%	3 1%	8 3%	23 4%
							a		bcd	d	d		bcde				c
£55,001 or more	350 12%	297 11%	18 11%	34 14%	6 11%	18 15%	10 14%	- -	220 32%	76 8%	46 7%	9 1%	300 16%	35 3%	2 1%	4 1%	29 6%
									bcd	d	d		bcde	c			bcd

Citizens Advice – Loyalty penalty survey

D6. What is the combined annual income of your household, prior to tax being deducted?

BASE: All respondents

	Annual household income									Education			Mental health								
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None							
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c							
Significance Level: 95%																					
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596						
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642						
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%						
Up to £7,000	144	144	-	-	-	-	-	-	-	85	47	3	71	13	58						
	5%	100%	-	-	-	-	-	-	-	6%	3%	6%	7%	4%	4%						
		bcdefgh																			
£7,001 to £14,000	383	-	383	-	-	-	-	-	-	224	124	18	136	31	210						
	13%	-	100%	-	-	-	-	-	-	15%	9%	31%	13%	10%	13%						
			acdefgh																		
£14,001 to £21,000	536	-	-	536	-	-	-	-	-	321	177	9	194	48	282						
	18%	-	-	100%	-	-	-	-	-	21%	13%	16%	19%	16%	17%						
				abdefgh																	
£21,001 to £28,000	455	-	-	-	455	-	-	-	-	256	182	9	143	43	265						
	15%	-	-	-	100%	-	-	-	-	17%	13%	16%	14%	14%	16%						
					abcefg																
£28,001 to £34,000	367	-	-	-	-	367	-	-	-	185	171	8	127	39	195						
	12%	-	-	-	-	100%	-	-	-	12%	12%	14%	12%	13%	12%						
						abcdfgh															
£34,001 to £41,000	338	-	-	-	-	-	338	-	-	173	158	5	101	39	195						
	11%	-	-	-	-	-	57%	-	-	12%	11%	8%	10%	13%	12%						
							abcdegh														
£41,001 to £48,000	260	-	-	-	-	-	-	260	-	79	169	3	119	28	111						
	9%	-	-	-	-	-	-	43%	-	5%	12%	5%	11%	9%	7%						
								abcdegh													
£48,001 to £55,000	196	-	-	-	-	-	-	-	196	73	122	1	56	21	117						
	6%	-	-	-	-	-	-	-	100%	5%	9%	1%	5%	7%	7%						
									abcdefh												
£55,001 or more	350	-	-	-	-	-	-	-	-	350	248	1	95	41	209						
	12%	-	-	-	-	-	-	-	-	100%	18%	2%	9%	14%	13%						
										abcdefg											
											ac										

Citizens Advice – Loyalty penalty survey

D7. What is the highest educational level that you have achieved to date?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No formal education	37 1%	9 2%	4 1%	3 1%	7 1%	5 1%	9 1%	12 1%	11 1%	14 1%
Primary	13 *	- -	4 1%	* *	2 *	4 1%	4 1%	4 *	2 *	8 1%
		c				ch				h
Secondary school, high school, NVQ levels 1 to 3, etc.	1496 49%	153 42%	175 35%	239 44%	285 54%	279 62%	365 57%	328 38%	524 49%	644 59%
				bg	abcgh	abcdgh	abcgh		bcg	abcdgh
University degree or equivalent professional qualification, NVQ level 4, etc.	984 32%	103 28%	200 40%	198 36%	173 33%	132 29%	179 28%	303 35%	371 35%	310 29%
			adefhi	aei				efi	efi	
Higher university degree, doctorate, MBA, NVQ level 5, etc.	415 14%	40 11%	117 23%	97 18%	57 11%	32 7%	72 11%	157 18%	154 14%	104 10%
			acdefghi	adei	e		e	adefhi	dei	
Still in full time education	57 2%	53 14%	3 1%	1 *	1 *	- -	- -	55 6%	2 *	- -
		bdefghi	i					bdefhi		
Don't know	12 *	2 *	4 1%	2 *	1 *	- -	4 1%	5 1%	3 *	4 *
			e				e	e		
Prefer not to say	16 1%	8 2%	- -	4 1%	1 *	- -	2 *	8 1%	5 *	2 *
		bdefhi		be				bei		

Citizens Advice – Loyalty penalty survey

D7. What is the highest educational level that you have achieved to date?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No formal education	37 1%	- -	9 3%	6 1%	3 1%	1 *	2 1%	- -	2 1%	2 1%	10 6%	2 1%	25 1%	20 1%	16 1%	25 1%	3 2%	- -	6 4%
			degl							abcdehijkl									a
Primary	13 *	1 1%	- -	1 *	2 *	4 1%	2 1%	1 *	* *	2 1%	- -	- -	13 1%	5 *	8 1%	8 *	3 1%	- -	1 *
						b													a
Secondary school, high school, NVQ levels 1 to 3, etc.	1496 49%	60 48%	170 50%	139 33%	213 50%	138 53%	155 53%	161 59%	117 52%	140 55%	69 47%	132 51%	1295 49%	761 50%	733 49%	1236 48%	111 62%	13 25%	86 66%
		c	c	c	c	c	c	bcdjl	c	c	c	c	c				a		a
University degree or equivalent professional qualification, NVQ level 4, etc.	984 32%	40 32%	95 28%	173 41%	149 35%	79 30%	101 35%	81 29%	70 31%	75 29%	43 29%	79 31%	861 33%	492 32%	489 33%	883 34%	40 22%	12 23%	30 24%
				bdeghijkl	b								b			bd			
Higher university degree, doctorate, MBA, NVQ level 5, etc.	415 14%	22 17%	48 14%	93 22%	57 13%	31 12%	27 9%	27 10%	26 11%	30 12%	20 13%	35 14%	360 14%	216 14%	197 13%	386 15%	16 9%	3 6%	5 4%
		fg		bdeghijkl												d			
Still in full time education	57 2%	2 2%	15 4%	3 1%	3 1%	7 3%	4 1%	3 1%	8 3%	7 3%	- -	4 2%	53 2%	18 1%	39 3%	39 2%	- -	18 33%	- -
			cdfgjl			cdj			cdj	cdj					a				
Don't know	12 *	- -	4 1%	1 *	- -	2 1%	1 *	2 1%	1 *	- -	- -	2 1%	10 *	6 *	7 *	7 *	4 2%	- -	- -
			dl									d				a			
Prefer not to say	16 1%	- -	3 1%	2 1%	1 *	- -	- -	- -	1 1%	- -	7 4%	2 1%	8 *	14 1%	2 *	5 *	2 1%	7 12%	2 1%
										abcdehijkl				b	*	*	a	a	

Citizens Advice – Loyalty penalty survey

D7. What is the highest educational level that you have achieved to date?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No formal education	37 1%	33 1%	2 1%	2 1%	- -	- -	2 2%	- -	* *	4 *	9 1%	23 3%	20 1%	17 2%	5 2%	8 3%	4 1%
											ab	ab				ae	
Primary	13 *	11 *	- -	2 1%	2 4%	- -	- -	- -	* *	1 *	3 *	9 1%	3 *	9 1%	4 1%	5 2%	1 *
					abe							ab		a	ae	ae	
Secondary school, high school, NVQ levels 1 to 3, etc.	1496 49%	1363 52%	50 30%	75 30%	17 30%	35 29%	22 32%	- -	172 25%	401 44%	432 65%	490 64%	870 46%	578 55%	171 61%	157 60%	250 49%
										a	ab	ab		ae	ae	ae	
University degree or equivalent professional qualification, NVQ level 4, etc.	984 32%	799 31%	83 50%	98 39%	19 35%	46 38%	30 42%	3 79%	294 43%	370 40%	151 23%	169 22%	666 35%	303 29%	75 27%	63 24%	165 32%
			acd	a					cd	cd			bcd			d	
Higher university degree, doctorate, MBA, NVQ level 5, etc.	415 14%	332 13%	28 17%	52 21%	10 17%	29 24%	12 17%	1 21%	195 29%	109 12%	56 8%	56 7%	303 16%	94 9%	14 5%	21 8%	60 12%
				a		a			bcd	d			bcde	c		c	
Still in full time education	57 2%	36 1%	3 2%	18 7%	5 9%	8 6%	5 7%	- -	11 2%	28 3%	15 2%	3 *	13 1%	38 4%	4 2%	7 3%	26 5%
			ab	ab	a	a			d	ad	d			a		a	ac
Don't know	12 *	12 *	1 *	- -	- -	- -	- -	- -	2 *	- -	2 *	9 1%	3 *	5 *	3 1%	1 *	1 *
												ab			a		
Prefer not to say	16 1%	11 *	- -	5 2%	3 5%	2 2%	- -	- -	2 *	9 1%	- -	5 1%	2 *	5 1%	2 1%	2 1%	1 *
				a	ab	a				a				a	a		

Citizens Advice – Loyalty penalty survey

D7. What is the highest educational level that you have achieved to date?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
No formal education	37 1%	7 5%	4 1%	20 4%	3 1%	- -	3 1%	- -	- -	- -	- -	- -	18 2%	5 2%	13 1%
		bdefgh	eh	bdefgh									c		
Primary	13 *	- -	3 1%	6 1%	2 1%	1 *	1 *	- -	- -	- -	- -	- -	5 *	- -	9 1%
				fh											
Secondary school, high school, NVQ levels 1 to 3, etc.	1496 49%	85 59%	224 59%	321 60%	256 56%	185 50%	252 42%	73 37%	99 28%	1496 100%	- -	- -	441 42%	137 45%	902 55%
		fgh	efgh	efgh	fgh	fgh	h	h		bc					ab
University degree or equivalent professional qualification, NVQ level 4, etc.	984 32%	36 25%	101 26%	125 23%	131 29%	123 33%	234 39%	86 44%	148 42%	- -	984 70%	- -	348 33%	110 36%	505 31%
						bc	abcd	abcde	abcde		ac			c	
Higher university degree, doctorate, MBA, NVQ level 5, etc.	415 14%	11 8%	23 6%	52 10%	51 11%	48 13%	94 16%	36 19%	100 28%	- -	415 30%	- -	179 17%	45 15%	188 11%
				b	b	abcd	abcd	abcdefg		ac			c		
Still in full time education	57 2%	3 2%	18 5%	9 2%	9 2%	8 2%	8 1%	1 *	1 *	- -	- -	57 100%	37 4%	5 2%	14 1%
		h	cd fgh	h	h	gh						ab	c		
Don't know	12 *	- -	8 2%	2 *	1 *	2 *	- -	- -	- -	- -	- -	- -	5 *	- -	6 *
			cd fgh												
Prefer not to say	16 1%	2 1%	2 1%	1 *	1 *	- -	7 1%	- -	2 1%	- -	- -	- -	9 1%	1 *	6 *
		e					e								

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Semi or unskilled manual work (e.g. Manual workers, All apprentices to be skilled trades, Caretaker, Park keeper, Non-HGV driver, Shop assistant)	377 12%	60 16% fi	86 17% fi	71 13% fi	79 15% fi	60 13% fi	20 3%	147 17% fi	150 14% fi	80 7% f
Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/Ambulance Driver, HGV driver, AA patrolman, Pub/Bar Worker, etc)	668 22%	85 23%	105 21%	136 25% f	114 22%	105 23%	123 19%	190 22%	250 23%	228 21%
Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc)	869 29%	84 23%	174 35% adephi	163 30%	144 27%	128 28%	175 28%	259 30%	307 29%	302 28%
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)	535 18%	57 16%	76 15%	100 18%	91 17%	79 17%	133 21% bg	134 15%	190 18%	212 19% bg
Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation [200+ employees, top level civil servant/public service employee])	141 5%	21 6%	27 5%	26 5%	22 4%	16 3%	29 5%	48 5%	48 4%	45 4%

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Student	53 2%	46 12%	6 1%	1 *	- -	- -	- -	52 6%	1 *	- -
		bcd efghi	cdefhi					bcd efhi		
Casual worker - not in permanent employment	19 1%	2 *	1 *	6 1%	4 1%	6 1%	2 *	3 *	9 1%	8 1%
						bg				
Housewife/ Homemaker	32 1%	-	6 1%	9 2%	11 2%	3 1%	4 1%	6 1%	19 2%	7 1%
					egi				egi	
Retired and living on state pension	180 6%	5 1%	1 *	8 1%	6 1%	11 2%	148 23%	6 1%	14 1%	159 15%
		b		b		bg	abcdeghi		b	abcdegh
Unemployed or not working due to long-term sickness	130 4%	6 2%	14 3%	22 4%	46 9%	41 9%	-	21 2%	68 6%	41 4%
		f	f	f	abcfgi	abcfgi		f	abcfgi	f
Full-time carer of other household member	27 1%	-	9 2%	4 1%	10 2%	4 1%	-	9 1%	14 1%	4 *
			fi		fi			f	fi	

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D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Region												Gender		Working status					
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d		
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Semi or unskilled manual work (e.g. Manual workers, All apprentices to be skilled trades, Caretaker, Park keeper, Non-HGV driver, Shop assistant)	377 12%	29 23%	45 13%	50 12%	40 9%	23 9%	28 10%	33 12%	30 13%	40 16%	21 15%	39 15%	317 12%	163 11%	213 14%	377 15%	-	-	-	
		bcdefghl											a	bd						
Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/Ambulance Driver, HGV driver, AA patrolman, Pub/Bar Worker, etc)	668 22%	29 23%	75 22%	70 17%	91 21%	64 24%	68 23%	65 24%	53 24%	60 23%	36 25%	56 22%	576 22%	349 23%	319 21%	668 26%	-	-	-	
					c	c	c	c	c	c	c	c	c			bd				
Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc)	869 29%	32 26%	99 29%	128 31%	134 31%	74 28%	90 31%	76 28%	61 27%	64 25%	37 25%	75 29%	757 29%	438 29%	429 29%	869 34%	-	-	-	
				j	abijkl	j	j					j		b		bd				
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)	535 18%	18 14%	58 17%	78 19%	99 23%	49 19%	57 19%	48 17%	39 17%	35 14%	16 11%	40 16%	480 18%	296 19%	239 16%	535 21%	-	-	-	

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation [200+ employees, top level civil servant/ public service employee])	141 5%	3 3%	10 3%	40 10%	20 5%	11 4%	12 4%	6 2%	6 3%	13 5%	11 7%	8 3%	122 5%	73 5%	67 5%	141 5%	-	-	-
				abdefghikl						g	bgh		g			bd			
Student	53 2%	5 4%	3 1%	5 1%	3 1%	6 2%	-	3 1%	4 2%	11 4%	7 4%	7 3%	40 2%	24 2%	29 2%	-	-	53 100%	-
		bcdfgl			f			f	bcdfgl	bcdfgl	df								
Casual worker - not in permanent employment	19 1%	-	-	6 1%	1 *	5 2%	-	4 1%	-	4 1%	1 1%	-	19 1%	9 1%	10 1%	-	-	-	-
				bd		bdhk		bd		bd									
Housewife/ Homemaker	32 1%	1 1%	8 2%	2 *	7 2%	1 *	1 *	7 3%	2 1%	2 1%	2 1%	-	30 1%	9 1%	23 2%	-	-	-	-
			cek					cekl							a				
Retired and living on state pension	180 6%	3 3%	18 5%	12 3%	20 5%	20 8%	22 8%	24 9%	12 5%	18 7%	10 7%	19 8%	150 6%	85 6%	94 6%	-	180 100%	-	-
					c	c	acd			c	c	c	c			ad			
Unemployed or not working due to long-term sickness	130 4%	4 3%	24 7%	24 6%	12 3%	9 3%	14 5%	11 4%	13 6%	3 1%	5 4%	9 3%	115 4%	71 5%	57 4%	-	-	-	130 100%
			deil	di			i	i				i							ab
Full-time carer of other household member	27 1%	1 1%	3 1%	4 1%	3 1%	-	-	-	4 2%	6 2%	2 1%	5 2%	20 1%	14 1%	12 1%	-	-	-	-
								eg	defgl	g	eg								

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

Significance Level: 95%

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Semi or unskilled manual work (e.g. Manual workers, All apprentices to be skilled trades, Caretaker, Park keeper, Non-HGV driver, Shop assistant)	377 12%	332 13%	23 14%	22 9%	1 2%	15 13%	5 8%	- -	- -	- -	- -	377 49%	181 10%	183 17%	64 23%	47 18%	72 14%
		d	d			d						abc		a	ae	a	a
Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/Ambulance Driver, HGV driver, AA patrolman, Pub/Bar Worker, etc)	668 22%	578 22%	39 24%	45 18%	11 20%	23 19%	11 15%	1 21%	- -	- -	668 100%	- -	409 22%	236 23%	65 23%	60 23%	111 22%
											abd						
Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc)	869 29%	743 29%	45 27%	79 31%	14 25%	31 26%	32 45%	2 48%	- -	869 94%	- -	- -	568 30%	277 26%	55 20%	49 19%	173 34%
							abcde			acd			bcd	cd			bcd
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)	535 18%	460 18%	30 18%	44 17%	9 16%	23 19%	11 15%	1 31%	535 79%	- -	- -	- -	426 23%	91 9%	8 3%	18 7%	65 13%
									bcd				bcde	c		c	bcd

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation [200+ employees, top level civil servant/public service employee])	141 5%	115 4%	11 6%	15 6%	2 3%	12 10%	2 2%	- -	141 21%	- -	- -	- -	116 6%	24 2%	6 2%	2 1%	16 3%
						a			bcd				bcde				
Student	53 2%	36 1%	3 2%	14 6%	7 13%	1 1%	5 8%	- -	- -	53 6%	- -	- -	8 *	34 3%	6 2%	4 1%	25 5%
				a	abe		abe			acd			*	a	a	a	ad
Casual worker - not in permanent employment	19 1%	14 1%	2 1%	4 2%	1 1%	4 3%	- -	- -	- -	- -	- -	19 3%	11 1%	9 1%	1 *	3 1%	5 1%
				a		a						abc					
Housewife/ Homemaker	32 1%	26 1%	2 1%	4 2%	2 4%	2 2%	- -	- -	- -	- -	- -	32 4%	11 1%	20 2%	4 2%	13 5%	3 1%
				a								abc		ae		abce	
Retired and living on state pension	180 6%	165 6%	8 5%	5 2%	1 2%	4 3%	- -	- -	- -	- -	- -	180 23%	114 6%	60 6%	27 10%	18 7%	15 3%
												abc	e	e	abe	e	
Unemployed or not working due to long-term sickness	130 4%	105 4%	6 3%	17 7%	6 10%	6 5%	5 7%	- -	- -	- -	- -	130 17%	30 2%	96 9%	37 13%	38 14%	21 4%
				a	a							abc		ae	ae	abe	a
Full-time carer of other household member	27 1%	25 1%	- -	2 1%	2 4%	- -	- -	- -	- -	- -	- -	27 4%	5 *	20 2%	6 2%	11 4%	3 1%
					abe							abc		a	a	abe	

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Semi or unskilled manual work (e.g. Manual workers, All apprentices to be skilled trades, Caretaker, Park keeper, Non-HGV driver, Shop assistant)	377 12%	18 13%	74 19%	99 18%	65 14%	37 10%	77 13%	2 1%	4 1%	244 16%	110 8%	3 6%	166 16%	26 9%	180 11%
		gh	efgh	efgh	gh	gh	gh			b			bc		
Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/Ambulance Driver, HGV driver, AA patrolman, Pub/Bar Worker, etc)	668 22%	21 15%	54 14%	146 27%	109 24%	105 29%	141 24%	45 23%	46 13%	432 29%	206 15%	15 26%	204 20%	79 26%	373 23%
				abh	abh	abh	abh	bh		b			a		
Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc)	869 29%	20 14%	67 18%	139 26%	170 37%	127 35%	202 34%	68 35%	76 22%	388 26%	464 33%	10 17%	270 26%	100 33%	490 30%
				ab	abch	abch	abch	abch		a			a		a
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)	535 18%	5 4%	11 3%	38 7%	61 13%	68 19%	137 23%	69 35%	145 41%	146 10%	376 27%	9 16%	167 16%	56 18%	305 19%
				b	abc	abcd	abcd	abcdef	abcdef		a				

Citizens Advice – Loyalty penalty survey

D8. Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income. If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation. If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

BASE: All respondents

	Total	Annual household income								EDucation			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation [200+ employees, top level civil servant/public service employee])	141 5%	4 3%	4 1%	2 *	7 2%	13 4%	25 4%	11 5%	75 21%	26 2%	113 8%	2 3%	54 5%	15 5%	71 4%
		c			c	bc	bcd	bcd	abcdefg		a				
Student	53 2%	10 7%	22 6%	9 2%	3 1%	1 *	9 1%	-	-	13 1%	16 1%	18 31%	32 3%	8 3%	11 1%
		cdefgh	cdefgh	gh		*	h					ab	c	c	
Casual worker - not in permanent employment	19 1%	4 3%	6 2%	2 *	2 *	1 *	-	-	4 1%	10 1%	9 1%	-	7 1%	1 *	9 1%
		cdefg	fg						f						
Housewife/ Homemaker	32 1%	8 6%	10 3%	5 1%	6 1%	1 *	2 *	-	-	23 2%	9 1%	-	14 1%	2 1%	16 1%
		cdefgh	efgh	h	h		*			b					
Retired and living on state pension	180 6%	7 5%	74 19%	64 12%	21 5%	11 3%	3 *	-	1 *	111 7%	56 4%	-	24 2%	8 3%	144 9%
		fgh	acdefgh	adefgh	fgh	fgh				b					ab
Unemployed or not working due to long-term sickness	130 4%	45 31%	52 14%	24 4%	4 1%	1 *	3 *	-	-	86 6%	36 3%	-	89 9%	8 3%	31 2%
		bcdefgh	cdefgh	defgh	h					b			bc		
Full-time carer of other household member	27 1%	2 2%	9 2%	10 2%	6 1%	-	-	-	-	16 1%	5 *	-	15 1%	-	12 1%
		efgh	efgh	efgh	efh					b			b		

Citizens Advice – Loyalty penalty survey

D9. In the past year, have you experienced any mental health problems?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I experienced mental health problems that reduced my ability to carry out activities by a lot	374 12%	81 22% defhi	111 22% cdefhi	87 16% defi	59 11% efi	31 7% fi	5 1% f	191 22% cdefhi	147 14% efi	36 3% f
I experienced mental health problems that reduced my ability to carry out activities by a little	667 22%	136 37% cdefhi	154 30% cdefhi	138 25% efi	119 23% fi	89 20% fi	32 5% f	290 33% cdefhi	257 24% efi	120 11% f
I experienced mental health problems that had no impact on my ability to carry out activities	304 10%	36 10%	67 13% efi	66 12% efi	60 11% fi	39 9%	35 6%	103 12% fi	127 12% efi	74 7%
I have not experienced any mental health problems in the past year	1642 54%	106 29%	166 33%	241 44% abg	282 54% abcg	289 64% abcdgh	557 88% abcdeghi	272 31%	523 49% abg	847 78% abcdegh
Prefer not to say	43 1%	9 2%	7 1%	11 2% i	7 1%	4 1%	5 1%	16 2% i	18 2%	9 1%

Citizens Advice – Loyalty penalty survey

D9. In the past year, have you experienced any mental health problems?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I experienced mental health problems that reduced my ability to carry out activities by a lot	374 12%	23 18% dfh	46 14% d	78 19% bdefghjkl	29 7%	31 12% d	28 10%	33 12% d	24 11%	34 13% d	17 12%	30 12% d	327 12% d	172 11%	199 13%	294 11% b	8 4%	12 22%	43 33% ab
I experienced mental health problems that reduced my ability to carry out activities by a little	667 22%	21 17%	86 25% acf	78 19%	101 24%	53 20%	51 17%	65 24%	53 24%	72 28% acefjl	27 19%	58 23%	581 22%	285 19%	381 26% a	567 22% b	16 9%	20 38%	46 35% ab
I experienced mental health problems that had no impact on my ability to carry out activities	304 10%	10 8%	35 10%	38 9%	41 10%	24 9%	32 11%	26 10%	32 14% cl	25 10%	17 12%	24 9%	263 10%	151 10%	153 10%	276 11%	8 5%	8 15%	8 6%
I have not experienced any mental health problems in the past year	1642 54%	70 56%	169 49%	218 52%	252 59% bhi	147 56% bhi	174 60% bhi	150 55%	113 50%	126 49%	83 56%	139 54%	1419 54%	897 59% b	744 50%	1419 55% d	144 80% ad	11 22%	31 24%
Prefer not to say	43 1%	1 1%	6 2%	6 1%	6 1%	7 3% gi	6 2% i	1 *	3 1%	1 *	3 2%	5 2%	35 1%	28 2%	15 1%	33 1%	4 2%	2 3%	2 1%



Citizens Advice – Loyalty penalty survey

D9. In the past year, have you experienced any mental health problems?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I experienced mental health problems that reduced my ability to carry out activities by a lot	374 12%	328 13%	11 7%	35 14%	13 24%	11 9%	10 14%	* 8%	74 11%	75 8%	72 11%	153 20%	216 12%	151 14%	48 17%	40 15%	63 12%
		b		b	abe				b			abc		a	a		
I experienced mental health problems that reduced my ability to carry out activities by a little	667 22%	563 22%	42 25%	59 23%	18 32%	29 24%	12 17%	- -	147 22%	227 25%	132 20%	162 21%	340 18%	287 27%	68 24%	81 31%	138 27%
													a	a	a	a	a
I experienced mental health problems that had no impact on my ability to carry out activities	304 10%	244 9%	22 13%	35 14%	9 17%	14 12%	11 15%	* 10%	70 10%	108 12%	79 12%	46 6%	172 9%	127 12%	38 14%	27 10%	62 12%
				a					d	d	d			a	a		a
I have not experienced any mental health problems in the past year	1642 54%	1428 55%	86 52%	122 48%	16 28%	66 54%	37 53%	3 83%	376 56%	501 54%	373 56%	392 51%	1132 60%	465 44%	115 41%	111 42%	239 47%
		d	d	d		d	d						bcde				
Prefer not to say	43 1%	35 1%	4 3%	2 1%	- -	1 1%	1 1%	- -	8 1%	10 1%	12 2%	12 2%	20 1%	19 2%	9 3%	5 2%	5 1%
														ae			

Citizens Advice – Loyalty penalty survey

D9. In the past year, have you experienced any mental health problems?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I experienced mental health problems that reduced my ability to carry out activities by a lot	374 12%	30 21% bdeh	51 13% d	75 14% d	33 7%	37 10%	85 14% dh	27 14% d	35 10%	149 10%	192 14% a	19 33% ab	374 36% bc	- -	- -
I experienced mental health problems that reduced my ability to carry out activities by a little	667 22%	41 28% gh	85 22% g	119 22% gh	109 24% gh	90 24% gh	135 23% gh	29 15% gh	59 17%	292 20%	335 24% a	18 32%	667 64% bc	- -	- -
I experienced mental health problems that had no impact on my ability to carry out activities	304 10%	13 9%	31 8%	48 9%	43 9%	39 11%	67 11%	21 11%	41 12%	137 9%	155 11%	5 8%	- -	304 100% ac	- -
I have not experienced any mental health problems in the past year	1642 54%	58 40%	210 55% a	282 53% a	265 58% af	195 53% a	306 51% a	117 60% af	209 60% acf	902 60% bc	693 50% c	14 24%	- -	- -	1642 100% ab
Prefer not to say	43 1%	2 1%	6 1%	12 2%	4 1%	7 2%	5 1%	2 1%	5 1%	16 1%	24 2%	2 3%	- -	- -	- -

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1395	127	372	351	272	226	47	499	623	273
Total	1345	253	332	292	238	159	72	585	530	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A phobia	218	44	62	49	38	20	5	107	87	25
	16%	18%	19%	17%	16%	12%	7%	18%	16%	11%
			efi	i				fi	i	
Dementia (including Alzheimer's)	37	4	19	11	3	-	-	22	14	-
	3%	2%	6%	4%	1%	-	-	4%	3%	-
		i	dehi	ei				ei	ei	
Psychosis	88	17	50	16	5	-	-	67	21	-
	7%	7%	15%	6%	2%	-	-	11%	4%	-
		dei	acdefhi	dei	ei			cdefhi	ei	
Schizophrenia	74	14	37	17	3	1	3	51	20	4
	6%	5%	11%	6%	1%	1%	4%	9%	4%	2%
		dei	cdehi	dei				dehi	de	
Alcohol or drug dependence	158	28	60	34	23	14	-	87	57	14
	12%	11%	18%	12%	10%	9%	-	15%	11%	6%
		f	cdefhi	fi	f	f		defhi	fi	
Seasonal affective disorder	157	15	36	41	34	16	16	51	74	31
	12%	6%	11%	14%	14%	10%	22%	9%	14%	14%
				ag	ag		abeg		ag	ag
Post-natal depression	50	6	27	13	3	-	-	34	16	-
	4%	3%	8%	4%	1%	-	-	6%	3%	-
		ei	acdefhi	dei				dehi	ei	
Attention deficit hyperactivity disorder (ADHD) or Attention deficit disorder (ADD)	25	2	14	8	1	-	-	16	8	-
	2%	1%	4%	3%	*	-	-	3%	2%	-
			dehi	dei				dei	i	
Depression	846	141	179	186	173	116	51	320	359	167
	63%	56%	54%	64%	73%	73%	71%	55%	68%	72%
				bg	abcg	abcg	bg		abg	abcg
Nervous breakdown	93	36	19	23	11	4	-	55	34	4
	7%	14%	6%	8%	5%	3%	-	9%	6%	2%
		bcdefhi	i	efi				bdefi	ei	
Anxiety disorder	599	121	141	123	108	80	25	263	232	105
	45%	48%	43%	42%	45%	50%	35%	45%	44%	46%
Obsessive compulsive disorder (OCD)	98	24	24	24	19	7	-	48	43	7
	7%	10%	7%	8%	8%	5%	-	8%	8%	3%
		fi	i	fi	fi			fi	fi	

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1395	127	372	351	272	226	47	499	623	273
Total	1345	253	332	292	238	159	72	585	530	231
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Panic attacks	342	72	74	69	69	49	10	146	138	59
	25%	29%	22%	24%	29%	31%	14%	25%	26%	26%
		f			f	bf				
An eating disorder	67	25	16	13	7	7	-	41	20	7
	5%	10%	5%	5%	3%	4%	-	7%	4%	3%
		bcdefhi						dhi		
Post-traumatic stress disorder (PTSD)	74	11	18	22	11	11	1	29	33	12
	6%	4%	5%	7%	5%	7%	1%	5%	6%	5%
Bipolar disorder (or 'manic depression')	51	6	17	16	5	7	-	23	21	7
	4%	2%	5%	5%	2%	5%	-	4%	4%	3%
			d	d						
A personality disorder	67	14	18	20	8	6	-	32	28	6
	5%	6%	5%	7%	3%	4%	-	5%	5%	3%
				i						
Any other anxiety disorder	87	17	21	9	20	13	7	38	29	20
	6%	7%	6%	3%	9%	8%	10%	7%	5%	9%
			c		c	c	c	c		c
Any other mental, emotional or neurological problem or condition	77	17	14	9	21	14	3	31	29	17
	6%	7%	4%	3%	9%	9%	4%	5%	6%	7%
				bc	bc					c
Other, please specify	32	7	3	5	8	9	2	9	12	10
	2%	3%	1%	2%	3%	5%	2%	2%	2%	4%
				b	bcgh					bcg
Prefer not to say	39	16	10	11	2	1	-	25	13	1
	3%	6%	3%	4%	1%	1%	-	4%	2%	*
		dehi	di	dei				dei	i	

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	d	
Significance Level: 95%																			
Unweighted Total	1395	62	188	199	185	110	78	139	133	134	58	109	1228	595	796	1237	20	19	85
Total	1345	54	168	194	171	108	111	125	109	131	62	112	1171	608	733	1137	32	40	97
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A phobia	218	12	28	40	28	14	18	15	17	17	12	18	188	82	136	196	5	3	10
	16%	22%	17%	20%	16%	13%	16%	12%	16%	13%	19%	16%	16%	13%	19%	17%	15%	8%	10%
			g												a				
Dementia (including Alzheimer's)	37	3	2	9	6	4	1	1	3	5	-	1	35	22	15	36	-	-	-
	3%	6%	1%	5%	3%	4%	1%	1%	2%	4%	-	1%	3%	4%	2%	3%	-	-	-
Psychosis	88	7	10	44	3	7	5	1	8	1	1	2	86	35	53	83	-	-	5
	7%	13%	6%	23%	2%	6%	4%	1%	7%	1%	1%	1%	7%	6%	7%	7%	-	-	5%
		dgijk	gi	bdefghijkl		gi			dgik				dgik						
Schizophrenia	74	9	7	22	11	2	4	5	3	3	5	3	67	29	44	64	-	2	5
	6%	17%	4%	11%	7%	2%	4%	4%	2%	3%	8%	2%	6%	5%	6%	6%	-	5%	5%
		bdefghijkl		beghijkl															
Alcohol or drug dependence	158	10	19	38	25	6	8	19	8	13	6	6	147	90	69	133	-	-	15
	12%	18%	11%	19%	15%	6%	7%	15%	7%	10%	9%	6%	13%	15%	9%	12%	-	-	16%
		ehk		befhijkl	ehk			ehk					ek	b					
Seasonal affective disorder	157	11	19	23	12	12	14	12	9	18	6	20	131	76	81	131	7	1	16
	12%	20%	11%	12%	7%	12%	13%	10%	9%	14%	10%	18%	11%	12%	11%	12%	21%	3%	16%
		dghl							d			dhl							
Post-natal depression	50	3	5	8	6	4	4	2	6	6	1	6	43	15	35	49	-	-	-
	4%	5%	3%	4%	3%	4%	3%	2%	5%	4%	1%	6%	4%	2%	5%	4%	-	-	-
									a										
Attention deficit hyperactivity disorder (ADHD) or Attention deficit disorder (ADD)	25	1	4	3	3	5	1	3	2	2	-	-	25	15	9	25	-	-	-
	2%	2%	2%	2%	2%	5%	1%	2%	2%	1%	-	-	2%	3%	1%	2%	-	-	-
						k													
Depression	846	35	107	96	108	67	75	84	66	96	34	77	735	398	445	680	26	22	87
	63%	66%	64%	50%	63%	62%	68%	67%	61%	73%	55%	68%	63%	65%	61%	60%	80%	55%	90%
		c	c	c	c	c	c	c	c	cdhjl		c	c						a
Nervous breakdown	93	3	12	20	12	8	9	6	10	4	2	7	84	45	47	72	1	6	14
	7%	5%	7%	10%	7%	8%	8%	5%	10%	3%	3%	7%	7%	7%	6%	6%	3%	14%	14%
				i					i										a

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	d	
Significance Level: 95%																			
Unweighted Total	1395	62	188	199	185	110	78	139	133	134	58	109	1228	595	796	1237	20	19	85
Total	1345	54	168	194	171	108	111	125	109	131	62	112	1171	608	733	1137	32	40	97
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Anxiety disorder	599 45%	22 41%	100 59%	59 31%	76 44%	41 38%	64 58%	54 43%	48 44%	56 43%	29 46%	50 45%	520 44%	246 41%	350 48%	487 43%	17 54%	20 49%	55 57%
		acdeghikl			c	cdegil			c	c	c	c	c	a					a
Obsessive compulsive disorder (OCD)	98 7%	3 6%	12 7%	4 2%	17 10%	9 9%	11 10%	13 10%	7 6%	10 7%	2 4%	10 9%	86 7%	43 7%	55 7%	80 7%	2 7%	4 10%	9 9%
		c			c	c	c	c	c	c	c	c	c						
Panic attacks	342 25%	5 10%	49 29%	36 19%	44 26%	26 24%	31 28%	42 34%	28 26%	41 31%	15 24%	24 21%	304 26%	134 22%	207 28%	280 25%	11 35%	8 21%	32 33%
		ac		a	a	a	ack	a	ac	a	a	ac	ac	a					
An eating disorder	67 5%	1 3%	7 4%	11 6%	8 5%	8 8%	6 6%	10 8%	8 8%	2 2%	1 1%	5 4%	62 5%	16 3%	50 7%	52 5%	1 3%	4 9%	10 10%
						i		i	i					3%	7%	5%	3%	9%	a
Post-traumatic stress disorder (PTSD)	74 6%	* 1%	10 6%	15 8%	15 9%	8 8%	3 3%	6 5%	8 7%	3 2%	2 3%	2 2%	70 6%	36 6%	37 5%	56 5%	1 2%	1 3%	13 14%
				aik	aik														a
Bipolar disorder (or 'manic depression')	51 4%	3 6%	5 3%	6 3%	5 3%	8 8%	5 4%	8 6%	7 6%	- -	2 3%	2 2%	47 4%	28 5%	23 3%	38 3%	- -	- -	10 10%
		i	i	i	i	ik	i	i	i		i		i						a
A personality disorder	67 5%	2 4%	4 3%	13 7%	10 6%	12 11%	7 6%	5 4%	9 8%	2 1%	- -	3 3%	64 5%	38 6%	27 4%	48 4%	- -	5 13%	8 9%
				ij		bgijkl			bij				i	b					
Any other anxiety disorder	87 6%	2 4%	8 5%	13 6%	13 8%	16 14%	11 10%	10 8%	7 7%	3 3%	1 1%	2 2%	84 7%	46 8%	41 6%	58 5%	4 13%	5 13%	17 18%
				k	abcijkl	ijk	ik					ik							a
Any other mental, emotional or neurological problem or condition	77 6%	1 1%	7 4%	11 6%	10 6%	8 8%	11 10%	5 4%	11 10%	5 4%	1 1%	6 6%	70 6%	37 6%	40 6%	56 5%	3 9%	1 1%	13 14%
						aj	abj												a
Other, please specify	32 2%	- -	5 3%	6 3%	1 1%	4 4%	1 1%	7 6%	3 3%	1 *	1 1%	2 2%	29 2%	14 2%	18 2%	26 2%	2 5%	1 3%	1 2%
							dil												



Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	d	
Unweighted Total	1395	62	188	199	185	110	78	139	133	134	58	109	1228	595	796	1237	20	19	85
Total	1345	54	168	194	171	108	111	125	109	131	62	112	1171	608	733	1137	32	40	97
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Prefer not to say	39	-	2	9	8	4	-	4	3	2	7	*	32	25	14	31	-	8	-
	3%	-	1%	5%	5%	4%	-	3%	3%	1%	11%	*	3%	4%	2%	3%	-	20%	-
			bk	bk							abfghikl		b						

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1395	1190	81	120	39	51	28	2	500	425	177	293	843	520	133	137	250
Total	1345	1134	76	129	40	54	33	1	291	410	283	361	728	565	154	148	263
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A phobia	218 16%	193 17%	8 11%	17 13%	3 7%	11 19%	4 11%	- -	49 17%	66 16%	52 18%	52 14%	131 18% bd	75 13%	27 17% d	12 8%	37 14%
Dementia (including Alzheimer's)	37 3%	31 3%	1 1%	5 4%	3 8%	2 3%	- -	- -	11 4% b	4 1%	11 4% b	11 3% b	34 5% bcde	3 1%	1 1%	1 1%	1 *
Psychosis	88 7%	79 7%	4 5%	5 4%	2 6%	1 1%	2 7%	- -	18 6% b	10 2%	17 6% b	43 12% abc	67 9% be	19 3%	7 4%	7 5%	6 2%
Schizophrenia	74 6%	65 6%	3 4%	6 4%	3 8%	* 1%	2 5%	- -	15 5% b	10 2%	20 7% b	30 8% b	55 8% bce	16 3%	4 2%	7 5%	5 2%
Alcohol or drug dependence	158 12%	135 12%	9 12%	14 11%	6 15%	4 8%	4 11%	- -	31 11%	30 7%	35 12% b	63 17% ab	96 13% e	60 11%	19 12%	20 14%	20 8%
Seasonal affective disorder	157 12%	136 12%	4 5%	17 13%	9 23% ab	5 9%	3 8%	- -	37 13%	37 9%	35 12%	48 13%	96 13% e	57 10%	23 15% e	13 9%	20 8%
Post-natal depression	50 4%	36 3%	1 2%	12 10% ab	3 8%	8 15% ab	1 4%	- -	15 5% b	10 2%	11 4%	14 4%	28 4%	21 4%	9 6%	5 3%	7 3%
Attention deficit hyperactivity disorder (ADHD) or Attention deficit disorder (ADD)	25 2%	23 2%	- -	2 1%	* 1%	1 1%	* 1%	- -	14 5% bcd	5 1%	2 1%	3 1%	20 3% b	4 1%	- -	2 1%	2 1%
Depression	846 63%	713 63%	49 65%	81 63%	23 58%	36 67%	22 65%	* 57%	152 52%	268 65% a	176 62% a	250 69% a	383 53%	431 76% a	116 75% a	115 78% a	200 76% a
Nervous breakdown	93 7%	64 6%	12 16% a	17 13% a	9 23% ae	4 7%	3 10%	- -	26 9%	24 6%	20 7%	24 7%	44 6%	47 8%	8 5%	15 10%	24 9%
Anxiety disorder	599 45%	538 47% bce	23 30%	37 29%	17 41% e	11 20%	10 30%	- -	126 43%	190 46%	114 40%	170 47%	270 37%	310 55% a	88 57% a	71 48% a	151 58% a

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1395	1190	81	120	39	51	28	2	500	425	177	293	843	520	133	137	250
Total	1345	1134	76	129	40	54	33	1	291	410	283	361	728	565	154	148	263
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Obsessive compulsive disorder (OCD)	98 7%	89 8% b	1 1%	9 7% b	2 6%	3 6%	3 8%	- -	22 7%	30 7%	20 7%	26 7%	53 7%	44 8%	16 10%	9 6%	19 7%
Panic attacks	342 25%	290 26%	21 28%	29 23%	12 29%	8 14%	9 28%	1 100%	68 23%	104 25%	77 27%	94 26%	157 22%	175 31% a	54 35% a	52 35% a	69 26%
An eating disorder	67 5%	52 5%	5 6%	11 9% a	5 12% a	1 2%	5 16%	- -	23 8% cd	22 5%	7 3%	15 4%	27 4%	38 7% a	7 4%	10 7%	21 8% a
Post-traumatic stress disorder (PTSD)	74 6%	54 5%	5 7%	14 11% a	9 22% abe	1 2%	4 13%	- -	21 7% b	15 4%	18 6%	20 6%	37 5%	36 6%	6 4%	18 12% abce	12 4%
Bipolar disorder (or 'manic depression')	51 4%	41 4%	3 4%	7 5% ae	5 13%	- -	2 5%	- -	11 4% b	5 1%	16 6% b	19 5% b	15 2%	30 5% a	8 5% a	8 5% a	14 5% a
A personality disorder	67 5%	54 5% b	- -	11 9% b	5 13% ab	3 5% b	3 8%	- -	13 5%	17 4%	17 6%	19 5%	28 4%	39 7% a	4 2%	12 8% ac	23 9% ac
Any other anxiety disorder	87 6%	72 6%	6 8%	9 7%	4 11%	2 4%	2 7%	* 43%	20 7%	25 6%	10 3%	33 9% c	37 5%	47 8% a	17 11% a	9 6%	21 8%
Any other mental, emotional or neurological problem or condition	77 6%	66 6%	3 5%	8 6%	3 8%	1 1%	4 12%	- -	18 6%	18 4%	15 5%	27 7%	36 5%	40 7%	10 7%	11 8%	18 7%
Other, please specify	32 2%	27 2%	4 6% c	1 * -	- -	- -	1 2%	- -	7 2%	13 3%	2 1%	10 3%	17 2%	13 2%	3 2%	1 1%	8 3%
Prefer not to say	39 3%	33 3%	1 1%	4 3%	1 2%	3 5%	1 3%	- -	10 4% d	24 6% cd	3 1%	1 * -	25 3% be	7 1%	4 2%	1 1%	3 1%

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	*c
Unweighted Total	1395	72	148	214	180	169	308	108	196	544	803	24	1070	325	-
Total	1345	84	167	243	185	166	287	77	136	578	682	41	1041	304	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
A phobia	218	11	22	34	28	20	57	17	29	88	117	5	164	54	-
	16%	13%	13%	14%	15%	12%	20%	23%	21%	15%	17%	11%	16%	18%	-
							e	ce	e						
Dementia (including Alzheimer's)	37	-	1	2	6	2	14	3	8	10	27	-	34	3	-
	3%	-	1%	1%	3%	1%	5%	4%	6%	2%	4%	-	3%	1%	-
							bce		abce		a		b		
Psychosis	88	4	3	10	5	11	39	6	9	18	63	3	86	2	-
	7%	5%	2%	4%	3%	7%	14%	7%	7%	3%	9%	8%	8%	1%	-
						b	abcdeh	b	b		a		b		
Schizophrenia	74	3	5	14	3	11	28	6	5	28	43	1	69	5	-
	6%	4%	3%	6%	1%	7%	10%	8%	3%	5%	6%	2%	7%	2%	-
				d		d	bdh	d					b		
Alcohol or drug dependence	158	15	9	20	18	16	52	17	12	56	95	-	145	13	-
	12%	17%	6%	8%	10%	9%	18%	22%	9%	10%	14%	-	14%	4%	-
		bch					bcdeh	bcdeh			a		b		
Seasonal affective disorder	157	8	19	31	18	17	42	11	12	65	89	-	129	27	-
	12%	10%	11%	13%	10%	10%	15%	14%	8%	11%	13%	-	12%	9%	-
							h								
Post-natal depression	50	1	4	10	4	5	14	5	7	15	34	-	35	14	-
	4%	1%	2%	4%	2%	3%	5%	6%	5%	3%	5%	-	3%	5%	-
											a				
Attention deficit hyperactivity disorder (ADHD) or Attention deficit disorder (ADD)	25	-	-	2	5	1	6	6	4	3	21	*	23	1	-
	2%	-	-	1%	3%	*	2%	8%	3%	1%	3%	1%	2%	*	-
				b			abcdefh		b		a		b		
Depression	846	70	135	163	126	105	129	48	70	408	394	21	678	168	-
	63%	83%	81%	67%	68%	63%	45%	62%	52%	71%	58%	51%	65%	55%	-
		cdefgh	cdefgh	fh	fh	fh		f		b			b		
Nervous breakdown	93	12	16	17	15	6	11	5	12	34	48	6	80	13	-
	7%	14%	9%	7%	8%	4%	4%	6%	9%	6%	7%	15%	8%	4%	-
		ef	ef		f			f					b		
Anxiety disorder	599	48	87	113	75	78	110	35	52	299	264	22	505	95	-
	45%	57%	52%	47%	41%	47%	38%	46%	38%	52%	39%	54%	48%	31%	-
		dfh	dfh							b			b		

Citizens Advice – Loyalty penalty survey

D10. And which of the following, if any, have you experienced in the past 3 years?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	*c
Unweighted Total	1395	72	148	214	180	169	308	108	196	544	803	24	1070	325	-
Total	1345	84	167	243	185	166	287	77	136	578	682	41	1041	304	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Obsessive compulsive disorder (OCD)	98 7%	6 7%	22 13% cdf	16 7%	12 7%	11 7%	11 4%	8 10% f	12 9% f	41 7%	47 7%	9 21%	80 8%	18 6%	-
Panic attacks	342 25%	23 27%	53 32% dfh	85 35% defh	32 17%	42 25%	58 20%	21 28% d	29 21%	165 29% b	147 22%	17 41%	293 28% b	50 16%	-
An eating disorder	67 5%	9 10% cde	13 8% cde	7 3%	5 3%	4 3%	16 5%	6 8% cde	8 6%	30 5%	30 4%	6 13%	56 5%	11 4%	-
Post-traumatic stress disorder (PTSD)	74 6%	11 13% cef	10 6%	11 5%	12 6%	3 2%	11 4%	7 9% e	9 7% e	22 4%	49 7% a	2 6%	67 6% b	7 2%	-
Bipolar disorder (or 'manic depression')	51 4%	9 10% cdf	7 4% f	10 4% f	6 3%	7 4% f	3 1%	3 4% f	6 4% f	29 5% b	19 3%	-	50 5% b	2 1%	-
A personality disorder	67 5%	8 9% e	12 7% e	10 4%	12 7% e	2 1%	12 4%	4 5%	8 6% e	32 5%	29 4%	4 10%	56 5%	11 4%	-
Any other anxiety disorder	87 6%	10 12% befh	7 4%	23 9% f	13 7%	8 5%	11 4%	8 10% f	7 5%	39 7%	41 6%	6 14%	73 7%	15 5%	-
Any other mental, emotional or neurological problem or condition	77 6%	8 10% f	12 7%	19 8% f	8 4%	7 5%	11 4%	7 9% f	6 4%	33 6%	43 6%	* 1%	69 7% b	8 3%	-
Other, please specify	32 2%	3 3%	6 4% f	3 1%	5 3%	2 1%	3 1%	1 2%	9 7% cef	17 3%	15 2%	-	24 2%	8 3%	-
Prefer not to say	39 3%	1 1%	4 2%	5 2%	6 3%	4 3%	13 5%	3 4%	3 2%	9 2%	22 3% a	1 4%	35 3%	5 2%	-

Citizens Advice – Loyalty penalty survey

Q1. When did you begin your current contract for each of the following services? Summary Table

BASE: All respondents

		Service							
		Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
		a	b	c	d	e	f	g	h
Significance Level: 95%									
Unweighted Total		3030	3030	3030	3030	3030	3030	3030	3030
Total		3030	3030	3030	3030	3030	3030	3030	3030
		100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	725 24%	524 17%	592 20%	563 19%	877 29%	166 5%	251 8%	86 3%
		bcd fgh	fgh	b fgh	fgh	a b c d f g h	h	f h	
1-2 years ago	(1.5)	526 17%	472 16%	657 22%	573 19%	435 14%	218 7%	330 11%	172 6%
		e f g h	f g h	a b c d e f g h	b e f g h	f g h	h	f h	
2-3 years ago	(2.5)	385 13%	288 9%	339 11%	351 12%	231 8%	253 8%	277 9%	167 6%
		b e f g h	e h	b e f g h	b e f g h	h	h	e h	
3-4 years ago	(3.5)	234 8%	125 4%	159 5%	270 9%	163 5%	180 6%	231 8%	98 3%
		b c e f h		b h	b c e f h	b h	b h	b c e f h	
4-5 years ago	(4.5)	181 6%	120 4%	155 5%	259 9%	131 4%	226 7%	265 9%	98 3%
		b e h		b h	a b c e h	h	a b c e h	a b c e h	
5-10 years ago	(7.5)	245 8%	112 4%	174 6%	389 13%	150 5%	414 14%	365 12%	127 4%
		b c e h		b h	a b c e h	b	a b c e h	a b c e h	
10-15 years ago	(12.5)	141 5%	55 2%	101 3%	190 6%	71 2%	290 10%	203 7%	122 4%
		b c e		b e	a b c e h		a b c d e g h	a b c e h	b e
15+ years ago	(22.5)	277 9%	53 2%	80 3%	161 5%	198 7%	1122 37%	526 17%	253 8%
		b c d e		b	b c	b c d	a b c d e g h	a b c d e h	b c d e
Not applicable - I don't have a contract for this service		230 8%	1243 41%	744 25%	211 7%	695 23%	121 4%	525 17%	1855 61%
		f	a c d e f g	a d f g	f	a d f g		a d f	a b c d e f g
Don't know		85 3%	37 1%	28 1%	63 2%	78 3%	40 1%	57 2%	50 2%
		b c f g h			b c f	b c f h		b c	c
Net: Under 5 years		2051 68%	1530 50%	1903 63%	2017 67%	1838 61%	1042 34%	1354 45%	623 21%
		b c e f g h	f g h	b f g h	b c e f g h	b f g h	h	f h	

Citizens Advice – Loyalty penalty survey

Q1. When did you begin your current contract for each of the following services? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	3030	3030	3030	3030	3030	3030	3030	3030
Total	3030	3030	3030	3030	3030	3030	3030	3030
	100%	100%	100%	100%	100%	100%	100%	100%
Net: 5-10 years	245 8%	112 4%	174 6%	389 13%	150 5%	414 14%	365 12%	127 4%
	bceh		bh	abceh	b	abceh	abceh	
Net: 10+ years	418 14%	108 4%	181 6%	351 12%	268 9%	1412 47%	729 24%	375 12%
	bcde		b	bce	bc	abcdegh	abcdeh	bce
Base for stats	2714	1749	2258	2757	2257	2869	2448	1124
Mean Score	5.01	3.08	3.44	4.73	4.11	12.08	8.34	8.60
	bce		b	bce	bc	abcdegh	abcde	abcde
Standard Deviation	6.609	4.283	4.631	5.501	6.266	8.890	8.058	8.204
Standard Error	.125	.102	.097	.104	.128	.165	.162	.228
Error variance	.02	.01	.01	.01	.02	.03	.03	.05

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	725	34	96	128	162	138	167	130	290	305
		24%	9%	19%	24%	31%	30%	26%	15%	27%	28%
				ag	ag	abcg	abcg	abg	a	abg	abcg
1-2 years ago	(1.5)	526	67	97	101	96	68	97	164	197	165
		17%	18%	19%	19%	18%	15%	15%	19%	18%	15%
				ei					i	i	
2-3 years ago	(2.5)	385	63	100	78	53	40	52	163	130	92
		13%	17%	20%	14%	10%	9%	8%	19%	12%	8%
			defi	cdefhi	defi				cdefhi	efi	
3-4 years ago	(3.5)	234	31	56	72	24	22	29	87	96	50
		8%	8%	11%	13%	5%	5%	5%	10%	9%	5%
			i	defi	defhi				defi	defi	
4-5 years ago	(4.5)	181	4	43	44	34	28	28	47	78	56
		6%	1%	8%	8%	6%	6%	4%	5%	7%	5%
				afgi	afgi	a	a	a	a	afi	a
5-10 years ago	(7.5)	245	16	37	42	37	37	76	53	79	113
		8%	4%	7%	8%	7%	8%	12%	6%	7%	10%
								abcdegh			abdgh
10-15 years ago	(12.5)	141	11	13	24	42	25	26	24	66	51
		5%	3%	3%	4%	8%	6%	4%	3%	6%	5%
						abcfgi	bg			bg	bg
15+ years ago	(22.5)	277	1	3	22	56	71	125	5	77	195
		9%	*	1%	4%	11%	16%	20%	1%	7%	18%
					abg	abcgh	abcdgh	abcdgh		abcg	abcdgh
Not applicable - I don't have a contract for this service		230	105	47	24	18	18	19	152	42	36
		8%	29%	9%	4%	3%	4%	3%	17%	4%	3%
			bdefghi	cdefhi					bdefhi		
Don't know		85	36	12	11	5	6	15	49	16	21
		3%	10%	2%	2%	1%	1%	2%	6%	1%	2%
			bdefghi	d					bdefhi		
Net: Under 5 years		2051	198	393	423	369	295	374	591	792	668
		68%	54%	78%	78%	70%	65%	59%	68%	74%	62%
				adefgi	adefgi	afi	af		afi	aefgi	
Net: 5-10 years		245	16	37	42	37	37	76	53	79	113
		8%	4%	7%	8%	7%	8%	12%	6%	7%	10%
								abcdegh			abdgh



Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	418	13	16	45	98	96	150	29	143	247
	14%	3%	3%	8%	19%	21%	24%	3%	13%	23%
				abg	abcgh	abcgh	abcgh		abcg	abcgh
Base for stats	2714	226	446	510	504	428	600	672	1014	1028
Mean Score	5.01	3.05	3.01	3.83	5.27	6.21	7.14	3.02	4.55	6.75
				bg	abcgh	abcdgh	abcdgh		abcg	abcdgh
Standard Deviation	6.609	3.181	3.023	4.850	6.979	7.897	8.403	3.075	6.044	8.205
Standard Error	.125	.299	.134	.195	.297	.314	.436	.123	.177	.259
Error variance	.02	.09	.02	.04	.09	.10	.19	.02	.03	.07

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	725	26	86	81	110	61	89	69	56	58	27	62	636	371	353	630	30	11	40
		24%	21%	25%	19%	26%	23%	31%	25%	25%	23%	18%	24%	24%	24%	24%	17%	21%	31%	
					c			cijl					c					b		
1-2 years ago	(1.5)	526	39	66	66	75	43	48	45	35	44	19	44	462	266	260	474	20	6	16
		17%	31%	19%	16%	17%	16%	16%	16%	17%	13%	17%	18%	17%	17%	18%	11%	12%	12%	
			bcdefghijkl																	
2-3 years ago	(2.5)	385	23	40	67	32	42	30	23	27	35	33	35	317	195	189	338	18	11	11
		13%	18%	12%	16%	7%	16%	10%	8%	12%	14%	22%	14%	12%	13%	13%	13%	10%	21%	9%
			d	d	dgl	dg				d	dg	bdfghijkl	dg	d						
3-4 years ago	(3.5)	234	4	19	36	48	17	16	28	16	26	5	19	210	119	114	213	4	-	8
		8%	3%	6%	9%	11%	7%	5%	10%	7%	10%	3%	7%	8%	8%	8%	8%	2%	-	6%
					j	abefjl			abj		abj			j			b			
4-5 years ago	(4.5)	181	12	14	24	24	14	18	23	17	16	7	12	163	101	79	170	7	-	1
		6%	10%	4%	6%	6%	6%	6%	9%	7%	6%	4%	5%	6%	7%	5%	7%	4%	-	1%
			b						b								d			
5-10 years ago	(7.5)	245	7	27	35	30	23	23	24	23	18	15	20	211	132	113	204	29	1	7
		8%	6%	8%	8%	7%	9%	8%	9%	10%	7%	10%	8%	8%	9%	8%	8%	16%	1%	5%
																	ad			
10-15 years ago	(12.5)	141	2	15	25	19	13	16	17	7	14	7	6	128	69	71	106	13	-	16
		5%	1%	5%	6%	4%	5%	6%	6%	3%	5%	5%	2%	5%	4%	5%	4%	7%	-	12%
					ak				ak										a	
15+ years ago	(22.5)	277	8	24	46	41	18	24	22	15	20	24	35	218	139	138	214	36	1	14
		9%	6%	7%	11%	10%	7%	8%	8%	7%	8%	16%	14%	8%	9%	9%	8%	20%	2%	11%
					b						abdefghil	abeghil					a			
Not applicable - I don't have a contract for this service		230	4	40	25	40	21	20	15	21	18	11	16	204	106	124	177	13	22	11
		8%	3%	12%	6%	9%	8%	7%	6%	9%	7%	7%	6%	8%	7%	8%	7%	8%	42%	9%
				acgkl		a			a											
Don't know		85	*	13	13	10	9	7	9	7	8	1	8	77	34	50	64	8	1	6
		3%	*	4%	3%	2%	3%	3%	3%	3%	3%	1%	3%	3%	2%	3%	2%	5%	2%	5%

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	2051	104	225	274	289	178	200	188	150	180	91	172	1788	1052	995	1825	80	28	76
	68%	83%	66%	66%	67%	68%	69%	68%	67%	70%	61%	67%	68%	69%	67%	70%	44%	53%	59%
		bcdefghijkl														bd	b		
Net: 5-10 years	245	7	27	35	30	23	23	24	23	18	15	20	211	132	113	204	29	1	7
	8%	6%	8%	8%	7%	9%	8%	9%	10%	7%	10%	8%	8%	9%	8%	8%	16%	1%	5%
																	ad		
Net: 10+ years	418	10	39	71	60	31	40	39	23	34	31	41	346	208	209	319	49	1	29
	14%	8%	11%	17%	14%	12%	14%	14%	10%	13%	21%	16%	13%	14%	14%	12%	27%	2%	23%
				abhl							abdehil	ah				a		a	
Base for stats	2714	121	291	380	379	232	263	251	196	232	136	233	2345	1392	1317	2349	158	30	113
Mean Score	5.01	3.73	4.47	5.67	5.03	4.62	4.72	4.97	4.53	4.78	6.61	5.66	4.85	4.98	5.04	4.70	8.39	2.18	5.86
				abhl						abdefghil	ab						ad		
Standard Deviation	6.609	5.433	6.177	7.000	6.763	6.046	6.471	6.307	5.985	6.264	7.866	7.559	6.412	6.545	6.685	6.317	8.396	3.682	7.406
Standard Error	.125	.488	.337	.360	.330	.392	.477	.392	.386	.393	.658	.514	.130	.181	.174	.126	.885	.868	.733
Error variance	.02	.24	.11	.13	.11	.15	.23	.15	.15	.15	.43	.26	.02	.03	.03	.02	.78	.75	.54

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	725	628	43	49	11	18	19	188	236	147	155	494	222	39	71	113
		24%	24%	26%	19%	19%	15%	27%	28%	26%	22%	20%	26%	21%	14%	27%	22%
		e	e				e		cd	d			bc	c		c	c
1-2 years ago	(1.5)	526	458	26	40	6	22	12	126	170	124	106	348	166	42	37	87
		17%	18%	15%	16%	11%	18%	16%	19%	18%	19%	14%	19%	16%	15%	14%	17%
								*	d	d	d						
2-3 years ago	(2.5)	385	336	20	27	5	15	7	83	132	76	95	230	147	36	28	84
		13%	13%	12%	11%	10%	12%	10%	12%	14%	11%	12%	12%	14%	13%	11%	16%
								-									ad
3-4 years ago	(3.5)	234	190	18	25	8	13	5	53	68	58	55	140	93	25	19	49
		8%	7%	11%	10%	14%	10%	6%	8%	7%	9%	7%	7%	9%	9%	7%	10%
4-5 years ago	(4.5)	181	154	8	19	4	8	5	53	50	43	35	122	57	16	16	25
		6%	6%	5%	8%	8%	7%	7%	8%	5%	6%	5%	6%	5%	6%	6%	5%
									bd								
5-10 years ago	(7.5)	245	216	10	18	3	11	4	59	58	51	76	147	96	39	28	28
		8%	8%	6%	7%	5%	10%	5%	9%	6%	8%	10%	8%	9%	14%	11%	6%
								-	b			b		e	abe	e	
10-15 years ago	(12.5)	141	117	9	15	6	6	3	23	42	26	51	81	58	20	16	21
		5%	5%	5%	6%	12%	5%	4%	3%	5%	4%	7%	4%	6%	7%	6%	4%
					a			-				a			a		
15+ years ago	(22.5)	277	258	11	7	2	2	4	43	72	63	101	198	77	36	21	20
		9%	10%	6%	3%	4%	1%	5%	6%	8%	9%	13%	11%	7%	13%	8%	4%
			ce	e				-			a	ab	be	e	be	e	
Not applicable - I don't have a contract for this service	230	176	16	37	9	17	11	1	27	79	59	65	82	101	17	21	63
	8%	7%	10%	15%	16%	14%	15%	14%	4%	9%	9%	9%	4%	10%	6%	8%	12%
				a	a	a	a			a	a	a		a		a	ac
Don't know	85	63	7	15	2	10	3	-	21	16	21	27	37	32	9	5	18
	3%	2%	4%	6%	3%	8%	4%	-	3%	2%	3%	4%	2%	3%	3%	2%	4%
			a		a							b					a
Net: Under 5 years	2051	1767	114	160	34	75	47	3	504	655	448	445	1334	686	158	171	358
	68%	68%	68%	63%	61%	62%	66%	86%	75%	71%	67%	58%	71%	65%	57%	65%	70%
									cd	d	d		bc	c		c	
Net: 5-10 years	245	216	10	18	3	11	4	-	59	58	51	76	147	96	39	28	28
	8%	8%	6%	7%	5%	10%	5%	-	9%	6%	8%	10%	8%	9%	14%	11%	6%
									b			b		e	abe	e	

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	418	375	20	22	9	8	6	-	65	113	88	152	279	135	57	37	41
	14%	14%	12%	9%	15%	6%	9%	-	10%	12%	13%	20%	15%	13%	20%	14%	8%
		ce									a	abc	e	e	abe	e	
Base for stats	2714	2358	144	200	45	94	57	3	628	826	587	673	1760	917	253	237	427
Mean Score	5.01	5.13	4.43	4.06	4.92	3.79	3.90	3.05	4.14	4.52	5.04	6.39	5.08	4.89	6.68	5.02	3.75
		c									a	abc	e	e	abde	e	
Standard Deviation	6.609	6.765	5.991	4.874	5.561	4.026	5.657	1.975	5.680	6.253	6.663	7.525	6.831	6.185	7.276	6.377	5.019
Standard Error	.125	.137	.486	.341	.786	.405	.800	.883	.176	.213	.352	.325	.155	.214	.504	.439	.247
Error variance	.02	.02	.24	.12	.62	.16	.64	.78	.03	.05	.12	.11	.02	.05	.25	.19	.06

Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	725	38	84	103	112	92	141	52	103	365	343	10	206	75	437
		24%	26%	22%	19%	25%	25%	24%	27%	29%	24%	24%	17%	20%	25%	27%
						c		c	bcf					a		
1-2 years ago	(1.5)	526	27	51	96	67	68	122	37	58	233	281	3	176	78	267
		17%	19%	13%	18%	15%	18%	20%	19%	17%	16%	20%	5%	17%	26%	16%
							bd					ac			ac	
2-3 years ago	(2.5)	385	10	46	52	80	42	89	24	42	161	203	6	170	38	172
		13%	7%	12%	10%	18%	11%	15%	12%	12%	11%	15%	11%	16%	12%	10%
						abceh		ac				a		c		
3-4 years ago	(3.5)	234	4	24	35	35	36	60	16	24	104	124	3	98	26	105
		8%	3%	6%	6%	8%	10%	10%	8%	7%	7%	9%	5%	9%	9%	6%
						a	abc					a		c		
4-5 years ago	(4.5)	181	6	14	39	29	14	37	15	27	82	94	1	66	19	94
		6%	4%	4%	7%	6%	4%	6%	8%	8%	5%	7%	1%	6%	6%	6%
					be			be	be							
5-10 years ago	(7.5)	245	10	35	45	35	31	41	19	30	128	109	-	72	21	149
		8%	7%	9%	8%	8%	8%	7%	10%	9%	9%	8%	-	7%	7%	9%
														a		a
10-15 years ago	(12.5)	141	8	15	27	27	15	23	12	14	83	49	4	54	8	79
		5%	5%	4%	5%	6%	4%	4%	6%	4%	6%	4%	7%	5%	3%	5%
											b			b		
15+ years ago	(22.5)	277	14	57	81	29	29	35	12	20	180	89	-	52	18	204
		9%	10%	15%	15%	6%	8%	6%	6%	6%	12%	6%	-	5%	6%	12%
				defgh	defgh						bc					ab
Not applicable - I don't have a contract for this service	230	17	44	37	28	33	40	4	28	116	74	24	107	15	97	
	8%	12%	12%	7%	6%	9%	7%	2%	8%	8%	5%	43%	10%	5%	6%	
		dfg	cdfg	g	g	g	g		g	b		ab	bc			
Don't know	85	10	13	22	12	8	11	5	5	43	33	5	41	6	37	
	3%	7%	3%	4%	3%	2%	2%	3%	1%	3%	2%	10%	4%	2%	2%	
		defh		fh								ab	c			
Net: Under 5 years	2051	86	219	325	324	252	449	144	253	945	1045	23	716	236	1076	
	68%	59%	57%	61%	71%	69%	75%	73%	72%	63%	75%	40%	69%	78%	66%	
					abc	bc	abce	abc	abc	c	ac			ac		
Net: 5-10 years	245	10	35	45	35	31	41	19	30	128	109	-	72	21	149	
	8%	7%	9%	8%	8%	8%	7%	10%	9%	9%	8%	-	7%	7%	9%	
													a		a	



Citizens Advice – Loyalty penalty survey

Q1_1. Energy (gas and electricity): When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	418	22	72	108	56	44	58	24	34	263	138	4	105	26	283
	14%	15%	19%	20%	12%	12%	10%	12%	10%	18%	10%	7%	10%	9%	17%
			defgh	defgh						b					ab
Base for stats	2714	117	326	477	415	327	547	187	318	1336	1292	27	893	283	1508
Mean Score	5.01	5.27	6.48	6.52	4.51	4.63	4.08	4.44	4.08	5.77	4.17	3.38	4.26	3.85	5.66
			defgh	defgh						b					ab
Standard Deviation	6.609	7.217	7.919	7.818	5.879	6.300	5.566	5.742	5.595	7.309	5.691	4.132	5.443	5.503	7.312
Standard Error	.125	.701	.461	.389	.299	.348	.231	.375	.260	.211	.145	.924	.175	.314	.190
Error variance	.02	.49	.21	.15	.09	.12	.05	.14	.07	.04	.02	.85	.03	.10	.04

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	524 17%	80 22% b	68 14%	100 18% b	92 18%	76 17%	107 17%	148 17%	192 18% b	184 17%
1-2 years ago	(1.5)	472 16%	78 21% cefh	107 21% cdefhi	79 15% i	87 16% efi	52 11%	69 11%	186 21% cdefhi	166 15% efi	121 11%
2-3 years ago	(2.5)	288 9%	40 11%	71 14% cdefhi	53 10%	45 9%	34 7%	45 7%	111 13% defhi	99 9%	78 7%
3-4 years ago	(3.5)	125 4%	11 3%	29 6% de	27 5%	17 3%	13 3%	28 4%	41 5%	44 4%	41 4%
4-5 years ago	(4.5)	120 4%	18 5%	28 6% efi	23 4%	20 4%	14 3%	18 3%	46 5% i	43 4%	32 3%
5-10 years ago	(7.5)	112 4%	6 2%	17 3%	15 3%	20 4%	26 6% acgh	28 4%	23 3%	35 3%	54 5% acgh
10-15 years ago	(12.5)	55 2%	- -	5 1%	11 2% g	9 2%	8 2% g	21 3% abg	5 1%	20 2% g	29 3% abg
15+ years ago	(22.5)	53 2%	- -	4 1%	8 2% g	13 3% abg	11 2% abg	16 3% abg	4 * g	22 2% g	27 2% abg
Not applicable - I don't have a contract for this service		1243 41%	131 36%	170 34%	223 41% bg	214 41% bg	213 47% abcdgh	292 46% abg	302 35%	437 41% bg	505 47% abcdgh
Don't know		37 1%	3 1%	5 1%	5 1%	10 2%	5 1%	9 1%	8 1%	15 1%	14 1%
Net: Under 5 years		1530 50%	227 62% cdefhi	303 60% cdefhi	282 52% efi	261 50% efi	190 42%	267 42%	530 61% cdefhi	543 51% efi	456 42%
Net: 5-10 years		112 4%	6 2%	17 3%	15 3%	20 4%	26 6% acgh	28 4%	23 3%	35 3%	54 5% acgh
Net: 10+ years		108 4%	- -	9 2%	20 4% ag	23 4% abg	19 4% abg	38 6% abg	9 1%	42 4% abg	57 5% abg

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	1749	233	330	316	303	234	333	563	620	567
Mean Score	3.08	1.80	2.69	2.97	3.30	3.61	3.89	2.32	3.13	3.78
		a	a	ag	abg	abg	abcgh	a	ag	abcgh
Standard Deviation	4.283	1.477	3.069	4.137	4.850	5.006	5.316	2.571	4.500	5.188
Standard Error	.102	.135	.154	.210	.267	.270	.373	.113	.168	.222
Error variance	.01	.02	.02	.04	.07	.07	.14	.01	.03	.05

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

		Region												Gender		Working status				
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	524	24	57	83	73	37	58	49	29	35	30	46	447	263	259	443	28	17	23
		17%	20%	17%	20%	17%	14%	20%	18%	13%	14%	21%	18%	17%	17%	17%	17%	16%	31%	18%
					hi								h							
1-2 years ago	(1.5)	472	33	57	65	69	37	34	53	42	34	19	29	424	260	211	423	20	11	16
		16%	26%	17%	16%	16%	14%	12%	19%	19%	13%	13%	11%	16%	17%	14%	16%	11%	21%	12%
			bdefijkl					fk	fk					b						
2-3 years ago	(2.5)	288	17	36	66	36	20	14	21	15	31	9	22	257	148	139	263	10	2	9
		9%	14%	11%	16%	8%	8%	5%	8%	7%	12%	6%	9%	10%	10%	9%	10%	5%	3%	7%
			fhj	f	bdefghijkl									f						
3-4 years ago	(3.5)	125	7	9	17	16	10	10	9	6	18	6	18	102	68	56	109	9	-	2
		4%	5%	2%	4%	4%	4%	4%	3%	3%	7%	4%	7%	4%	4%	4%	4%	5%	-	2%
										bhl			bhl							
4-5 years ago	(4.5)	120	3	6	24	16	11	14	12	9	15	4	8	109	64	55	105	5	1	6
		4%	2%	2%	6%	4%	4%	5%	5%	4%	6%	3%	3%	4%	4%	4%	4%	3%	3%	5%
					b		b	b	b		b			b						
5-10 years ago	(7.5)	112	5	15	21	17	9	10	9	12	4	3	6	103	68	43	97	5	-	6
		4%	4%	5%	5%	4%	4%	3%	3%	5%	2%	2%	2%	4%	4%	3%	4%	3%	-	5%
				i	i					i				b						
10-15 years ago	(12.5)	55	1	5	9	5	8	5	7	5	4	2	4	49	28	27	43	8	-	1
		2%	1%	2%	2%	1%	3%	2%	2%	2%	1%	1%	2%	2%	2%	2%	2%	4%	-	1%
15+ years ago	(22.5)	53	1	3	9	7	4	9	4	2	4	6	4	42	20	33	43	8	-	1
		2%	1%	1%	2%	2%	2%	3%	1%	1%	2%	4%	2%	2%	1%	2%	2%	4%	-	1%
								b			bdlh						a			
Not applicable - I don't have a contract for this service		1243	35	150	119	183	125	134	108	101	109	65	116	1063	600	642	1036	85	22	60
		41%	28%	44%	29%	43%	48%	46%	39%	45%	42%	44%	45%	40%	39%	43%	40%	47%	42%	47%
				ac		ac	acgl	ac	ac	ac	ac	ac	ac	ac	a					
Don't know		37	-	5	4	7	*	2	4	3	4	4	4	29	12	25	28	2	-	5
		1%	-	1%	1%	2%	*	1%	1%	1%	2%	3%	1%	1%	1%	2%	1%	1%	-	4%
											e			a					a	

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	1530	84	165	255	210	115	131	145	102	133	68	123	1339	803	721	1342	72	31	56
	50%	67%	48%	61%	49%	44%	45%	52%	45%	52%	46%	48%	51%	52%	48%	52%	40%	58%	43%
		bdefghijkl		bdefghijkl			e					e		b		b			
Net: 5-10 years	112	5	15	21	17	9	10	9	12	4	3	6	103	68	43	97	5	-	6
	4%	4%	5%	5%	4%	4%	3%	3%	5%	2%	2%	2%	4%	4%	3%	4%	3%	-	5%
			i	i				i					b						
Net: 10+ years	108	2	8	18	12	12	14	11	7	8	8	8	92	48	60	87	15	-	3
	4%	1%	2%	4%	3%	5%	5%	4%	3%	3%	5%	3%	3%	3%	4%	3%	9%	-	2%
																ad			
Base for stats	1749	90	188	294	239	137	155	164	121	145	79	137	1533	920	824	1525	93	31	65
Mean Score	3.08	2.26	2.67	3.19	2.93	3.49	3.61	2.96	3.12	3.06	3.70	2.97	3.06	2.98	3.20	3.02	4.67	1.16	2.86
						a	a				a						a		
Standard Deviation	4.283	2.715	3.500	4.249	4.115	4.587	5.419	4.138	3.887	4.016	6.063	4.223	4.178	3.913	4.671	4.161	6.372	.970	3.885
Standard Error	.102	.296	.243	.244	.257	.392	.531	.315	.317	.318	.661	.384	.105	.134	.154	.103	.892	.243	.502
Error variance	.01	.09	.06	.06	.07	.15	.28	.10	.10	.10	.44	.15	.01	.02	.02	.01	.80	.06	.25

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	524	437	29	56	8	29	19	*	121	167	117	119	321	174	37	42	95
		17%	17%	18%	22%	14%	24%	27%	8%	18%	18%	17%	16%	17%	17%	13%	16%	19%
				a	a	a	a	a										
1-2 years ago	(1.5)	472	399	23	46	12	23	10	-	109	149	119	95	315	145	44	31	69
		16%	15%	14%	18%	22%	19%	15%	-	16%	16%	18%	12%	17%	14%	16%	12%	14%
					d	d	d	d		d	d	d		b				
2-3 years ago	(2.5)	288	237	17	33	6	21	6	-	64	103	51	70	196	87	32	15	40
		9%	9%	10%	13%	11%	18%	8%	-	9%	11%	8%	9%	10%	8%	11%	6%	8%
					a	a	a			c				d	d			
3-4 years ago	(3.5)	125	102	8	15	4	9	1	1	34	34	32	25	83	37	13	9	15
		4%	4%	5%	6%	8%	7%	2%	19%	5%	4%	5%	3%	4%	3%	5%	3%	3%
4-5 years ago	(4.5)	120	100	7	12	2	5	4	-	36	30	25	30	82	36	7	10	19
		4%	4%	4%	5%	4%	4%	6%	-	5%	3%	4%	4%	4%	3%	3%	4%	4%
										b								
5-10 years ago	(7.5)	112	100	6	5	1	3	*	-	33	31	22	26	62	48	13	17	17
		4%	4%	4%	2%	1%	3%	1%	-	5%	3%	3%	3%	3%	5%	5%	7%	3%
																	a	
10-15 years ago	(12.5)	55	44	5	6	2	1	2	-	13	21	7	14	33	22	12	6	5
		2%	2%	3%	2%	4%	1%	3%	-	2%	2%	1%	2%	2%	2%	4%	2%	1%
															ae			
15+ years ago	(22.5)	53	47	2	4	1	2	2	-	15	13	7	17	42	10	4	2	4
		2%	2%	1%	2%	1%	1%	3%	-	2%	1%	1%	2%	2%	1%	1%	1%	1%
														be				
Not applicable - I don't have a contract for this service	1243	1105	65	71	18	25	26	3		244	365	281	354	721	484	112	128	244
	41%	43%	39%	28%	31%	20%	36%	73%		36%	40%	42%	46%	38%	46%	40%	49%	48%
		ce	ce				e				a	ab		a	a	a	a	a
Don't know	37	26	5	5	2	3	-	-		7	8	7	14	23	8	5	4	-
	1%	1%	3%	2%	3%	2%	-	-		1%	1%	1%	2%	1%	1%	2%	1%	-
			a											e	e	e	e	
Net: Under 5 years	1530	1275	84	162	33	87	41	1		363	483	344	339	998	477	133	106	238
	50%	49%	51%	64%	59%	72%	58%	27%		54%	52%	51%	44%	53%	45%	48%	40%	47%
				ab	ab	ab				d	d	d		bde				
Net: 5-10 years	112	100	6	5	1	3	*	-		33	31	22	26	62	48	13	17	17
	4%	4%	4%	2%	1%	3%	1%	-		5%	3%	3%	3%	3%	5%	5%	7%	3%
																	a	

Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	108	91	7	10	3	2	4	-	29	34	14	31	75	32	15	8	9
	4%	4%	4%	4%	5%	2%	6%	-	4%	4%	2%	4%	4%	3%	6%	3%	2%
													e	e	e	e	e
Base for stats	1749	1466	98	177	37	93	46	1	425	548	380	397	1135	557	162	131	264
Mean Score	3.08	3.12	3.11	2.73	3.12	2.45	3.01	2.65	3.35	2.94	2.64	3.42	3.17	2.99	3.53	3.25	2.54
									c	c	c	c	e	e	e	e	e
Standard Deviation	4.283	4.360	3.948	3.880	3.992	3.241	4.940	5.284	4.547	4.060	3.587	4.836	4.506	3.851	4.320	3.961	3.427
Standard Error	.102	.113	.387	.297	.639	.340	.791	3.736	.174	.173	.237	.273	.128	.171	.372	.365	.214
Error variance	.01	.01	.15	.09	.41	.12	.63	13.96	.03	.03	.06	.07	.02	.03	.14	.13	.05



Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5) 524 17%	28 20%	74 19%	86 16%	77 17%	60 16%	109 18%	29 15%	59 17%	264 18%	231 16%	11 19%	166 16%	66 22% a	285 17%
1-2 years ago	(1.5) 472 16%	20 14%	41 11%	56 10%	75 16% bc	64 18% bc	118 20% bc	35 18% bc	63 18% bc	202 13%	249 18% a	10 18%	185 18% c	53 17%	222 14%
2-3 years ago	(2.5) 288 9%	12 8%	22 6%	53 10% b	29 6%	43 12% bd	73 12% bd	17 9%	38 11% bd	110 7%	169 12% a	7 13%	131 13% c	27 9%	126 8%
3-4 years ago	(3.5) 125 4%	4 3%	17 4%	22 4%	28 6% g	16 4%	21 4%	5 3%	12 4%	50 3%	71 5% a	2 3%	47 4%	12 4%	66 4%
4-5 years ago	(4.5) 120 4%	5 3%	14 4%	13 2%	21 5%	16 4%	21 4%	16 8% bcfh	15 4%	52 3%	62 4%	4 7%	58 6% bc	8 3%	51 3%
5-10 years ago	(7.5) 112 4%	6 4%	12 3%	20 4%	8 2%	12 3%	21 4%	15 8% bcdef	17 5% d	53 4%	57 4%	1 1%	36 3%	11 4%	64 4%
10-15 years ago	(12.5) 55 2%	2 1%	8 2%	12 2%	7 2%	5 1%	7 1%	3 1%	11 3% f	34 2%	21 2%	-	10 1%	10 3% a	35 2% a
15+ years ago	(22.5) 53 2%	2 1%	9 2%	9 2%	6 1%	6 2%	8 1%	2 1%	11 3% f	23 2%	30 2%	-	10 1%	5 2%	38 2% a
Not applicable - I don't have a contract for this service	1243 41%	59 41%	179 47% efgh	259 48% efgh	197 43% fh	139 38%	216 36%	74 38%	120 34%	686 46% b	496 35%	22 39%	382 37%	110 36%	737 45% ab
Don't know	37 1%	6 4% cdfgh	8 2% g	5 1%	5 1%	5 1%	4 1%	- -	4 1%	22 1%	12 1%	-	17 2%	2 1%	17 1%
Net: Under 5 years	1530 50%	69 48%	168 44%	230 43%	230 51% c	201 55% bc	342 57% bcd	102 52% bc	187 53% bc	677 45%	783 56% a	34 60%	586 56% c	166 55% c	751 46%
Net: 5-10 years	112 4%	6 4%	12 3%	20 4%	8 2%	12 3%	21 4%	15 8% bcdef	17 5% d	53 4%	57 4%	1 1%	36 3%	11 4%	64 4%



Citizens Advice – Loyalty penalty survey

Q1_2. Mobile (sim-only contract): When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	108	4	17	21	13	11	15	5	22	57	51	-	20	15	73
	4%	2%	4%	4%	3%	3%	3%	2%	6%	4%	4%	-	2%	5%	4%
									defg					a	a
Base for stats	1749	79	197	272	252	224	378	122	226	787	891	35	643	192	889
Mean Score	3.08	2.77	3.36	3.32	2.80	2.91	2.68	3.21	3.74	3.12	3.15	1.95	2.70	2.98	3.41
									df						a
Standard Deviation	4.283	3.958	4.971	4.545	3.895	3.986	3.707	3.683	5.174	4.394	4.318	1.491	3.340	4.256	4.885
Standard Error	.102	.466	.374	.298	.254	.274	.188	.302	.292	.168	.134	.325	.128	.303	.164
Error variance	.01	.22	.14	.09	.06	.08	.04	.09	.09	.03	.02	.11	.02	.09	.03

Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

		Age										
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+	
			a	b	c	d	e	f	g	h	i	
Significance Level: 95%												
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062	
Total		3030	367	505	545	527	452	634	873	1071	1086	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago		(0.5)	592	84	80	118	107	97	105	165	225	202
		20%	23%	16%	22%	20%	22%	17%	19%	21%	19%	
			b		bf		bf			b		
1-2 years ago		(1.5)	657	107	151	123	111	74	91	258	235	165
		22%	29%	30%	23%	21%	16%	14%	30%	22%	15%	
			defhi	cdefhi	efi	efi			cdefhi	efi		
2-3 years ago		(2.5)	339	54	85	67	56	38	39	139	123	78
		11%	15%	17%	12%	11%	9%	6%	16%	11%	7%	
			efi	cdefhi	efi	fi			defhi	efi		
3-4 years ago		(3.5)	159	25	38	30	26	20	20	64	56	40
		5%	7%	8%	5%	5%	4%	3%	7%	5%	4%	
			fi	efhi					efi			
4-5 years ago		(4.5)	155	23	32	39	23	12	25	55	62	37
		5%	6%	6%	7%	4%	3%	4%	6%	6%	3%	
			e	ei	defi				ei	ei		
5-10 years ago		(7.5)	174	5	35	37	37	26	34	39	75	60
		6%	1%	7%	7%	7%	6%	5%	5%	7%	6%	
			a	a	a	ag	a	a	a	ag	a	
10-15 years ago		(12.5)	101	4	13	21	15	17	31	17	36	48
		3%	1%	3%	4%	3%	4%	5%	2%	3%	4%	
					g		g	ag			ag	
15+ years ago		(22.5)	80	-	6	13	16	18	27	6	29	45
		3%	-	1%	2%	3%	4%	4%	4%	1%	3%	4%
					ag	abg	abg	abg		abg	abg	
Not applicable - I don't have a contract for this service			744	59	59	94	128	145	259	118	222	405
		25%	16%	12%	17%	24%	32%	41%	14%	21%	37%	
					b	abcg	abcdgh	abcdegh		bg	abcdegh	
Don't know			28	7	5	2	7	3	3	12	9	6
		1%	2%	1%	*	1%	1%	*	1%	1%	1%	
			c									
Net: Under 5 years			1903	293	387	377	324	242	279	680	701	521
		63%	80%	77%	69%	62%	54%	44%	78%	65%	48%	
			cdefhi	cdefhi	defi	efi	fi		cdefhi	efi		
Net: 5-10 years			174	5	35	37	37	26	34	39	75	60
		6%	1%	7%	7%	7%	6%	5%	5%	7%	6%	
			a	a	a	ag	a	a	a	ag	a	
Net: 10+ years			181	4	19	35	30	35	58	23	65	93
		6%	1%	4%	6%	6%	8%	9%	3%	6%	9%	
					abg	ag	abg	abdgh		abg	abdgh	

Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

Significance Level: 95%

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	2258	302	441	449	392	303	372	743	840	675
Mean Score	3.44	2.03	2.99	3.42	3.52	3.92	4.64	2.60	3.46	4.32
		ag	ag	ag	abg	abcdgh	a	abg	abcdgh	
Standard Deviation	4.631	1.822	3.431	4.417	4.799	5.582	6.100	2.925	4.597	5.880
Standard Error	.097	.150	.154	.191	.231	.261	.407	.115	.148	.225
Error variance	.01	.02	.02	.04	.05	.07	.17	.01	.02	.05

Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

		Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	592	26	71	63	80	57	54	58	41	60	46	36	510	302	289	501	27	24	27
		20%	21%	21%	15%	19%	22%	19%	21%	18%	23%	31%	14%	19%	20%	19%	19%	15%	46%	21%
				ck		ck		ck		ck	abcdefghijkl		ck							
1-2 years ago	(1.5)	657	36	66	97	83	52	61	57	54	52	32	68	557	313	342	607	17	14	11
		22%	29%	19%	23%	19%	20%	21%	21%	24%	20%	22%	27%	21%	20%	23%	23%	10%	26%	9%
			bdeil									bd				bd				
2-3 years ago	(2.5)	339	14	40	71	43	25	31	27	21	25	10	33	296	174	165	308	11	11	7
		11%	11%	12%	17%	10%	10%	11%	10%	9%	10%	7%	13%	11%	11%	11%	12%	6%	20%	6%
				bdefghijl												d				
3-4 years ago	(3.5)	159	3	18	24	24	13	17	13	12	18	4	16	140	81	79	146	6	3	1
		5%	2%	5%	6%	6%	5%	6%	5%	5%	7%	2%	6%	5%	5%	5%	6%	3%	5%	1%
				d												d				
4-5 years ago	(4.5)	155	8	17	28	21	9	12	11	7	20	5	17	132	74	80	131	14	-	3
		5%	6%	5%	7%	5%	3%	4%	4%	3%	8%	4%	7%	5%	5%	5%	5%	8%	-	2%
				h							eh									
5-10 years ago	(7.5)	174	3	16	28	31	21	14	17	18	7	4	15	156	93	80	146	11	-	5
		6%	3%	5%	7%	7%	8%	5%	6%	8%	3%	3%	6%	6%	6%	5%	6%	6%	-	4%
				i	ij	aij			aij					i						
10-15 years ago	(12.5)	101	1	16	9	17	6	10	13	9	12	4	2	94	53	47	82	9	-	4
		3%	1%	5%	2%	4%	2%	4%	5%	4%	5%	3%	1%	4%	3%	3%	3%	5%	-	3%
				ak		k			ack	k	ak			k						
15+ years ago	(22.5)	80	*	8	10	13	8	8	2	7	9	8	8	64	40	40	63	6	-	7
		3%	*	2%	2%	3%	3%	3%	1%	3%	4%	6%	3%	2%	3%	3%	2%	3%	-	6%
				g		g			g	g	g	abgl	g	g					a	
Not applicable - I don't have a contract for this service		744	35	88	84	113	67	84	76	55	49	32	62	650	395	349	586	77	2	59
		25%	28%	26%	20%	26%	25%	29%	28%	25%	19%	22%	24%	25%	26%	23%	23%	43%	3%	46%
			i	i	ci	ci		ci	ci				ci				a		a	
Don't know		28	-	4	3	4	5	-	2	1	6	2	*	25	7	21	19	*	-	4
		1%	-	1%	1%	1%	2%	-	1%	*	2%	1%	*	1%	*	1%	1%	*	-	3%
						fk					fhkl					a			a	



Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	1903	86	212	283	250	155	174	166	134	174	98	169	1635	944	954	1694	75	51	50
	63%	69%	62%	68%	58%	59%	60%	60%	60%	68%	66%	66%	62%	62%	64%	65%	42%	97%	38%
		d		deghl					de							bd			
Net: 5-10 years	174	3	16	28	31	21	14	17	18	7	4	15	156	93	80	146	11	-	5
	6%	3%	5%	7%	7%	8%	5%	6%	8%	3%	3%	6%	6%	6%	5%	6%	6%	-	4%
				i	ij	aij			aij				i						
Net: 10+ years	181	1	23	19	30	14	18	15	16	21	12	10	159	93	88	145	15	-	12
	6%	1%	7%	5%	7%	5%	6%	5%	7%	8%	8%	4%	6%	6%	6%	8%	-	-	9%
			a	a	a	a	a	a	a	ack	a		a						
Base for stats	2258	90	251	330	312	190	207	198	169	203	114	195	1950	1130	1122	1984	102	51	66
Mean Score	3.44	2.09	3.42	3.38	3.82	3.49	3.48	3.07	3.75	3.61	3.50	3.35	3.44	3.49	3.39	3.31	4.74	1.34	4.80
			a	a	a	a	a	a	a	a	a	a	a				a		a
Standard Deviation	4.631	2.304	4.561	4.230	4.976	4.821	4.762	3.705	4.976	5.060	5.890	4.484	4.565	4.664	4.609	4.431	5.637	.938	7.010
Standard Error	.097	.235	.275	.229	.268	.354	.394	.256	.355	.353	.569	.331	.102	.143	.132	.097	.767	.184	.905
Error variance	.01	.06	.08	.05	.07	.13	.16	.07	.13	.12	.32	.11	.01	.02	.02	.01	.59	.03	.82

Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	592	513	29	47	14	18	15	127	186	137	142	378	192	44	47	102
		20%	20%	17%	19%	24%	15%	21%	19%	20%	21%	19%	20%	18%	16%	18%	20%
1-2 years ago	(1.5)	657	562	38	56	12	27	17	149	221	158	130	391	245	64	56	125
		22%	22%	23%	22%	22%	22%	24%	22%	24%	24%	17%	21%	23%	23%	21%	25%
									d	d	d						
2-3 years ago	(2.5)	339	281	17	41	10	22	10	87	116	67	69	228	105	27	21	57
		11%	11%	10%	16%	17%	18%	14%	13%	13%	10%	9%	12%	10%	10%	8%	11%
					a		a		d	d							
3-4 years ago	(3.5)	159	139	6	15	3	8	3	38	38	42	41	82	72	17	18	38
		5%	5%	3%	6%	5%	6%	5%	6%	4%	6%	5%	4%	7%	6%	7%	7%
														a			a
4-5 years ago	(4.5)	155	127	11	15	5	8	1	40	44	27	44	98	53	17	13	22
		5%	5%	6%	6%	9%	7%	2%	6%	5%	4%	6%	5%	5%	6%	5%	4%
5-10 years ago	(7.5)	174	137	11	25	6	12	6	36	55	41	42	112	58	11	25	22
		6%	5%	7%	10%	11%	10%	8%	5%	6%	6%	6%	6%	6%	4%	9%	4%
					a	a	a									abce	
10-15 years ago	(12.5)	101	85	5	11	1	5	5	24	33	21	23	68	33	5	10	17
		3%	3%	3%	4%	2%	4%	7%	4%	4%	3%	3%	4%	3%	2%	4%	3%
15+ years ago	(22.5)	80	73	4	3	-	-	3	17	21	15	26	49	27	6	7	13
		3%	3%	3%	1%	-	-	4%	3%	2%	2%	3%	3%	3%	2%	3%	3%
								e									
Not applicable - I don't have a contract for this service	744	656	46	36	5	18	11	2	153	203	154	235	461	259	84	65	110
	25%	25%	28%	14%	9%	15%	16%	46%	23%	22%	23%	31%	25%	25%	30%	25%	22%
		cde	cde									abc			e		
Don't know	28	23	1	4	*	4	-	-	6	5	5	13	12	6	3	2	2
	1%	1%	*	2%	1%	3%	-	-	1%	1%	1%	2%	1%	1%	1%	1%	*
						a						b					
Net: Under 5 years	1903	1623	100	173	43	83	46	1	440	605	432	425	1176	667	169	155	343
	63%	62%	60%	69%	76%	68%	65%	33%	65%	66%	65%	56%	63%	64%	61%	59%	68%
				ab					d	d	d					ad	
Net: 5-10 years	174	137	11	25	6	12	6	1	36	55	41	42	112	58	11	25	22
	6%	5%	7%	10%	11%	10%	8%	21%	5%	6%	6%	6%	6%	6%	4%	9%	4%
				a	a	a										abce	
Net: 10+ years	181	158	9	13	1	5	8	-	41	54	36	50	117	59	12	17	30
	6%	6%	6%	5%	2%	4%	11%	-	6%	6%	5%	6%	6%	6%	4%	6%	6%



Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

Significance Level: 95%

Unweighted Total

Total

Base for stats

Mean Score

Standard Deviation

Standard Error

Error variance

	Ethnicity							Social grade				Tenure					
	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Total	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	2258	1918	120	212	50	100	60	2	517	714	510	517	1406	784	192	197	396
Mean Score	3.44	3.44	3.51	3.36	2.83	3.18	4.04	5.32	3.43	3.29	3.26	3.82	3.47	3.39	3.23	3.82	3.25
Standard Deviation	4.631	4.727	4.640	3.741	2.707	2.968	5.315	2.443	4.536	4.422	4.395	5.192	4.649	4.528	4.359	4.762	4.487
Standard Error	.097	.107	.424	.265	.391	.301	.737	1.410	.155	.165	.250	.259	.118	.172	.345	.363	.236
Error variance	.01	.01	.18	.07	.15	.09	.54	1.99	.02	.03	.06	.07	.01	.03	.12	.13	.06



Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	592	28	69	116	83	74	107	43	71	294	255	12	215	66	304
	20%	19%	18%	22%	18%	20%	18%	22%	20%	20%	18%	21%	21%	22%	19%	
1-2 years ago	(1.5)	657	22	61	92	102	79	161	38	102	302	333	17	236	86	330
	22%	15%	16%	17%	22%	22%	27%	20%	29%	20%	24%	30%	23%	28%	20%	
					b		abcg		abcd		a			ac		
2-3 years ago	(2.5)	339	16	29	47	52	46	96	16	37	145	176	11	160	21	155
	11%	11%	8%	9%	11%	12%	16%	8%	11%	10%	13%	19%	15%	7%	9%	
						b	bcdgh				a		bc			
3-4 years ago	(3.5)	159	6	18	25	26	23	28	15	18	67	86	2	68	13	76
	5%	4%	5%	5%	6%	6%	5%	8%	5%	5%	6%	4%	7%	4%	5%	
											a		c			
4-5 years ago	(4.5)	155	4	23	30	30	15	19	11	22	71	80	-	64	20	67
	5%	3%	6%	6%	7%	4%	3%	6%	6%	5%	6%	-	6%	7%	4%	
			f		f				f				c	c		
5-10 years ago	(7.5)	174	8	15	31	20	20	37	19	25	77	95	-	54	23	97
	6%	6%	4%	6%	4%	5%	6%	9%	7%	5%	7%	-	5%	8%	6%	
								bd								
10-15 years ago	(12.5)	101	2	11	15	21	9	19	10	12	45	54	-	24	14	61
	3%	1%	3%	3%	5%	3%	3%	5%	3%	3%	4%	-	2%	4%	4%	
													a	a	a	
15+ years ago	(22.5)	80	5	19	27	3	5	14	5	3	53	27	-	28	5	47
	3%	4%	5%	5%	1%	1%	2%	2%	1%	4%	2%	-	3%	2%	3%	
		dh	defh	defh						b						
Not applicable - I don't have a contract for this service	744	47	132	147	115	95	113	36	59	426	284	12	183	55	488	
	25%	32%	34%	27%	25%	26%	19%	19%	17%	29%	20%	21%	18%	18%	30%	
		fgh	cdefgh	fgh	fgh	fgh				b					ab	
Don't know	28	6	5	7	1	1	4	2	2	15	9	3	10	1	17	
	1%	4%	1%	1%	*	*	1%	1%	*	1%	1%	5%	1%	*	1%	
		defh										ab				
Net: Under 5 years	1903	77	200	310	294	237	411	124	249	879	930	42	743	206	932	
	63%	53%	52%	58%	65%	64%	69%	63%	71%	59%	66%	74%	71%	68%	57%	
					abc	ab	abc	b	abcdeg		a		c	c		
Net: 5-10 years	174	8	15	31	20	20	37	19	25	77	95	-	54	23	97	
	6%	6%	4%	6%	4%	5%	6%	9%	7%	5%	7%	-	5%	8%	6%	
								bd								

Citizens Advice – Loyalty penalty survey

Q1_3. Mobile (contract including mobile phone): When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	181	7	30	42	25	15	33	15	15	98	81	-	52	18	108
	6%	5%	8%	8%	5%	4%	5%	8%	4%	7%	6%	-	5%	6%	7%
			eh	eh											
Base for stats	2258	92	246	383	338	271	481	158	289	1054	1106	42	849	248	1138
Mean Score	3.44	3.57	4.24	4.06	3.08	2.97	3.21	3.79	2.92	3.65	3.36	1.58	3.21	3.24	3.65
			defh	defh				eh							a
Standard Deviation	4.631	5.225	5.965	5.763	3.610	3.840	4.270	4.683	3.454	5.150	4.200	.877	4.326	4.103	4.944
Standard Error	.097	.592	.415	.321	.206	.232	.192	.329	.171	.168	.117	.175	.146	.254	.147
Error variance	.01	.35	.17	.10	.04	.05	.04	.11	.03	.03	.01	.03	.02	.06	.02



Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	563	69	93	101	105	99	96	162	206	195
		19%	19%	18%	19%	20%	22%	15%	19%	19%	18%
							fi				
1-2 years ago	(1.5)	573	73	125	120	100	76	80	197	220	156
		19%	20%	25%	22%	19%	17%	13%	23%	21%	14%
			f	defi	efi	fi			efi	fi	
2-3 years ago	(2.5)	351	42	95	73	45	46	51	137	118	96
		12%	12%	19%	13%	9%	10%	8%	16%	11%	9%
				acdefhi	dfi				defhi		
3-4 years ago	(3.5)	270	28	59	63	44	32	45	87	107	77
		9%	8%	12%	11%	8%	7%	7%	10%	10%	7%
				efi	efi				i	ei	
4-5 years ago	(4.5)	259	22	45	63	56	25	46	68	119	72
		9%	6%	9%	12%	11%	6%	7%	8%	11%	7%
				e	aefgi	ei				aefgi	
5-10 years ago	(7.5)	389	10	45	66	73	67	127	55	140	194
		13%	3%	9%	12%	14%	15%	20%	6%	13%	18%
				a	ag	abg	abg	abcdegh		abg	abcdgh
10-15 years ago	(12.5)	190	10	7	22	35	35	80	17	57	115
		6%	3%	1%	4%	7%	8%	13%	2%	5%	11%
					bg	abcg	abcgh	abcdegh		bg	abcdgh
15+ years ago	(22.5)	161	5	4	12	31	42	67	9	43	109
		5%	1%	1%	2%	6%	9%	11%	1%	4%	10%
					b	abcg	abcdgh	abcdgh		bcg	abcdgh
Not applicable - I don't have a contract for this service		211	84	26	18	30	25	27	110	48	52
		7%	23%	5%	3%	6%	6%	4%	13%	4%	5%
			bcdefghi						bcdefhi		
Don't know		63	25	6	6	7	4	15	31	13	19
		2%	7%	1%	1%	1%	1%	2%	4%	1%	2%
			bcdefhi					e	bcdehi		
Net: Under 5 years		2017	234	417	419	350	278	318	651	770	596
		67%	64%	82%	77%	67%	62%	50%	75%	72%	55%
			fi	acdefghi	adefhi	fi	fi		adefi	adefi	
Net: 5-10 years		389	10	45	66	73	67	127	55	140	194
		13%	3%	9%	12%	14%	15%	20%	6%	13%	18%
				a	ag	abg	abg	abcdegh		abg	abcdgh

Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	351	15	11	34	66	77	147	26	101	224
	12%	4%	2%	6%	13%	17%	23%	3%	9%	21%
				bg	abcgh	abcdgh	abcdegh		abcg	abcdgh
Base for stats	2757	259	473	520	490	423	592	732	1010	1014
Mean Score	4.73	2.90	2.96	3.78	4.92	5.66	6.96	2.94	4.33	6.41
				abg	abcgh	abcdgh	abcdegh		abcg	abcdgh
Standard Deviation	5.501	3.702	2.946	4.107	5.665	6.591	6.744	3.231	4.955	6.708
Standard Error	.104	.325	.128	.165	.245	.263	.352	.126	.146	.213
Error variance	.01	.11	.02	.03	.06	.07	.12	.02	.02	.05

Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	563	23	53	62	87	55	50	52	40	48	23	71	469	290	273	468	31	18	30
		19%	18%	15%	15%	20%	21%	17%	19%	18%	19%	16%	28%	18%	19%	18%	18%	17%	34%	23%
					c	c							abcd	efghij						
1-2 years ago	(1.5)	573	33	71	82	72	47	61	55	46	48	25	33	516	283	290	509	21	8	15
		19%	26%	21%	20%	17%	18%	21%	20%	21%	19%	17%	13%	20%	18%	19%	20%	12%	16%	12%
			dk	k	k			k	k	k			k			d				
2-3 years ago	(2.5)	351	17	25	79	48	32	28	27	24	32	13	26	312	172	179	306	19	7	10
		12%	13%	7%	19%	11%	12%	10%	10%	11%	13%	9%	10%	12%	11%	12%	12%	11%	13%	8%
			b		bdefghijkl		b				b		b							
3-4 years ago	(3.5)	270	8	31	38	29	20	26	28	27	24	10	29	231	144	125	238	19	2	8
		9%	6%	9%	9%	7%	8%	9%	10%	12%	9%	7%	11%	9%	9%	8%	9%	11%	4%	6%
									d				d							
4-5 years ago	(4.5)	259	5	32	29	45	17	23	22	18	31	14	22	223	127	129	240	8	-	8
		9%	4%	9%	7%	10%	7%	8%	8%	8%	12%	9%	9%	8%	8%	9%	9%	5%	-	6%
					a						ace									
5-10 years ago	(7.5)	389	18	47	55	58	32	39	34	28	30	26	23	340	209	180	322	32	-	16
		13%	14%	14%	13%	13%	12%	13%	12%	12%	12%	17%	9%	13%	14%	12%	12%	18%	-	13%
											k									
10-15 years ago	(12.5)	190	5	20	20	27	14	21	20	14	16	8	26	157	102	88	150	25	-	10
		6%	4%	6%	5%	6%	5%	7%	7%	6%	6%	5%	10%	6%	7%	6%	6%	14%	-	8%
													acel				a			
15+ years ago	(22.5)	161	7	16	16	28	17	22	13	9	13	8	12	140	85	76	135	12	-	10
		5%	6%	5%	4%	6%	6%	7%	5%	4%	5%	6%	5%	5%	6%	5%	5%	7%	-	8%
								c												
Not applicable - I don't have a contract for this service		211	7	38	25	30	17	15	23	14	12	19	11	181	99	111	167	8	17	16
		7%	6%	11%	6%	7%	6%	5%	8%	6%	5%	13%	4%	7%	6%	7%	6%	4%	32%	13%
				cdefhikl								cdefhikl							ab	
Don't know		63	3	10	11	6	11	7	4	3	2	2	3	57	21	42	54	3	1	4
		2%	3%	3%	3%	1%	4%	2%	1%	1%	1%	2%	1%	2%	1%	3%	2%	2%	2%	3%
						dgil									a					

Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	2017	85	212	291	280	172	188	183	156	184	85	181	1751	1016	996	1762	98	35	72
	67%	68%	62%	70%	65%	66%	65%	66%	69%	72%	58%	71%	67%	66%	67%	68%	55%	66%	56%
			bj						bj	bj		bj	j			bd			
Net: 5-10 years	389	18	47	55	58	32	39	34	28	30	26	23	340	209	180	322	32	-	16
	13%	14%	14%	13%	13%	12%	13%	12%	12%	12%	17%	9%	13%	14%	12%	12%	18%	-	13%
										k									
Net: 10+ years	351	12	36	35	54	30	43	32	24	29	16	38	297	187	163	285	37	-	20
	12%	10%	10%	8%	13%	12%	15%	12%	11%	11%	11%	15%	11%	12%	11%	11%	21%	-	16%
				c			c					c				a			
Base for stats	2757	115	295	381	392	234	270	249	207	244	127	242	2388	1413	1339	2369	168	35	109
Mean Score	4.73	4.47	4.78	4.27	5.00	4.75	5.29	4.65	4.46	4.61	5.18	4.63	4.72	4.84	4.62	4.65	6.13	1.30	5.59
							c										a		
Standard Deviation	5.501	5.639	5.353	4.830	5.836	5.859	6.112	5.365	5.107	5.332	5.664	5.539	5.490	5.571	5.435	5.427	6.079	.961	6.560
Standard Error	.104	.517	.290	.247	.282	.380	.447	.335	.326	.331	.486	.375	.111	.154	.141	.108	.617	.215	.653
Error variance	.01	.27	.08	.06	.08	.14	.20	.11	.11	.11	.24	.14	.01	.02	.02	.01	.38	.05	.43



Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	563	472	35	55	10	24	19	2	117	189	115	142	314	234	56	52	126
		19%	18%	21%	22%	17%	20%	26%	57%	17%	21%	17%	19%	17%	22%	20%	20%	25%
															a		a	
1-2 years ago	(1.5)	573	486	41	44	12	22	10	-	132	164	151	127	348	209	40	59	110
		19%	19%	25%	18%	22%	19%	13%	-	19%	18%	23%	17%	18%	20%	14%	22%	22%
											bd					c	c	
2-3 years ago	(2.5)	351	299	19	32	10	14	8	-	76	120	73	82	233	111	25	22	64
		12%	12%	11%	13%	17%	12%	12%	-	11%	13%	11%	11%	12%	11%	9%	8%	13%
3-4 years ago	(3.5)	270	232	14	22	4	14	3	1	57	78	69	66	184	80	27	6	47
		9%	9%	9%	9%	7%	12%	4%	29%	8%	8%	10%	9%	10%	8%	10%	2%	9%
														d	d	d		d
4-5 years ago	(4.5)	259	224	11	21	3	11	6	1	67	73	61	57	161	91	26	38	27
		9%	9%	6%	8%	5%	9%	8%	14%	10%	8%	9%	7%	9%	9%	9%	15%	5%
														e	e		abe	
5-10 years ago	(7.5)	389	341	21	26	4	14	8	-	92	111	70	116	253	134	42	44	47
		13%	13%	13%	10%	8%	11%	11%	-	14%	12%	11%	15%	13%	13%	15%	17%	9%
														e	e	e	e	
10-15 years ago	(12.5)	190	175	5	9	5	3	1	-	44	59	31	56	145	42	22	9	11
		6%	7%	3%	3%	8%	2%	2%	-	7%	6%	5%	7%	8%	4%	8%	3%	2%
			e											bde		bde		
15+ years ago	(22.5)	161	149	5	6	2	3	1	-	42	48	32	40	118	38	20	11	7
		5%	6%	3%	2%	4%	3%	1%	-	6%	5%	5%	5%	6%	4%	7%	4%	1%
			c											be	e	be	e	
Not applicable - I don't have a contract for this service		211	166	11	31	6	12	13	-	30	66	52	63	90	91	16	21	54
		7%	6%	7%	12%	11%	10%	19%	-	4%	7%	8%	8%	5%	9%	6%	8%	11%
					ab			ab			a	a	a		a		a	ac
Don't know		63	52	4	6	-	4	2	-	19	13	15	16	33	20	5	-	15
		2%	2%	3%	3%	-	3%	3%	-	3%	1%	2%	2%	2%	2%	2%	-	3%
										b				d	d			d
Net: Under 5 years		2017	1713	120	173	38	85	45	4	450	625	468	475	1240	725	174	178	374
		67%	66%	72%	69%	69%	71%	64%	100%	66%	68%	70%	62%	66%	69%	62%	67%	74%
										d	d	d					ac	
Net: 5-10 years		389	341	21	26	4	14	8	-	92	111	70	116	253	134	42	44	47
		13%	13%	13%	10%	8%	11%	11%	-	14%	12%	11%	15%	13%	13%	15%	17%	9%
														e	e	e	e	

Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	351	324	10	15	7	6	2	-	86	107	62	95	262	79	42	20	18
	12%	12%	6%	6%	12%	5%	3%	-	13%	12%	9%	12%	14%	8%	15%	8%	4%
		bcef											bde	e	bde	e	
Base for stats	2757	2379	152	214	50	105	56	4	627	843	601	686	1755	939	258	242	439
Mean Score	4.73	4.89	3.72	3.67	4.30	3.68	3.23	1.91	4.99	4.62	4.33	4.98	5.12	4.02	5.41	4.36	3.02
		bcef											be	e	be	e	
Standard Deviation	5.501	5.638	4.569	4.371	5.230	4.265	3.821	1.925	5.718	5.480	5.222	5.551	5.762	4.853	6.033	4.975	3.640
Standard Error	.104	.114	.366	.299	.718	.416	.546	.786	.178	.187	.274	.237	.131	.167	.416	.343	.177
Error variance	.01	.01	.13	.09	.52	.17	.30	.62	.03	.03	.07	.06	.02	.03	.17	.12	.03



Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5) 563 19%	33 23%	86 22% dfg	104 19%	75 16%	73 20%	95 16%	29 15%	69 20%	279 19%	257 18%	15 26%	186 18%	56 18%	313 19%
1-2 years ago	(1.5) 573 19%	22 15%	59 15%	83 15%	91 20%	74 20%	141 24% abc	37 19%	67 19%	276 18%	280 20%	5 8%	204 20%	75 25% c	286 17%
2-3 years ago	(2.5) 351 12%	8 6%	34 9%	50 9%	67 15% abce	35 9%	94 16% abceh	27 14% a	37 11%	158 11%	178 13%	4 7%	146 14% bc	27 9%	175 11%
3-4 years ago	(3.5) 270 9%	9 6%	31 8%	44 8%	40 9%	42 11%	59 10%	14 7%	32 9%	125 8%	141 10%	2 4%	109 11% c	26 8%	130 8%
4-5 years ago	(4.5) 259 9%	5 3%	28 7%	46 9%	45 10% a	26 7%	50 8%	20 10% a	39 11% ae	110 7%	134 10% a	5 9%	101 10%	30 10%	127 8%
5-10 years ago	(7.5) 389 13%	21 15%	48 13%	83 15% def	48 11%	37 10%	67 11%	38 19% bdefh	47 13%	207 14%	173 12%	3 4%	90 9%	52 17% a	245 15% a
10-15 years ago	(12.5) 190 6%	2 1%	38 10% afgh	37 7% a	34 7% a	23 6% a	30 5%	8 4%	18 5%	104 7%	78 6%	2 4%	43 4%	13 4%	130 8% ab
15+ years ago	(22.5) 161 5%	14 10% bdf	12 3%	37 7% bdf	15 3%	27 7% bdf	25 4%	13 6%	18 5%	100 7% b	61 4%	- -	36 4%	9 3%	112 7% ab
Not applicable - I don't have a contract for this service	211 7%	25 18% bcdefgh	37 10% fgh	42 8% h	30 7%	24 7%	30 5%	9 5%	13 4%	97 6%	75 5%	18 32% ab	103 10% bc	16 5%	89 5%
Don't know	63 2%	5 3% g	11 3% g	10 2%	11 2% g	7 2%	8 1%	1 * g	10 3% g	40 3% b	20 1%	3 5%	23 2% b	1 * b	35 2% b
Net: Under 5 years	2017 67%	77 53%	238 62%	327 61%	317 70% abc	250 68% ac	438 73% abcg	127 65% a	243 69% abc	948 63%	991 71% ac	31 54%	746 72% c	213 70% c	1031 63%
Net: 5-10 years	389 13%	21 15%	48 13%	83 15% def	48 11%	37 10%	67 11%	38 19% bdefh	47 13%	207 14%	173 12%	3 4%	90 9%	52 17% a	245 15% a



Citizens Advice – Loyalty penalty survey

Q1_4. Broadband: When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	351	16	49	75	49	50	55	21	37	204	139	2	79	22	242
	12%	11%	13%	14%	11%	13%	9%	11%	11%	14%	10%	4%	8%	7%	15%
			f	f	f	f				b					ab
Base for stats	2757	114	335	484	414	336	560	186	327	1358	1304	36	915	287	1518
Mean Score	4.73	5.47	4.61	5.34	4.34	4.95	4.21	5.10	4.62	5.14	4.41	2.91	3.97	4.12	5.29
		f		df		f		f		b					ab
Standard Deviation	5.501	7.005	5.106	6.022	4.848	6.092	4.948	5.610	5.384	5.943	5.095	3.286	4.748	4.494	5.977
Standard Error	.104	.690	.298	.298	.248	.336	.203	.368	.249	.171	.130	.685	.152	.255	.155
Error variance	.01	.48	.09	.09	.06	.11	.04	.14	.06	.03	.02	.47	.02	.06	.02

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	877	34	73	163	186	188	233	107	350	421
		29%	9%	15%	30%	35%	42%	37%	12%	33%	39%
					abg	abcg	abcdgh	abcg		abg	abcgh
1-2 years ago	(1.5)	435	37	96	82	80	51	88	134	162	140
		14%	10%	19%	15%	15%	11%	14%	15%	15%	13%
				aefhi		e			e	e	
2-3 years ago	(2.5)	231	29	59	56	24	22	41	89	80	62
		8%	8%	12%	10%	5%	5%	6%	10%	7%	6%
				defhi	defhi				defhi	de	
3-4 years ago	(3.5)	163	17	41	42	14	15	35	58	56	50
		5%	5%	8%	8%	3%	3%	6%	7%	5%	5%
				dehi	dehi			d	de	de	d
4-5 years ago	(4.5)	131	11	31	27	23	16	23	42	50	39
		4%	3%	6%	5%	4%	3%	4%	5%	5%	4%
				ei							
5-10 years ago	(7.5)	150	15	25	29	25	20	37	40	53	57
		5%	4%	5%	5%	5%	4%	6%	5%	5%	5%
10-15 years ago	(12.5)	71	5	9	9	17	9	22	14	25	31
		2%	1%	2%	2%	3%	2%	3%	2%	2%	3%
								g			
15+ years ago	(22.5)	198	4	1	15	32	56	89	6	47	145
		7%	1%	*	3%	6%	12%	14%	1%	4%	13%
					bg	abcg	abcdgh	abcdgh		abg	abcdgh
Not applicable - I don't have a contract for this service		695	185	157	112	117	68	56	342	229	124
		23%	50%	31%	20%	22%	15%	9%	39%	21%	11%
			bcdefghi	cdefhi	efi	efi	fi		bcdefhi	efi	
Don't know		78	30	12	11	9	7	10	42	20	16
		3%	8%	2%	2%	2%	1%	2%	5%	2%	1%
			bcdefhi						bcdefhi		
Net: Under 5 years		1838	128	301	370	328	291	420	429	698	711
		61%	35%	60%	68%	62%	64%	66%	49%	65%	66%
				ag	abdg	ag	ag	abg	a	abg	abg
Net: 5-10 years		150	15	25	29	25	20	37	40	53	57
		5%	4%	5%	5%	5%	4%	6%	5%	5%	5%
Net: 10+ years		268	9	10	24	48	66	111	19	72	177
		9%	3%	2%	4%	9%	15%	17%	2%	7%	16%
					bg	abcg	abcdgh	abcdgh		abcg	abcdgh

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	2257	152	337	422	400	377	569	489	823	945
Mean Score	4.11	3.43	2.80	3.02	3.82	4.99	5.51	3.00	3.41	5.30
				bcg	bcdgh	abcdgh			b	abcdgh
Standard Deviation	6.266	4.168	2.782	4.458	6.167	7.742	7.817	3.285	5.370	7.787
Standard Error	.128	.466	.139	.194	.286	.324	.417	.150	.170	.256
Error variance	.02	.22	.02	.04	.08	.10	.17	.02	.03	.07



Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	877	42	92	82	131	88	85	86	77	90	33	71	774	457	418	776	53	3	28
		29%	34%	27%	20%	31%	33%	29%	31%	34%	35%	22%	27%	29%	30%	28%	30%	29%	6%	22%
			cj	c	c	cj	c	cj	bcj	bcj	bcj		c	c						
1-2 years ago	(1.5)	435	29	41	75	56	38	31	47	44	25	21	30	384	224	210	403	18	2	5
		14%	23%	12%	18%	13%	14%	10%	17%	19%	10%	14%	12%	15%	15%	14%	16%	10%	4%	4%
			bdefikl		bdfik			fi	bdfikl				i				d			
2-3 years ago	(2.5)	231	11	28	36	33	9	27	17	14	21	16	19	196	117	113	216	5	3	3
		8%	9%	8%	9%	8%	4%	9%	6%	6%	8%	11%	7%	7%	8%	8%	8%	3%	6%	3%
			e	e	e	e		e		e	e	e	e	e			bd			
3-4 years ago	(3.5)	163	3	17	23	20	17	25	12	11	15	7	13	143	100	63	139	18	4	-
		5%	3%	5%	6%	5%	6%	9%	4%	5%	6%	5%	5%	5%	7%	4%	5%	10%	8%	-
							adg							b		d	ad			
4-5 years ago	(4.5)	131	5	14	20	21	11	16	14	12	3	4	13	115	72	59	125	4	1	-
		4%	4%	4%	5%	5%	4%	6%	5%	6%	1%	2%	5%	4%	5%	4%	5%	2%	1%	-
			i	i	i	i	i	i	i	i			i	i			d			
5-10 years ago	(7.5)	150	2	15	27	29	10	9	18	8	13	4	16	131	79	71	128	10	-	3
		5%	2%	4%	6%	7%	4%	3%	7%	4%	5%	3%	6%	5%	5%	5%	5%	5%	-	2%
				a	a			a												
10-15 years ago	(12.5)	71	2	14	9	11	7	10	3	5	*	6	5	60	39	30	54	11	-	6
		2%	1%	4%	2%	3%	2%	3%	1%	2%	*	4%	2%	2%	3%	2%	2%	6%	-	4%
			gil	i	i	i	i	i	i		i	i	i	i			a			
15+ years ago	(22.5)	198	6	18	23	31	16	21	9	10	20	19	23	155	106	92	159	28	-	7
		7%	5%	5%	6%	7%	6%	7%	3%	5%	8%	13%	9%	6%	7%	6%	6%	15%	-	5%
					g					g	abcdeghl		gh				ad			
Not applicable - I don't have a contract for this service		695	24	87	114	86	58	61	63	39	63	35	64	596	301	394	530	28	37	70
		23%	19%	26%	27%	20%	22%	21%	23%	18%	24%	24%	25%	23%	20%	26%	20%	16%	69%	54%
			h	h	dhl								h		a				ab	
Don't know		78	2	18	9	10	9	5	7	3	8	3	4	72	36	42	58	6	3	8
		3%	2%	5%	2%	2%	3%	2%	2%	2%	3%	2%	1%	3%	2%	3%	2%	4%	6%	6%
			cdhkl																a	

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	1838	90	191	236	262	162	184	175	159	154	81	145	1613	971	862	1659	97	13	36
	61%	72%	56%	57%	61%	62%	63%	63%	71%	60%	55%	56%	61%	63%	58%	64%	54%	25%	28%
		bcdeijkl						b	bcdeijkl				b	b	bd	d			
Net: 5-10 years	150	2	15	27	29	10	9	18	8	13	4	16	131	79	71	128	10	-	3
	5%	2%	4%	6%	7%	4%	3%	7%	4%	5%	3%	6%	5%	5%	5%	5%	5%	-	2%
			a	a				a											
Net: 10+ years	268	7	32	32	42	23	31	12	15	20	25	28	215	145	122	214	38	-	12
	9%	6%	9%	8%	10%	9%	11%	5%	7%	8%	17%	11%	8%	9%	8%	8%	21%	-	10%
			g	g	g	g				abcdeghil		g	g			ad			
Base for stats	2257	100	238	294	332	195	225	205	182	187	110	189	1958	1195	1055	2001	145	13	51
Mean Score	4.11	2.93	4.14	4.21	4.36	3.87	4.40	3.13	3.22	4.01	6.06	4.95	3.92	4.18	4.04	3.90	6.71	2.28	5.27
			g	gh	agh		g			abcdeghil		aghl				a			
Standard Deviation	6.266	5.288	6.065	5.959	6.429	6.229	6.473	4.886	5.321	6.694	8.138	7.099	6.035	6.297	6.243	6.025	8.353	1.296	7.757
Standard Error	.128	.526	.358	.343	.334	.433	.515	.332	.359	.450	.734	.516	.132	.186	.177	.128	.952	.458	1.097
Error variance	.02	.28	.13	.12	.11	.19	.27	.11	.13	.20	.54	.27	.02	.03	.03	.02	.91	.21	1.20

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	877	786	30	57	10	26	20	1	236	286	180	175	676	198	44	53	101
		29%	30%	18%	23%	18%	22%	28%	21%	35%	31%	27%	23%	36%	19%	16%	20%	20%
			bcde							cd	d			bcde				
1-2 years ago	(1.5)	435	375	30	30	9	15	6	-	115	132	110	77	344	80	20	16	44
		14%	14%	18%	12%	16%	12%	8%	-	17%	14%	17%	10%	18%	8%	7%	6%	9%
										d	d	d		bcde				
2-3 years ago	(2.5)	231	207	5	19	2	13	4	-	73	71	39	48	166	62	9	17	36
		8%	8%	3%	8%	3%	11%	6%	-	11%	8%	6%	6%	9%	6%	3%	6%	7%
			b				b			bcd				bc			c	
3-4 years ago	(3.5)	163	154	3	6	2	3	-	1	36	49	35	43	123	39	7	10	22
		5%	6%	2%	2%	4%	2%	-	19%	5%	5%	5%	6%	7%	4%	2%	4%	4%
			bc											bc				
4-5 years ago	(4.5)	131	111	5	14	3	8	3	-	39	50	26	16	93	38	13	10	15
		4%	4%	3%	6%	5%	7%	5%	-	6%	5%	4%	2%	5%	4%	5%	4%	3%
										d	d			5%	4%	5%	4%	
5-10 years ago	(7.5)	150	128	7	15	4	9	1	-	36	38	39	37	98	50	20	14	16
		5%	5%	4%	6%	8%	7%	2%	-	5%	4%	6%	5%	5%	5%	7%	5%	3%
														e		e		
10-15 years ago	(12.5)	71	64	2	4	4	-	-	-	18	10	20	22	44	25	6	9	9
		2%	2%	1%	2%	8%	-	-	-	3%	1%	3%	3%	2%	2%	2%	4%	2%
						abcef				b		b	b					
15+ years ago	(22.5)	198	187	6	5	2	3	-	-	34	60	45	59	162	35	12	10	14
		7%	7%	3%	2%	4%	2%	-	-	5%	6%	7%	8%	9%	3%	4%	4%	3%
			cef										a	bcde				
Not applicable - I don't have a contract for this service	695	523	74	93	16	39	36	2	76	209	151	259	138	491	135	119	237	
	23%	20%	44%	37%	29%	32%	50%	60%	11%	23%	23%	34%	7%	47%	48%	45%	47%	
			ae	a		a	ade			a	a	abc		a	a	a	a	
Don't know	78	63	4	9	3	6	1	-	14	15	22	27	36	33	14	4	14	
	3%	2%	3%	4%	5%	5%	1%	-	2%	2%	3%	4%	2%	3%	5%	2%	3%	
												b		a	ad			
Net: Under 5 years	1838	1632	74	126	26	65	33	2	499	589	391	360	1402	417	92	106	218	
	61%	63%	44%	50%	47%	54%	47%	40%	74%	64%	59%	47%	75%	40%	33%	40%	43%	
		bcdef							bcd	d	d		bcde			c		
Net: 5-10 years	150	128	7	15	4	9	1	-	36	38	39	37	98	50	20	14	16	
	5%	5%	4%	6%	8%	7%	2%	-	5%	4%	6%	5%	5%	5%	7%	5%	3%	
													e		e			

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	268	251	8	9	6	3	-	-	52	70	65	81	206	60	18	19	23
	9%	10%	5%	4%	11%	2%	-	-	8%	8%	10%	11%	11%	6%	6%	7%	5%
		bcef			cef							ab	bce				
Base for stats	2257	2011	89	150	37	77	35	2	586	697	495	478	1706	526	130	139	257
Mean Score	4.11	4.21	3.58	3.21	4.80	3.21	1.59	1.93	3.46	3.83	4.35	5.09	4.14	4.09	4.97	4.43	3.46
		f			f						a	ab			e		
Standard Deviation	6.266	6.410	5.539	4.523	5.881	4.462	1.765	2.429	5.380	6.122	6.408	7.161	6.442	5.776	6.409	5.985	5.249
Standard Error	.128	.139	.554	.364	.930	.493	.322	1.718	.171	.226	.369	.369	.148	.263	.608	.531	.335
Error variance	.02	.02	.31	.13	.86	.24	.10	2.95	.03	.05	.14	.14	.02	.07	.37	.28	.11

Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	877	24	106	144	125	121	175	64	118	466	399	5	213	84	572
		29%	16%	28%	27%	27%	33%	29%	33%	34%	31%	29%	9%	20%	28%	35%
			a	a	a	a	a	a	a	acd	c	c		a	a	ab
1-2 years ago	(1.5)	435	14	28	62	57	58	124	35	56	172	259	1	164	42	228
		14%	10%	7%	12%	12%	16%	21%	18%	16%	11%	19%	2%	16%	14%	14%
					b	b	abcdh	abc	bc	bc		ac				
2-3 years ago	(2.5)	231	5	20	29	37	32	61	16	31	91	132	3	108	20	102
		8%	4%	5%	5%	8%	9%	10%	8%	9%	6%	9%	6%	10%	7%	6%
								abc	abc	abc		a		bc		
3-4 years ago	(3.5)	163	6	13	30	38	13	37	10	16	77	86	-	60	19	81
		5%	4%	4%	6%	8%	3%	6%	5%	5%	5%	6%	-	6%	6%	5%
					beh											
4-5 years ago	(4.5)	131	*	12	20	13	15	33	17	20	47	78	2	52	19	59
		4%	*	3%	4%	3%	4%	6%	9%	6%	3%	6%	3%	5%	6%	4%
				a	a	a	ad	abcde	ad	ad	a	a		c	c	
5-10 years ago	(7.5)	150	8	12	26	25	13	28	15	22	74	71	-	49	21	81
		5%	6%	3%	5%	6%	4%	5%	8%	6%	5%	5%	-	5%	7%	5%
								be	b	b						
10-15 years ago	(12.5)	71	2	12	19	4	9	13	2	10	36	28	3	27	5	39
		2%	1%	3%	4%	1%	2%	2%	1%	3%	2%	2%	5%	3%	2%	2%
				d	dg					d						
15+ years ago	(22.5)	198	13	26	51	29	15	27	13	24	109	79	-	46	18	132
		7%	9%	7%	9%	6%	4%	4%	7%	7%	7%	6%	-	4%	6%	8%
			ef	ef	ef											a
Not applicable - I don't have a contract for this service	695	63	137	142	115	85	93	20	40	385	236	35	285	74	317	
	23%	44%	36%	26%	25%	23%	16%	10%	11%	26%	17%	62%	27%	24%	19%	
		cdefgh	cdefgh	fgh	fgh	fgh	h			b		ab	c	c		
Don't know	78	9	16	14	12	7	6	2	11	37	30	7	38	3	30	
	3%	6%	4%	3%	3%	2%	1%	1%	3%	2%	2%	12%	4%	1%	2%	
		efg	fg	f	f				f			ab	bc			
Net: Under 5 years	1838	49	180	284	270	238	431	143	243	854	955	12	596	184	1043	
	61%	34%	47%	53%	59%	65%	72%	73%	69%	57%	68%	20%	57%	61%	64%	
			a	a	ab	abc	abcde	abcde	abcd	c	ac				a	
Net: 5-10 years	150	8	12	26	25	13	28	15	22	74	71	-	49	21	81	
	5%	6%	3%	5%	6%	4%	5%	8%	6%	5%	5%	-	5%	7%	5%	
								be	b							



Citizens Advice – Loyalty penalty survey

Q1_5. Home insurance: When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	268	15	38	70	33	24	40	15	34	145	108	3	73	23	170
	9%	10%	10%	13%	7%	7%	7%	8%	10%	10%	8%	5%	7%	7%	10%
				defg											a
Base for stats	2257	72	230	380	328	276	499	173	299	1073	1133	15	718	227	1294
Mean Score	4.11	6.17	4.64	5.29	4.03	3.23	3.37	3.88	4.01	4.35	3.74	3.99	3.91	4.06	4.24
		defgh	ef	defgh						b					
Standard Deviation	6.266	8.192	7.024	7.385	6.177	5.320	5.173	5.837	6.075	6.677	5.702	4.695	5.575	5.963	6.667
Standard Error	.128	.959	.492	.409	.351	.318	.223	.397	.287	.214	.154	1.255	.194	.373	.185
Error variance	.02	.92	.24	.17	.12	.10	.05	.16	.08	.05	.02	1.57	.04	.14	.03

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	166 5%	39 11% cdefhi	40 8% defhi	31 6% fi	23 4% d	16 4% e	17 3% f	79 9% cdefhi	55 5% h	33 3% i
1-2 years ago	(1.5)	218 7%	44 12% cdefhi	69 14% cdefhi	40 7% dei	22 4% d	13 3% e	30 5% f	113 13% cdefhi	62 6% h	44 4% i
2-3 years ago	(2.5)	253 8%	67 18% cdefhi	75 15% cdefhi	47 9% defi	22 4% d	14 3% e	27 4% f	142 16% cdefhi	69 6% h	41 4% i
3-4 years ago	(3.5)	180 6%	44 12% bcdefhi	35 7% efi	38 7% efi	33 6% fi	19 4% f	11 2% g	79 9% efhi	71 7% h	30 3% i
4-5 years ago	(4.5)	226 7%	54 15% cdefhi	50 10% efi	49 9% efi	36 7% fi	26 6% fi	10 2% g	104 12% defhi	86 8% h	37 3% i
5-10 years ago	(7.5)	414 14%	56 15% f	89 18% dfhi	86 16% dfi	61 12% d	62 14% e	60 10% f	145 17% dfi	147 14% h	123 11% i
10-15 years ago	(12.5)	290 10%	15 4% g	56 11% ai	74 14% aefgi	60 11% aegi	36 8% e	49 8% f	71 8% g	134 13% aefgi	85 8% i
15+ years ago	(22.5)	1122 37%	10 3% g	74 15% ag	157 29% abg	240 45% abcgh	244 54% abcdgh	397 63% abcdegh	84 10% a	397 37% abcg	642 59% abcdegh
Not applicable - I don't have a contract for this service		121 4%	20 6% g	13 3% h	20 4% i	26 5% b	15 3% c	26 4% d	33 4% e	46 4% f	42 4% g
Don't know		40 1%	18 5% bcdefhi	6 1% c	1 * d	4 1% e	5 1% f	6 1% g	24 3% bcdefhi	5 * h	11 1% i
Net: Under 5 years		1042 34%	248 68% bcdefghi	268 53% cdefhi	206 38% defhi	137 26% efi	89 20% f	96 15% g	516 59% bcdefhi	342 32% defi	184 17% i
Net: 5-10 years		414 14%	56 15% f	89 18% dfhi	86 16% dfi	61 12% d	62 14% e	60 10% f	145 17% dfi	147 14% h	123 11% i

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	1412	25	130	232	300	281	446	154	531	727
	47%	7%	26%	43%	57%	62%	70%	18%	50%	67%
			ag	abg	abcgh	abcgh	abcdegh	a	abcg	abcdegh
Base for stats	2869	329	486	523	497	432	602	815	1020	1033
Mean Score	12.08	4.49	7.57	10.82	14.03	15.45	16.96	6.33	12.39	16.33
			ag	abg	abcgh	abcdgh	abcdegh	a	abcg	abcdegh
Standard Deviation	8.890	4.264	7.224	8.383	8.694	8.457	8.119	6.381	8.682	8.291
Standard Error	.165	.332	.310	.335	.373	.335	.421	.240	.254	.261
Error variance	.03	.11	.10	.11	.14	.11	.18	.06	.06	.07

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	166 5%	4 3%	13 4%	36 9%	17 4%	8 3%	22 8%	18 7%	10 4%	11 4%	11 7%	16 6%	138 5%	82 5%	83 6%	150 6%	5 3%	1 2%	6 5%
				abdehil			de				e									
1-2 years ago	(1.5)	218 7%	16 13%	23 7%	37 9%	22 5%	16 6%	23 8%	22 8%	12 5%	7 5%	18 7%	193 7%	115 8%	103 7%	184 7%	10 6%	8 15%	10 8%	
			bdeijl		di			di												
2-3 years ago	(2.5)	253 8%	12 9%	27 8%	50 12%	36 8%	22 8%	16 5%	19 7%	13 6%	18 7%	11 7%	29 11%	213 8%	128 8%	124 8%	227 9%	8 5%	7 13%	4 3%
				fg hil								fh					d			
3-4 years ago	(3.5)	180 6%	6 5%	26 8%	32 8%	19 4%	17 6%	12 4%	15 6%	14 6%	8 5%	9 4%	163 6%	93 6%	87 6%	160 6%	1 1%	11 20%	5 4%	
				k	dk					dk						b				
4-5 years ago	(4.5)	226 7%	9 7%	26 8%	39 9%	33 8%	15 6%	20 7%	28 10%	9 4%	22 9%	5 4%	19 8%	201 8%	116 8%	109 7%	198 8%	2 1%	11 21%	8 6%
				hj	h			ehj		h			h				b			
5-10 years ago	(7.5)	414 14%	16 13%	48 14%	37 9%	68 16%	43 16%	45 15%	39 14%	37 16%	39 15%	15 10%	29 11%	371 14%	206 13%	207 14%	367 14%	19 11%	7 13%	13 10%
				c	c	c	c	c	c	c	c	c	c	c						
10-15 years ago	(12.5)	290 10%	12 9%	35 10%	33 8%	28 7%	25 10%	28 10%	31 11%	31 14%	19 8%	14 10%	33 13%	243 9%	137 9%	152 10%	250 10%	14 8%	2 3%	15 11%
								d	cdil			d								
15+ years ago	(22.5)	1122 37%	46 37%	130 38%	132 32%	189 44%	104 40%	105 36%	92 33%	80 36%	95 37%	62 42%	89 35%	971 37%	583 38%	538 36%	928 36%	113 63%	- -	53 41%
					cfghikl	c					c		c				ad			
Not applicable - I don't have a contract for this service		121 4%	4 3%	14 4%	15 4%	9 2%	8 3%	17 6%	7 3%	6 3%	13 5%	14 9%	15 6%	93 4%	55 4%	66 4%	94 4%	4 2%	7 12%	11 9%
							d			d	abcdeghl		d						ab	
Don't know		40 1%	1 1%	2 *	6 1%	7 2%	5 2%	3 1%	4 1%	4 2%	8 3%	- -	- -	40 2%	18 1%	22 2%	31 1%	2 1%	- -	5 4%
					k	k			k	bjk							a			

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	1042	47	115	195	127	77	93	103	67	84	42	92	908	533	506	920	27	38	33
	34%	37%	34%	47%	30%	29%	32%	37%	30%	33%	29%	36%	35%	35%	34%	36%	15%	72%	25%
			bdefghijkl														bd		
Net: 5-10 years	414	16	48	37	68	43	45	39	37	39	15	29	371	206	207	367	19	7	13
	14%	13%	14%	9%	16%	16%	15%	14%	16%	15%	10%	11%	14%	13%	14%	14%	11%	13%	10%
			c																
Net: 10+ years	1412	58	164	165	218	129	133	123	111	114	77	121	1214	720	690	1178	127	2	67
	47%	46%	48%	40%	51%	49%	46%	44%	49%	44%	52%	47%	46%	47%	46%	45%	71%	3%	52%
			c														ad		
Base for stats	2869	121	327	397	412	248	271	265	215	237	134	242	2493	1460	1403	2465	174	46	113
Mean Score	12.08	11.78	12.29	10.45	13.26	12.79	12.04	11.38	12.19	12.25	13.35	11.77	12.05	12.17	12.02	11.82	16.81	4.10	13.63
			c														ad		a
Standard Deviation	8.890	9.009	8.810	9.024	8.917	8.747	8.891	8.727	8.615	8.822	9.114	8.855	8.880	8.944	8.839	8.853	8.198	2.542	8.878
Standard Error	.165	.812	.465	.455	.427	.554	.648	.535	.543	.550	.768	.594	.177	.244	.225	.174	.828	.498	.866
Error variance	.03	.66	.22	.21	.18	.31	.42	.29	.29	.30	.59	.35	.03	.06	.05	.03	.69	.25	.75

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	166	133	9	22	3	11	7	44	53	36	33	100	57	11	12	34
		5%	5%	6%	9%	6%	9%	10%	7%	6%	5%	4%	5%	5%	4%	5%	7%
				a													
1-2 years ago	(1.5)	218	180	19	19	1	14	4	45	69	40	65	133	76	15	21	41
		7%	7%	11%	8%	2%	12%	5%	7%	8%	6%	9%	7%	7%	5%	8%	8%
				ad			ad										
2-3 years ago	(2.5)	253	209	17	26	6	17	3	65	73	45	69	171	77	18	13	46
		8%	8%	10%	10%	10%	14%	5%	10%	8%	7%	9%	9%	7%	7%	5%	9%
					a		a						d				
3-4 years ago	(3.5)	180	131	15	32	14	12	6	39	58	51	32	99	76	16	9	51
		6%	5%	9%	13%	25%	10%	8%	6%	6%	8%	4%	5%	7%	6%	3%	10%
				a	a	abcef	a				d			ad			ad
4-5 years ago	(4.5)	226	179	14	32	5	12	14	42	71	67	46	121	100	27	22	51
		7%	7%	8%	13%	9%	10%	20%	6%	8%	10%	6%	6%	10%	10%	8%	10%
					a		ab				ad			a			a
5-10 years ago	(7.5)	414	353	31	29	8	13	8	89	138	95	92	210	189	47	52	89
		14%	14%	19%	12%	14%	11%	11%	13%	15%	14%	12%	11%	18%	17%	20%	18%
				c									a	a	a	a	a
10-15 years ago	(12.5)	290	240	25	24	5	9	11	53	83	81	74	152	133	32	41	59
		10%	9%	15%	10%	9%	7%	15%	8%	9%	12%	10%	8%	13%	12%	16%	12%
				ae							a			a		a	a
15+ years ago	(22.5)	1122	1034	30	52	13	21	16	267	337	217	302	803	293	95	78	120
		37%	40%	18%	20%	23%	17%	23%	39%	37%	32%	39%	43%	28%	34%	30%	24%
			bcdef						c			c	bcde	e			
Not applicable - I don't have a contract for this service		121	108	2	11	1	9	1	24	32	29	36	73	30	13	7	10
		4%	4%	1%	4%	2%	7%	1%	4%	4%	4%	5%	4%	3%	5%	3%	2%
							b						e		e		
Don't know		40	30	4	4	*	2	2	8	7	9	16	17	19	5	8	6
		1%	1%	2%	2%	1%	2%	2%	1%	1%	1%	2%	1%	2%	2%	3%	1%
												b		a		a	
Net: Under 5 years		1042	833	74	132	29	67	34	235	324	238	246	624	386	87	77	223
		34%	32%	44%	52%	52%	55%	48%	35%	35%	36%	32%	33%	37%	31%	29%	44%
				a	a	a	a	a						d			abcd
Net: 5-10 years		414	353	31	29	8	13	8	89	138	95	92	210	189	47	52	89
		14%	14%	19%	12%	14%	11%	11%	13%	15%	14%	12%	11%	18%	17%	20%	18%
				c									a	a	a	a	a

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	1412	1274	56	76	18	30	27	1	320	419	297	376	955	426	127	119	180
	47%	49%	33%	30%	32%	25%	38%	29%	47%	46%	44%	49%	51%	41%	46%	45%	35%
		bcde											be	e	e		
Base for stats	2869	2459	160	237	55	110	69	4	644	882	630	713	1789	1001	261	248	492
Mean Score	12.08	12.62	8.87	8.65	9.14	7.75	9.61	9.92	12.29	11.89	11.52	12.64	12.92	10.71	12.03	11.53	9.60
		bcdef											bde	e	be	e	
Standard Deviation	8.890	8.931	7.550	8.008	8.064	7.887	8.103	9.447	9.079	8.873	8.574	8.994	9.117	8.278	8.503	8.189	8.066
Standard Error	.165	.179	.590	.531	1.097	.755	1.064	3.857	.279	.297	.442	.380	.207	.278	.580	.556	.379
Error variance	.03	.03	.35	.28	1.20	.57	1.13	14.87	.08	.09	.19	.14	.04	.08	.34	.31	.14



Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	166	15	16	34	23	18	22	10	28	74	78	1	75	16	74
	5%	10%	4%	6%	5%	5%	4%	5%	8%	5%	5%	6%	1%	7%	5%	5%
		bdef		f					bf					c		
1-2 years ago	(1.5)	218	12	26	30	34	31	62	5	18	80	125	12	115	24	74
	7%	9%	7%	6%	7%	8%	10%	3%	5%	5%	5%	9%	20%	11%	8%	4%
		g	g	g	g	g	cgh					a	ab	c	c	
2-3 years ago	(2.5)	253	-	25	39	42	40	64	16	27	105	134	9	122	25	101
	8%	-	7%	7%	9%	11%	11%	8%	8%	8%	7%	10%	16%	12%	8%	6%
			a	a	a	ab	ab	a	a	a		a	a	c		
3-4 years ago	(3.5)	180	5	31	29	22	25	44	10	14	63	95	18	78	22	77
	6%	3%	8%	5%	5%	7%	7%	5%	4%	4%	4%	7%	31%	7%	7%	5%
			h	h	h	h	h	h	h	h		a	ab	c	c	
4-5 years ago	(4.5)	226	10	17	45	46	21	41	22	23	91	123	9	103	25	95
	7%	7%	4%	8%	10%	6%	7%	11%	7%	7%	6%	9%	16%	10%	8%	6%
				b	be			befh				a	a	c		
5-10 years ago	(7.5)	414	12	55	83	60	46	72	32	54	225	178	2	168	40	202
	14%	8%	14%	15%	13%	13%	12%	16%	15%	15%	15%	13%	3%	16%	13%	12%
			a	a	a	a	a	a	a	a		a	a	c		
10-15 years ago	(12.5)	290	13	33	44	48	34	67	18	33	152	132	-	83	35	172
	10%	9%	9%	8%	11%	9%	11%	9%	9%	9%	10%	9%	-	8%	11%	10%
														a	a	a
15+ years ago	(22.5)	1122	57	157	206	154	133	197	74	144	611	486	-	237	108	763
	37%	40%	41%	38%	34%	36%	33%	38%	41%	41%	41%	35%	-	23%	35%	46%
			df					df		df	bc	c		a	a	ab
Not applicable - I don't have a contract for this service	121	10	22	21	14	17	24	7	5	74	37	-	-	38	7	70
	4%	7%	6%	4%	3%	5%	4%	4%	1%	5%	3%	-	-	4%	2%	4%
		h	h	h	h	h	h	h	h	h	b					
Don't know	40	10	1	5	12	2	4	2	3	20	10	7	22	2	15	
	1%	7%	*	1%	3%	1%	1%	1%	1%	1%	1%	13%	2%	1%	1%	
		bdefgh		bef							ab		c			
Net: Under 5 years	1042	42	114	177	167	134	234	63	111	413	555	48	493	113	421	
	34%	29%	30%	33%	37%	37%	39%	32%	32%	28%	40%	84%	47%	37%	26%	
						abcgh					a	ab	bc	c		
Net: 5-10 years	414	12	55	83	60	46	72	32	54	225	178	2	168	40	202	
	14%	8%	14%	15%	13%	13%	12%	16%	15%	15%	13%	3%	16%	13%	12%	
				a				a	a				c			

Citizens Advice – Loyalty penalty survey

Q1_6. Current account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	1412	70	190	250	202	167	264	92	177	764	618	-	320	143	935
	47%	49%	50%	47%	44%	46%	44%	47%	50%	51%	44%	-	31%	47%	57%
								f		bc	c		a	ab	
Base for stats	2869	125	359	510	428	348	570	187	342	1402	1352	50	981	295	1558
Mean Score	12.08	13.07	12.94	12.30	11.58	11.81	11.26	12.42	12.63	13.13	11.37	3.14	9.05	11.72	14.08
			df					f		bc	c		a	ab	
Standard Deviation	8.890	9.297	8.912	8.900	8.765	8.977	8.794	8.695	8.951	8.781	8.888	1.369	8.214	8.789	8.761
Standard Error	.165	.891	.501	.434	.440	.490	.360	.572	.409	.249	.224	.246	.257	.494	.225
Error variance	.03	.79	.25	.19	.19	.24	.13	.33	.17	.06	.05	.06	.07	.24	.05

Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	251 8%	36 10%	54 11% dei	56 10% dei	31 6%	27 6%	47 7%	90 10% dei	87 8%	74 7%
1-2 years ago	(1.5)	330 11%	67 18% cdefhi	74 15% cdefhi	50 9%	48 9%	41 9%	49 8%	141 16% cdefhi	98 9%	91 8%
2-3 years ago	(2.5)	277 9%	55 15% defhi	75 15% defhi	68 13% defhi	34 7% i	21 5%	24 4%	130 15% defhi	103 10% defi	45 4%
3-4 years ago	(3.5)	231 8%	48 13% defhi	57 11% defhi	49 9% dfi	23 4%	30 7% f	24 4%	104 12% defhi	72 7% df	54 5%
4-5 years ago	(4.5)	265 9%	51 14% defhi	66 13% defhi	52 10% efi	39 7%	26 6%	32 5%	116 13% cdefhi	91 8% efi	57 5%
5-10 years ago	(7.5)	365 12%	22 6%	54 11%	65 12% ag	90 17% abcegi	52 11% a	82 13% ag	76 9%	155 15% abg	134 12% ag
10-15 years ago	(12.5)	203 7%	16 4%	14 3%	35 6% bg	46 9% abg	32 7% bg	60 9% abg	30 3%	81 8% bg	92 8% bg
15+ years ago	(22.5)	526 17%	3 1%	25 5% a	74 14% abg	103 19% abcg	121 27% abcdgh	200 32% abcdgh	29 3%	177 16% abg	321 30% abcdgh
Not applicable - I don't have a contract for this service		525 17%	50 14%	77 15%	90 16%	103 20% g	95 21% abcg	110 17%	127 15%	192 18% g	205 19% g
Don't know		57 2%	19 5% bcdefhi	10 2%	6 1%	9 2%	6 1%	7 1%	29 3% cefhi	15 1%	13 1%
Net: Under 5 years		1354 45%	257 70% cdefhi	324 64% cdefhi	275 51% defhi	176 33%	146 32%	175 28%	582 67% cdefhi	451 42% defi	321 30%
Net: 5-10 years		365 12%	22 6%	54 11%	65 12% ag	90 17% abcegi	52 11% a	82 13% ag	76 9%	155 15% abg	134 12% ag
Net: 10+ years		729 24%	19 5%	40 8%	109 20% abg	149 28% abcg	153 34% abcdgh	260 41% abcdegh	59 7%	257 24% abcg	413 38% abcdgh

Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	2448	299	418	450	414	350	517	717	864	868
Mean Score	8.34	3.64	4.72	7.27	9.62	11.03	12.07	4.27	8.40	11.65
		a	abg	abg	abg	abg	abg	abg	abg	abg
Standard Deviation	8.058	3.414	5.247	7.466	8.111	8.914	8.912	4.601	7.866	8.922
Standard Error	.162	.281	.242	.322	.380	.390	.495	.185	.249	.307
Error variance	.03	.08	.06	.10	.14	.15	.25	.03	.06	.09



Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

		Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	251	14	22	35	47	9	31	25	13	21	10	24	217	122	128	224	11	1	10
		8%	11%	6%	8%	11%	4%	10%	9%	6%	8%	7%	9%	8%	8%	9%	9%	6%	2%	8%
			eh		e	beh		e	e		e		e	e						
1-2 years ago	(1.5)	330	18	41	62	34	29	35	23	23	23	15	28	287	148	182	302	8	6	7
		11%	15%	12%	15%	8%	11%	12%	8%	10%	9%	10%	11%	11%	10%	12%	12%	5%	12%	5%
			d		dgil								d	d	a	bd				
2-3 years ago	(2.5)	277	13	29	53	41	22	22	30	17	13	13	24	239	148	128	253	6	8	2
		9%	11%	8%	13%	10%	8%	8%	11%	7%	5%	9%	10%	9%	10%	9%	10%	3%	14%	1%
			i		hil	i			i					i		bd				
3-4 years ago	(3.5)	231	9	27	33	30	11	12	24	21	19	23	22	186	123	108	205	6	13	6
		8%	7%	8%	8%	7%	4%	4%	9%	10%	7%	15%	9%	7%	8%	7%	8%	3%	25%	4%
								ef	ef		abcdefgikl		e							
4-5 years ago	(4.5)	265	8	27	32	30	22	37	28	22	35	3	20	241	134	128	237	7	6	9
		9%	6%	8%	8%	7%	9%	13%	10%	10%	13%	2%	8%	9%	9%	9%	9%	4%	11%	7%
			j	j	j	j	dj	j	j	abcdjl		j	j							
5-10 years ago	(7.5)	365	17	35	60	57	36	25	34	31	33	17	20	328	201	163	325	22	5	11
		12%	14%	10%	14%	13%	14%	9%	12%	14%	13%	12%	8%	13%	13%	11%	13%	12%	10%	8%
					fk	k	k			k			k	k						
10-15 years ago	(12.5)	203	13	20	16	31	24	20	18	18	17	8	17	177	111	92	158	24	-	8
		7%	10%	6%	4%	7%	9%	7%	7%	8%	7%	6%	7%	7%	7%	6%	6%	13%	-	7%
			c		c	c			c				c	c		a				
15+ years ago	(22.5)	526	11	57	57	96	42	43	46	33	54	39	49	439	270	256	438	51	1	23
		17%	9%	16%	14%	22%	16%	15%	17%	15%	21%	26%	19%	17%	18%	17%	17%	29%	2%	18%
			a		abcefh	a		a	a		ac	abcefg	a	a				a		
Not applicable - I don't have a contract for this service		525	20	79	63	53	59	64	40	42	35	18	52	455	257	268	404	41	10	53
		17%	16%	23%	15%	12%	23%	22%	14%	19%	14%	12%	20%	17%	17%	18%	16%	23%	19%	41%
				cdgijl			cdgjil	cdgij	d		dij	d	d				a	a		ab
Don't know		57	2	7	7	9	7	3	8	4	8	1	*	56	18	39	44	3	2	1
		2%	1%	2%	2%	2%	3%	1%	3%	2%	3%	*	*	2%	1%	3%	2%	2%	4%	1%
			k	k	k	k	k	k	k	k	k		k	k	a					

Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	1354	63	145	214	182	94	136	129	95	111	65	119	1170	675	674	1220	38	34	34
	45%	50%	42%	51%	43%	36%	47%	47%	43%	43%	44%	46%	45%	44%	45%	47%	21%	64%	26%
		e		bdehil		e	e					e	e			bd			
Net: 5-10 years	365	17	35	60	57	36	25	34	31	33	17	20	328	201	163	325	22	5	11
	12%	14%	10%	14%	13%	14%	9%	12%	14%	13%	12%	8%	13%	13%	11%	13%	12%	10%	8%
				fk	k	k			k				k						
Net: 10+ years	729	23	77	73	127	66	63	64	51	71	47	66	616	381	348	596	75	1	32
	24%	19%	22%	17%	30%	25%	22%	23%	23%	28%	32%	26%	23%	25%	23%	23%	42%	2%	24%
				abcfll	c				c	abcfhl	c	c				ad			
Base for stats	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
Mean Score	8.34	6.41	8.37	7.00	9.28	8.96	7.72	8.13	8.23	9.21	9.76	8.51	8.24	8.48	8.23	8.05	12.57	4.16	10.35
			ac		acl	ac		a	ac	acfl	ac	ac				a		a	
Standard Deviation	8.058	6.634	8.134	7.433	8.539	7.854	7.912	7.906	7.608	8.323	8.851	8.434	7.965	8.003	8.127	7.952	8.546	3.768	8.766
Standard Error	.162	.651	.478	.401	.434	.557	.634	.520	.529	.557	.776	.612	.172	.235	.226	.168	.987	.843	1.048
Error variance	.03	.42	.23	.16	.19	.31	.40	.27	.28	.31	.60	.37	.03	.06	.05	.03	.97	.71	1.10

Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	251	201	11	38	5	24	9	72	77	59	44	170	76	20	15	41
		8%	8%	7%	15%	9%	20%	13%	11%	8%	9%	6%	9%	7%	7%	6%	8%
				ab		ab			d								
1-2 years ago	(1.5)	330	292	12	23	5	11	7	83	90	74	83	222	96	30	15	50
		11%	11%	7%	9%	9%	9%	9%	12%	10%	11%	11%	12%	9%	11%	6%	10%
								*	bd				bd		d		
2-3 years ago	(2.5)	277	234	15	28	10	17	1	67	93	62	55	176	91	17	20	53
		9%	9%	9%	11%	17%	14%	2%	10%	10%	9%	7%	9%	9%	6%	8%	10%
					f	af	f										
3-4 years ago	(3.5)	231	178	26	24	8	11	4	53	75	53	50	135	82	27	14	42
		8%	7%	15%	10%	14%	9%	6%	8%	8%	8%	7%	7%	8%	10%	5%	8%
				a		a		19%									
4-5 years ago	(4.5)	265	226	12	26	5	9	9	59	93	73	40	158	105	16	31	58
		9%	9%	7%	10%	10%	8%	12%	9%	10%	11%	5%	8%	10%	6%	12%	11%
								52%	d	d	d					c	ac
5-10 years ago	(7.5)	365	305	24	36	5	13	18	86	118	94	68	221	131	39	41	52
		12%	12%	14%	14%	10%	10%	25%	13%	13%	14%	9%	12%	13%	14%	15%	10%
								-	d	d	d					e	
10-15 years ago	(12.5)	203	180	13	9	3	3	3	43	54	35	71	132	67	10	23	34
		7%	7%	8%	4%	5%	3%	4%	6%	6%	5%	9%	7%	6%	4%	9%	7%
								21%				abc	c			c	
15+ years ago	(22.5)	526	495	12	18	6	9	3	121	154	112	139	388	129	39	41	49
		17%	19%	7%	7%	11%	8%	4%	18%	17%	17%	18%	21%	12%	14%	16%	10%
			bcef					-					bce			e	
Not applicable - I don't have a contract for this service		525	442	36	43	8	17	17	79	149	100	196	248	253	73	60	120
		17%	17%	22%	17%	15%	14%	24%	12%	16%	15%	26%	13%	24%	26%	23%	24%
								-		a		abc		a	a	a	a
Don't know		57	44	7	7	*	6	*	13	19	7	19	28	20	8	4	8
		2%	2%	4%	3%	1%	5%	1%	2%	2%	1%	2%	1%	2%	3%	1%	2%
				a		a		-									
Net: Under 5 years		1354	1131	75	139	33	73	30	334	428	320	272	861	450	111	95	244
		45%	44%	45%	55%	59%	60%	42%	49%	46%	48%	36%	46%	43%	40%	36%	48%
					ab	a	abf		d	d	d		d			cd	
Net: 5-10 years		365	305	24	36	5	13	18	86	118	94	68	221	131	39	41	52
		12%	12%	14%	14%	10%	10%	25%	13%	13%	14%	9%	12%	13%	14%	15%	10%
								-	d	d	d					e	

Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	729	675	25	28	9	13	5	1	165	208	147	209	520	196	49	64	84
	24%	26%	15%	11%	16%	11%	7%	21%	24%	23%	22%	27%	28%	19%	17%	24%	16%
		bcef									b		bce		e		
Base for stats	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
Mean Score	8.34	8.74	6.53	5.53	6.34	5.10	5.56	5.77	8.03	8.11	7.96	9.38	8.79	7.59	7.82	8.95	6.75
		bcdef									abc		be			be	
Standard Deviation	8.058	8.253	6.200	6.122	6.987	6.341	4.979	4.113	8.049	7.910	7.855	8.398	8.371	7.395	7.817	7.680	6.906
Standard Error	.162	.179	.544	.440	1.008	.654	.734	1.679	.261	.288	.433	.406	.201	.284	.610	.587	.373
Error variance	.03	.03	.30	.19	1.02	.43	.54	2.82	.07	.08	.19	.17	.04	.08	.37	.34	.14



Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5) 251 8%	15 11%	25 7%	35 7%	40 9%	29 8%	49 8%	20 10%	38 11%	115 8%	125 9%	7 11%	91 9%	16 5%	143 9%
1-2 years ago	(1.5) 330 11%	12 9%	41 11%	49 9%	38 8%	31 8%	106 18%	18 9%	35 10%	134 9%	162 12%	15 26%	140 13%	52 17%	138 8%
							abcdegh				a	ab	c	c	
2-3 years ago	(2.5) 277 9%	8 6%	21 5%	26 5%	51 11%	42 12%	70 12%	19 10%	40 11%	113 8%	163 12%	- -	128 12%	23 7%	121 7%
					bc	bc	abc	c	bc		ac		bc		
3-4 years ago	(3.5) 231 8%	6 4%	23 6%	39 7%	33 7%	28 7%	64 11%	13 7%	26 8%	87 6%	129 9%	7 12%	96 9%	23 8%	109 7%
							ab				a		c		
4-5 years ago	(4.5) 265 9%	8 6%	25 7%	40 7%	51 11%	26 7%	58 10%	27 14%	29 8%	106 7%	148 11%	6 10%	111 11%	37 12%	110 7%
					be			abceh			a		c	c	
5-10 years ago	(7.5) 365 12%	13 9%	43 11%	65 12%	57 13%	41 11%	67 11%	32 17%	47 13%	215 14%	141 10%	* 1%	113 11%	43 14%	205 12%
								f			bc				
10-15 years ago	(12.5) 203 7%	10 7%	28 7%	37 7%	33 7%	29 8%	28 5%	7 4%	30 8%	91 6%	108 8%	- -	45 4%	26 9%	132 8%
						fg			fg				a	a	a
15+ years ago	(22.5) 526 17%	27 19%	72 19%	112 21%	76 17%	60 16%	79 13%	35 18%	64 18%	301 20%	217 15%	- -	110 11%	46 15%	360 22%
			f	f				f		bc	c		a	a	ab
Not applicable - I don't have a contract for this service	525 17%	38 26%	96 25%	124 23%	66 14%	75 20%	69 12%	20 10%	37 10%	305 20%	187 13%	18 31%	183 18%	33 11%	298 18%
		dfgh	dfgh	dfgh		dfgh				b		b	b	b	b
Don't know	57 2%	6 4%	8 2%	10 2%	10 2%	6 2%	8 1%	3 2%	5 1%	29 2%	20 1%	5 9%	25 2%	4 1%	27 2%
		fh										ab			
Net: Under 5 years	1354 45%	50 35%	135 35%	189 35%	212 47%	156 42%	347 58%	97 50%	168 48%	554 37%	726 52%	33 58%	565 54%	151 50%	621 38%
					abc	c	abcdegh	abc	abc		a	a	c	c	
Net: 5-10 years	365 12%	13 9%	43 11%	65 12%	57 13%	41 11%	67 11%	32 17%	47 13%	215 14%	141 10%	* 1%	113 11%	43 14%	205 12%
								f		bc					



Citizens Advice – Loyalty penalty survey

Q1_7. Savings account: When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	729	37	100	149	109	89	107	43	94	392	324	-	155	73	492
	24%	26%	26%	28%	24%	24%	18%	22%	27%	26%	23%	-	15%	24%	30%
		f	f	f	f	f		f	f	c	c			a	ab
Base for stats	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
Mean Score	8.34	9.35	9.40	9.79	8.20	8.41	6.66	8.03	8.29	9.34	7.64	2.27	6.36	7.81	9.68
		f	f	defgh	f	f		f	f	b				a	ab
Standard Deviation	8.058	8.724	8.434	8.516	7.864	8.013	7.293	7.886	8.009	8.391	7.714	1.560	6.936	7.502	8.532
Standard Error	.162	.941	.541	.472	.423	.475	.316	.544	.384	.262	.208	.340	.234	.446	.239
Error variance	.03	.89	.29	.22	.18	.23	.10	.30	.15	.07	.04	.12	.05	.20	.06

Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	86 3%	16 4% efi	26 5% defi	25 5% defi	11 2% fi	8 2% fi	- - -	42 5% defi	37 3% efi	8 1% -
1-2 years ago	(1.5)	172 6%	20 6% efi	75 15% acdefghi	42 8% defi	20 4% efi	5 1% -	9 1% -	96 11% acdefhi	62 6% efi	15 1% -
2-3 years ago	(2.5)	167 6%	27 7% defi	69 14% acdefhi	45 8% defhi	15 3% fi	7 2% -	4 1% -	96 11% defhi	60 6% defi	11 1% -
3-4 years ago	(3.5)	98 3%	10 3% efi	32 6% defi	40 7% adehi	15 3% efi	1 * -	- - -	42 5% efi	55 5% defi	1 * -
4-5 years ago	(4.5)	98 3%	2 1% -	29 6% adehi	38 7% adehgi	17 3% fi	7 2% -	5 1% -	31 4% aefi	55 5% aefi	12 1% -
5-10 years ago	(7.5)	127 4%	13 3% -	20 4% fi	43 8% abefgi	34 6% efgi	10 2% -	7 1% -	32 4% fi	77 7% befgi	17 2% -
10-15 years ago	(12.5)	122 4%	10 3% -	9 2% -	37 7% abefgi	39 7% abefgi	16 4% -	11 2% -	19 2% -	76 7% abefgi	27 2% -
15+ years ago	(22.5)	253 8%	21 6% b	4 1% -	30 5% bg	69 13% abcfgh	74 16% abcfghi	56 9% bcg	24 3% b	98 9% bcg	130 12% abcgh
Not applicable - I don't have a contract for this service		1855 61%	216 59% bch	238 47% -	239 44% -	305 58% bcgh	322 71% abcdgh	536 84% abcdeghi	453 52% c	544 51% c	858 79% abcdegh
Don't know		50 2%	32 9% bcdefghi	5 1% -	5 1% -	1 * -	1 * -	6 1% -	37 4% bcdefhi	6 1% -	7 1% -
Net: Under 5 years		623 21%	76 21% efi	231 46% acdefghi	190 35% adehfi	79 15% efi	29 6% f	19 3% -	307 35% adehfi	269 25% defi	47 4% -
Net: 5-10 years		127 4%	13 3% -	20 4% fi	43 8% abefgi	34 6% efgi	10 2% -	7 1% -	32 4% fi	77 7% befgi	17 2% -

Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	375	31	12	67	108	90	67	43	175	157
	12%	8%	2%	12%	20%	20%	11%	5%	16%	14%
		b		bg	abcfghi	abcfgi	bg	b	abcfg	abg
Base for stats	1124	120	263	300	221	129	92	382	521	221
Mean Score	8.60	7.04	3.35	6.52	11.28	15.58	16.15	4.50	8.54	15.82
		bg		bg	abcbgh	abcdgh	abcdgh	b	bcg	abcdgh
Standard Deviation	8.204	7.855	3.358	6.386	8.351	8.615	8.360	5.464	7.647	8.495
Standard Error	.228	.990	.190	.319	.507	.625	1.098	.282	.295	.539
Error variance	.05	.98	.04	.10	.26	.39	1.20	.08	.09	.29

Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

		Region												Gender		Working status				
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
			a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	86 3%	1 1%	5 1%	19 5% bd	6 1%	5 2%	6 2%	16 6% abdefl	8 3%	11 4% bd	3 2%	7 3%	76 3%	50 3%	36 2%	78 3%	- -	3 6%	1 1%
1-2 years ago	(1.5)	172 6%	11 9% fj	22 6% fj	36 9% defgjl	22 5% j	11 4%	6 2%	12 4% fgj	19 8% fgj	13 5% j	2 1%	18 7% fj	152 6% fj	92 6%	80 5%	171 7% bd	- -	- -	1 1%
2-3 years ago	(2.5)	167 6%	10 8%	16 5%	37 9% behikl	29 7%	11 4%	14 5%	15 5%	8 3%	11 4%	7 5%	10 4%	151 6%	88 6%	79 5%	163 6% bd	2 1%	2 3%	- -
3-4 years ago	(3.5)	98 3%	4 3%	11 3%	17 4%	13 3%	7 3%	5 2%	11 4%	11 5%	6 2%	6 4%	8 3%	85 3%	61 4% b	37 2%	94 4% b	- -	3 5%	1 1%
4-5 years ago	(4.5)	98 3%	10 8% bdefghil	4 1%	21 5% bgil	16 4% bi	8 3%	9 3%	6 2%	6 3%	3 1%	5 3%	13 5% bi	81 3% b	56 4%	42 3%	97 4% bd	- -	- -	- -
5-10 years ago	(7.5)	127 4%	5 4%	14 4%	14 3%	27 6% cjk	14 5% k	14 5% k	11 4%	12 5% k	8 3%	3 2%	4 2%	120 5% k	79 5% b	46 3%	124 5% b	- -	1 1%	1 1%
10-15 years ago	(12.5)	122 4%	10 8% cgl	13 4%	13 3%	16 4%	9 3%	10 4%	9 3%	13 6%	9 3%	8 5%	13 5%	101 4%	72 5%	50 3%	115 4%	4 2%	- -	4 3%
15+ years ago	(22.5)	253 8%	7 6%	32 9% h	27 6%	31 7%	20 8%	25 9%	29 11% ch	11 5%	21 8%	22 15% acdehijl	28 11% ch	203 8%	122 8%	130 9%	221 9%	17 10%	- -	9 7%
Not applicable - I don't have a contract for this service		1855 61%	67 53%	218 64% ac	221 53% c	262 61% c	168 64% ac	202 69% acdglk	162 59%	137 61% c	172 67% ac	93 63% c	153 59%	1609 61% c	893 58%	960 64% a	1488 57%	155 86% a	42 79%	109 84% a
Don't know		50 2%	- -	9 2% fh	13 3% afhj	7 2%	9 3% afhj	1 *	5 2%	1 *	3 1%	- -	3 1%	47 2%	20 1%	31 2%	39 2%	2 1%	3 6%	3 2%



Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Under 5 years	623	36	57	131	85	42	39	59	51	44	22	56	545	347	274	604	2	7	4
	21%	29%	17%	31%	20%	16%	13%	21%	23%	17%	15%	22%	21%	23%	18%	23%	1%	14%	3%
		bdefijl		bdefghijkl	f			f	f			f	f	b		bd			
Net: 5-10 years	127	5	14	14	27	14	14	11	12	8	3	4	120	79	46	124	-	1	1
	4%	4%	4%	3%	6%	5%	5%	4%	5%	3%	2%	2%	5%	5%	3%	5%	-	1%	1%
				cjk	k	k		k	k			k	b	b		b			
Net: 10+ years	375	17	45	40	47	28	36	38	24	30	29	41	304	194	180	335	21	-	13
	12%	13%	13%	9%	11%	11%	12%	14%	11%	11%	20%	16%	12%	13%	12%	13%	12%	-	10%
								cdefhil				c							
Base for stats	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
Mean Score	8.60	7.19	9.67	6.39	8.28	9.02	10.18	9.02	7.16	8.85	12.25	9.56	8.29	8.21	9.10	8.28	19.32	2.40	15.02
			achl		c	c	ach	c	c	c	acdeghil	ch	c						
Standard Deviation	8.204	6.859	8.665	7.283	7.698	8.147	8.436	8.827	7.106	8.729	9.002	8.784	8.046	7.877	8.584	8.023	6.201	2.029	8.641
Standard Error	.228	.857	.694	.498	.564	.811	1.031	.780	.678	.864	1.182	.837	.240	.308	.340	.226	2.067	.828	2.231
Error variance	.05	.74	.48	.25	.32	.66	1.06	.61	.46	.75	1.40	.70	.06	.09	.12	.05	4.27	.69	4.98



Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	86	62	11	13	3	4	7	20	34	17	15	70	17	4	3	10
		3%	2%	7%	5%	6%	3%	9%	3%	4%	3%	2%	4%	2%	1%	1%	2%
			a	a			a			d			bd				
1-2 years ago	(1.5)	172	152	9	12	4	6	2	48	54	38	33	154	19	8	4	7
		6%	6%	5%	5%	7%	5%	3%	7%	6%	6%	4%	8%	2%	3%	2%	1%
									d				bcde				
2-3 years ago	(2.5)	167	135	11	20	4	14	3	45	46	45	32	149	16	8	6	2
		6%	5%	7%	8%	7%	11%	4%	7%	5%	7%	4%	8%	2%	3%	2%	*
							a		d				bcde		e	e	
3-4 years ago	(3.5)	98	79	9	11	4	6	*	33	28	28	9	88	10	2	5	3
		3%	3%	5%	4%	8%	5%	1%	5%	3%	4%	1%	5%	1%	1%	2%	1%
									bd	d	d		bce				
4-5 years ago	(4.5)	98	83	3	12	2	8	2	34	29	26	9	89	9	2	3	3
		3%	3%	2%	5%	4%	7%	2%	5%	3%	4%	1%	5%	1%	1%	1%	1%
							ab		bd	d	d		bcde				
5-10 years ago	(7.5)	127	101	6	19	2	12	5	44	52	23	7	114	8	2	2	4
		4%	4%	4%	8%	4%	10%	7%	6%	6%	4%	1%	6%	1%	1%	1%	1%
					a		ab		cd	d	d		bcde				
10-15 years ago	(12.5)	122	110	7	5	1	4	1	35	38	21	29	115	7	4	1	2
		4%	4%	4%	2%	1%	3%	2%	5%	4%	3%	4%	6%	1%	1%	*	*
													bcde				
15+ years ago	(22.5)	253	226	10	16	9	6	1	77	75	49	52	225	22	11	8	3
		8%	9%	6%	6%	16%	5%	1%	11%	8%	7%	7%	12%	2%	4%	3%	1%
			f		abcef				bcd				bcde	e	e	e	
Not applicable - I don't have a contract for this service	1855	1615	94	137	27	55	51	4	330	556	411	558	853	918	232	229	457
	61%	62%	57%	54%	48%	45%	72%	100%	49%	60%	61%	73%	45%	87%	83%	87%	90%
		cde					bcde			a	a	abc		a	a	a	ac
Don't know	50	33	8	7	-	7	-	-	11	10	9	20	22	24	7	2	15
	2%	1%	5%	3%	-	6%	-	-	2%	1%	1%	3%	1%	2%	2%	1%	3%
			a	a		a						b		a			a
Net: Under 5 years	623	512	42	68	17	37	13	-	180	191	155	98	550	71	24	21	26
	21%	20%	25%	27%	31%	31%	19%	-	27%	21%	23%	13%	29%	7%	9%	8%	5%
				a	a	a			bd	d	d		bcde				
Net: 5-10 years	127	101	6	19	2	12	5	-	44	52	23	7	114	8	2	2	4
	4%	4%	4%	8%	4%	10%	7%	-	6%	6%	4%	1%	6%	1%	1%	1%	1%
				a		ab			cd	d	d		bcde				



Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	375	336	16	21	10	9	2	-	111	112	70	81	340	29	14	9	6
	12%	13%	10%	8%	17%	8%	3%	-	16%	12%	10%	11%	18%	3%	5%	3%	1%
		cf		cf					bcd				bcde	e	e	e	
Base for stats	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
Mean Score	8.60	8.92	6.72	6.77	9.32	6.24	4.64	-	8.81	8.40	7.78	9.68	8.67	7.35	8.82	8.07	5.02
		bce										c	e				
Standard Deviation	8.204	8.316	7.487	7.157	9.340	6.126	5.407	-	8.156	8.040	7.925	8.872	8.175	8.223	8.989	8.619	6.473
Standard Error	.228	.250	.882	.667	1.651	.772	1.209	-	.333	.405	.639	.727	.237	.822	1.458	1.574	1.144
Error variance	.05	.06	.78	.45	2.73	.60	1.46	-	.11	.16	.41	.53	.06	.68	2.13	2.48	1.31



Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%																
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	86 3%	3 2%	9 2%	14 3%	8 2%	8 2%	26 4%	7 4%	12 4%	29 2%	51 4%	3 5%	28 3%	11 4%	47 3%
								d				a				
1-2 years ago	(1.5)	172 6%	4 3%	2 *	22 4%	25 6%	18 5%	60 10%	11 6%	31 9%	51 3%	118 8%	2 3%	91 9%	23 8%	58 4%
			b		b	b	ab	bcde	b	abce		a		c		c
2-3 years ago	(2.5)	167 6%	9 6%	7 2%	14 3%	20 4%	17 5%	60 10%	13 7%	27 8%	61 4%	107 8%	- -	100 10%	16 5%	52 3%
			bc					bcde	bc	bcd		a		bc		
3-4 years ago	(3.5)	98 3%	3 2%	5 1%	7 1%	15 3%	9 3%	26 4%	13 6%	20 6%	30 2%	66 5%	1 3%	44 4%	10 3%	40 2%
								bc	bce	bce		a		c		
4-5 years ago	(4.5)	98 3%	* *	2 *	6 1%	12 3%	13 4%	20 3%	16 8%	29 8%	26 2%	71 5%	1 1%	36 3%	15 5%	47 3%
					b	b	bc	bc	abc	bcdef		a			c	
5-10 years ago	(7.5)	127 4%	1 1%	3 1%	11 2%	15 3%	14 4%	36 6%	15 7%	31 9%	48 3%	78 6%	* 1%	54 5%	13 4%	59 4%
					b	b	abcd	abcd	abcd	abcde		a		c		
10-15 years ago	(12.5)	122 4%	3 2%	4 1%	20 4%	18 4%	17 5%	20 3%	19 10%	21 6%	48 3%	69 5%	5 8%	43 4%	16 5%	63 4%
					b	b	b	b	abc	bcdef		a				
15+ years ago	(22.5)	253 8%	8 6%	25 6%	33 6%	32 7%	36 10%	55 9%	23 12%	41 12%	130 9%	111 8%	2 3%	61 6%	28 9%	160 10%
						c			bcd	abcd				a		a
Not applicable - I don't have a contract for this service	1855 61%	109 76%	325 85%	399 74%	286 63%	234 64%	288 48%	80 41%	134 38%	1040 70%	715 51%	37 65%	565 54%	171 56%	1090 66%	
		defgh	acdefgh	defgh	fgh	fgh	h			b					ab	
Don't know	50 2%	2 1%	2 1%	9 2%	23 5%	2 *	8 1%	- -	3 1%	33 2%	12 1%	6 10%	20 2%	1 *	26 2%	
				g	bce	fg				b		ab	b		b	
Net: Under 5 years	623 21%	20 14%	24 6%	64 12%	80 18%	64 17%	191 32%	60 30%	120 34%	197 13%	414 30%	7 13%	298 29%	75 25%	243 15%	
		b		b	bc	bc	abcde	abcde	abcde		ac		c	c		
Net: 5-10 years	127 4%	1 1%	3 1%	11 2%	15 3%	14 4%	36 6%	15 7%	31 9%	48 3%	78 6%	* 1%	54 5%	13 4%	59 4%	
					b	b	abcd	abcd	abcde		a		c			

Citizens Advice – Loyalty penalty survey

Q1_8. Mortgage: When did you begin your current contract for each of the following services?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: 10+ years	375	11	29	53	50	53	75	42	62	178	180	6	104	44	223
	12%	8%	8%	10%	11%	14%	12%	21%	18%	12%	13%	11%	10%	15%	14%
					bc	b	abcdef	abcd					a	a	
Base for stats	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
Mean Score	8.60	8.37	12.20	9.39	8.65	9.85	7.23	8.89	8.17	10.28	7.40	7.96	6.65	8.45	10.32
			dgh	f		fh	f			b				a	ab
Standard Deviation	8.204	8.796	9.716	8.627	8.150	8.551	7.795	7.712	7.724	8.787	7.520	7.442	7.063	8.133	8.740
Standard Error	.228	1.693	1.417	.775	.675	.718	.430	.623	.426	.432	.256	2.244	.308	.649	.356
Error variance	.05	2.87	2.01	.60	.45	.51	.19	.39	.18	.19	.07	5.03	.09	.42	.13

Citizens Advice – Loyalty penalty survey

Q2. You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	1998	1266	1712	2234	1413	2723	2200	1198
Total	1989	1226	1666	2193	1379	2703	2197	1038
	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	703 35%	509 42%	699 42%	852 39%	568 41%	1663 62%	1222 56%	414 40%
		a	ad	a	a	abcdegh	abcdeh	a
I think I'm on the best deal available	733 37%	493 40%	579 35%	753 34%	498 36%	600 22%	493 22%	334 32%
	fgh	cdefgh	fg	fg	fgh			fg
Switching deals is too difficult	241 12%	109 9%	156 9%	250 11%	109 8%	230 9%	170 8%	142 14%
	bcefg			bcefg				bcefg
Switching deals is too time consuming	234 12%	122 10%	139 8%	206 9%	116 8%	232 9%	184 8%	106 10%
	cdefg							
I am satisfied with my current contract (e.g. its cost and service)	568 29%	347 28%	487 29%	689 31%	441 32%	923 34%	682 31%	234 23%
	h	h	h	ah	abh	abcdgh	h	
I don't want to pay an exit fee to leave my current deal	147 7%	62 5%	165 10%	216 10%	49 4%	54 2%	48 2%	111 11%
	befg	fg	abefg	abefg	fg			abefg
It hasn't occurred to me to switch provider	97 5%	59 5%	77 5%	81 4%	55 4%	229 8%	203 9%	45 4%
	d					abcdeh	abcdeh	
Other	86 4%	24 2%	57 3%	93 4%	44 3%	54 2%	43 2%	93 9%
	bfg		bfg	bfg	bfg			abcdeh
Don't know	48 2%	37 3%	44 3%	47 2%	33 2%	45 2%	46 2%	32 3%
		f	f					f

Citizens Advice – Loyalty penalty survey

Q2_1. Energy (gas and electricity): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1998	91	394	458	373	425	257	485	831	682
Total	1989	193	349	382	342	291	433	542	724	723
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	703	75	135	124	117	84	167	210	241	252
	35%	39%	39%	33%	34%	29%	39%	39%	33%	35%
			e			e	ceh		e	
I think I'm on the best deal available	733	56	111	122	118	128	198	167	240	325
	37%	29%	32%	32%	34%	44%	46%	31%	33%	45%
					abcdgh	abcdgh			abcdgh	
Switching deals is too difficult	241	40	60	51	36	24	29	101	87	54
	12%	21%	17%	13%	11%	8%	7%	19%	12%	7%
		defhi	defhi	efi				cdefhi	efi	
Switching deals is too time consuming	234	36	56	51	43	24	24	92	95	47
	12%	19%	16%	13%	13%	8%	6%	17%	13%	7%
		efi	efi	efi	efi			efi	efi	
I am satisfied with my current contract (e.g. its cost and service)	568	48	74	89	99	94	164	122	188	258
	29%	25%	21%	23%	29%	32%	38%	22%	26%	36%
				bg	bcgh	abcdgh			abcdgh	
I don't want to pay an exit fee to leave my current deal	147	16	23	26	34	16	32	39	60	48
	7%	8%	7%	7%	10%	6%	7%	7%	8%	7%
				e						
It hasn't occurred to me to switch provider	97	15	22	21	15	14	10	37	36	24
	5%	8%	6%	6%	4%	5%	2%	7%	5%	3%
		fi	fi	f				fi		
Other	86	7	11	18	17	16	17	17	35	33
	4%	3%	3%	5%	5%	5%	4%	3%	5%	5%
Don't know	48	2	7	19	9	6	7	8	27	13
	2%	1%	2%	5%	2%	2%	2%	2%	4%	2%
				befgi					gi	

Citizens Advice – Loyalty penalty survey

Q2_1. Energy (gas and electricity): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1998	94	230	301	287	174	118	189	169	176	106	154	1738	947	1047	1808	70	11	63
Total	1989	95	205	299	268	172	175	182	140	174	109	171	1709	1021	964	1719	128	18	72
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	703 35%	42 44% cg	73 36%	97 33%	100 37%	66 38%	56 32%	56 31%	52 37%	61 35%	42 39%	59 35%	602 35%	382 37%	322 33%	595 35%	57 45%	11 58%	25 35%
I think I'm on the best deal available	733 37%	40 42%	82 40%	97 32%	102 38%	75 44% cfg	53 30%	60 33%	57 41%	66 38%	36 33%	65 38%	632 37%	381 37%	351 36%	629 37%	53 42%	4 23%	25 35%
Switching deals is too difficult	241 12%	12 12%	24 12%	57 19%	28 10%	19 11%	14 8%	22 12%	12 9%	19 11%	11 10%	24 14%	207 12%	103 10%	138 14% a	215 13%	14 11%	3 14%	4 6%
Switching deals is too time consuming	234 12%	4 4%	19 9%	46 15% abdj	21 8%	18 10%	35 20% abdegijl	20 11%	18 13% a	18 10%	6 6%	28 16% abdj	200 12% a	128 13%	106 11%	202 12%	8 6%	4 22%	8 12%
I am satisfied with my current contract (e.g. its cost and service)	568 29%	20 21%	61 30%	84 28%	84 31%	55 32%	53 31%	47 26%	33 23%	62 36% aghk	30 27%	39 23%	499 29%	304 30%	264 27%	484 28%	49 39%	2 10%	23 32%
I don't want to pay an exit fee to leave my current deal	147 7%	8 8%	11 6%	12 4%	22 8% c	9 5%	22 12% bceil	15 8%	10 7%	9 5%	8 8%	21 12% bceil	118 7%	65 6%	82 8%	131 8%	6 5%	3 14%	4 6%
It hasn't occurred to me to switch provider	97 5%	- -	13 7% af	13 4% a	10 4%	14 8% afl	2 1%	10 5% af	6 4%	11 6% af	7 6% af	12 7% af	78 5% a	41 4%	55 6%	91 5% b	- -	- -	5 7% b
Other	86 4%	3 3%	16 8% cdil	8 3%	10 4%	8 4%	9 5% i	10 5% i	7 5% i	2 1%	4 4%	8 5% i	73 4%	34 3%	50 5% a	76 4%	1 1%	- -	3 4%
Don't know	48 2%	2 2%	2 1%	8 3%	3 1%	2 1%	5 3%	7 4%	4 3%	5 3%	7 6% bdel	4 2%	38 2%	25 2%	23 2%	29 2%	7 6% a	2 8%	7 10% a

Citizens Advice – Loyalty penalty survey

Q2_1. Energy (gas and electricity): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1998	1738	103	151	38	76	33	4	730	605	265	398	1359	617	171	150	296
Total	1989	1730	101	152	35	77	38	3	440	590	441	518	1266	694	214	166	314
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	703	628	30	45	8	16	20	1	149	198	141	216	441	256	92	66	98
	35%	36%	30%	30%	23%	21%	53%	56%	34%	34%	32%	42%	35%	37%	43%	40%	31%
		e					abcde					abc			ae		
I think I'm on the best deal available	733	648	39	44	12	23	9	-	167	206	157	202	501	230	76	58	96
	37%	37%	39%	29%	33%	30%	25%	-	38%	35%	36%	39%	40%	33%	35%	35%	30%
		c											be				
Switching deals is too difficult	241	209	13	20	8	11	1	-	55	71	58	57	150	90	30	21	40
	12%	12%	12%	13%	24%	14%	3%	-	12%	12%	13%	11%	12%	13%	14%	12%	13%
					af												
Switching deals is too time consuming	234	194	11	27	9	12	5	*	60	73	54	47	129	96	30	19	47
	12%	11%	11%	18%	27%	16%	14%	15%	14%	12%	12%	9%	10%	14%	14%	11%	15%
				a	ab				d					a			a
I am satisfied with my current contract (e.g. its cost and service)	568	505	24	37	6	21	9	1	131	185	113	139	361	199	60	52	87
	29%	29%	24%	25%	17%	28%	24%	44%	30%	31%	26%	27%	28%	29%	28%	31%	28%
I don't want to pay an exit fee to leave my current deal	147	129	7	11	1	5	3	2	28	53	30	36	94	52	14	8	30
	7%	7%	7%	7%	3%	7%	7%	73%	6%	9%	7%	7%	7%	8%	7%	5%	9%
It hasn't occurred to me to switch provider	97	78	7	12	2	6	4	-	13	29	36	19	37	59	21	13	26
	5%	5%	7%	8%	5%	8%	11%	-	3%	5%	8%	4%	3%	9%	10%	8%	8%
											ad			a	a	a	a
Other	86	73	5	6	3	1	2	-	20	26	21	18	54	29	11	1	17
	4%	4%	5%	4%	9%	2%	5%	-	4%	4%	5%	3%	4%	4%	5%	1%	6%
													d	d	d		d
Don't know	48	42	4	3	-	3	-	-	5	13	8	23	24	23	8	7	8
	2%	2%	3%	2%	-	4%	-	-	1%	2%	2%	4%	2%	3%	4%	4%	3%
												ab		a			

Citizens Advice – Loyalty penalty survey

Q2_1. Energy (gas and electricity): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	1998	70	220	308	274	224	425	170	307	838	1114	13	731	215	1034
Total	1989	79	242	374	303	235	406	135	214	971	949	17	687	208	1071
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	703 35%	23 29%	88 36%	154 41% fh	107 35%	88 38%	128 32%	46 34%	69 32%	370 38% b	305 32%	6 36%	224 33%	76 36% a	398 37% a
I think I'm on the best deal available	733 37%	22 28%	100 41% ae	144 38% e	109 36%	71 30%	158 39% e	45 34% e	84 39% e	364 38%	353 37%	2 12%	221 32%	83 40% a	426 40% a
Switching deals is too difficult	241 12%	8 10%	28 12%	31 8%	33 11%	37 16% ch	61 15% ch	25 19% bcdh	18 9%	93 10%	145 15% a	2 12%	129 19% bc	21 10%	88 8%
Switching deals is too time consuming	234 12%	12 16%	31 13%	39 10%	37 12%	19 8%	46 11%	20 15% e	30 14% e	90 9%	138 15% a	4 24%	118 17% bc	22 10%	91 8%
I am satisfied with my current contract (e.g. its cost and service)	568 29%	11 14%	71 29% a	124 33% adf	76 25%	79 33% adf	103 25% a	43 32% a	61 28% a	284 29%	270 28%	2 10%	181 26%	47 23%	334 31% ab
I don't want to pay an exit fee to leave my current deal	147 7%	6 8%	17 7%	30 8% h	27 9% h	18 8% h	34 8% h	7 5%	7 3%	78 8%	67 7%	1 3%	44 6%	15 7%	86 8%
It hasn't occurred to me to switch provider	97 5%	8 11% befgh	9 4%	18 5%	25 8% bfh	9 4%	16 4%	5 4%	7 3%	45 5%	43 4%	7 39%	36 5%	12 6%	49 5%
Other	86 4%	6 8% d	14 6%	12 3%	8 3%	13 5%	15 4%	4 3%	14 6% d	43 4%	41 4%	-	38 6%	5 3%	40 4%
Don't know	48 2%	6 7% cfgh	9 4% g	7 2%	8 3%	6 3%	8 2%	1 1%	5 2%	23 2%	22 2%	-	15 2%	3 1%	26 2%

Citizens Advice – Loyalty penalty survey

Q2_2. Mobile (sim-only contract): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	1266	81	310	271	235	230	139	391	506	369
Total	1226	153	262	217	211	158	225	415	428	383
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	509 42%	64 42%	100 38%	77 35%	96 46% c	59 37%	113 50% bcegh	164 40%	173 40%	172 45% c
I think I'm on the best deal available	493 40%	50 33%	97 37%	88 41%	91 43%	69 44%	97 43%	147 35%	180 42%	167 43%
						g			g	g
Switching deals is too difficult	109 9%	27 18% cdefhi	42 16% cdefhi	19 9% efi	11 5%	5 3%	5 2%	69 17% cdefhi	30 7% fi	10 3%
Switching deals is too time consuming	122 10%	30 19% defhi	43 17% defhi	26 12% efi	15 7% efi	4 2%	4 2%	73 18% defhi	41 10% efi	8 2%
I am satisfied with my current contract (e.g. its cost and service)	347 28%	32 21%	51 20%	53 25%	59 28% bg	70 44% abcdgh	82 36% abcgh	83 20%	112 26% bg	151 39% abcdgh
I don't want to pay an exit fee to leave my current deal	62 5%	16 11% efi	17 6% efi	13 6% efi	11 5% efi	3 2%	2 1%	33 8% efi	24 6% efi	5 1%
It hasn't occurred to me to switch provider	59 5%	5 3%	13 5%	10 5%	17 8% i	7 4%	7 3%	18 4%	27 6%	14 4%
Other	24 2%	2 1%	2 1%	6 3%	4 2%	2 1%	8 3%	4 1%	10 2%	10 3%
Don't know	37 3%	7 4%	6 2%	7 3%	8 4%	5 3%	4 2%	13 3%	15 4%	9 2%



Citizens Advice – Loyalty penalty survey

Q2_2. Mobile (sim-only contract): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1266	65	142	229	184	98	65	120	116	113	56	78	1132	623	639	1163	35	8	38
Total	1226	66	131	211	166	100	97	115	92	109	49	91	1086	657	565	1082	64	14	41
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	509 42%	29 45%	52 40%	87 41%	70 42%	40 40%	49 50%	37 32%	40 44%	45 41%	17 35%	42 47%	449 41%	276 42%	232 41%	445 41%	31 48%	5 33%	15 37%
I think I'm on the best deal available	493 40%	26 40%	57 43%	83 39%	65 39%	33 34%	44 46%	45 40%	32 35%	50 46%	18 36%	39 43%	436 40%	265 40%	227 40%	428 40%	36 56%	5 34%	15 37%
Switching deals is too difficult	109 9%	13 20%	9 7%	32 15%	19 12%	4 4%	4 4%	12 10%	3 4%	7 6%	1 2%	5 6%	103 10%	61 9%	49 9%	105 10%	- -	- -	2 4%
Switching deals is too time consuming	122 10%	2 2%	10 8%	39 19%	17 10%	6 6%	5 5%	10 9%	10 11%	14 12%	5 11%	4 5%	113 10%	58 9%	62 11%	110 10%	2 3%	2 15%	2 5%
I am satisfied with my current contract (e.g. its cost and service)	347 28%	12 19%	42 32%	49 23%	46 28%	27 27%	33 34%	35 31%	24 26%	37 34%	19 39%	23 25%	305 28%	184 28%	162 29%	308 28%	12 18%	1 7%	16 38%
I don't want to pay an exit fee to leave my current deal	62 5%	3 5%	10 8%	9 4%	13 8%	2 2%	6 6%	6 5%	4 4%	4 4%	1 3%	3 3%	58 5%	26 4%	37 6%	60 6%	1 2%	- -	2 4%
It hasn't occurred to me to switch provider	59 5%	1 1%	6 4%	11 5%	7 4%	9 9%	6 6%	3 2%	8 9%	5 5%	* 1%	3 3%	56 5%	32 5%	25 4%	49 5%	5 7%	- -	3 7%
Other	24 2%	* 1%	2 1%	2 1%	2 1%	2 2%	1 1%	6 5%	5 6%	* *	3 5%	1 1%	20 2%	14 2%	10 2%	19 2%	3 5%	- -	1 2%
Don't know	37 3%	- -	5 3%	8 4%	3 2%	4 4%	4 4%	5 5%	4 4%	2 2%	2 4%	2 2%	33 3%	21 3%	16 3%	30 3%	3 5%	2 11%	2 4%



Citizens Advice – Loyalty penalty survey

Q2_2. Mobile (sim-only contract): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1266	1065	73	121	29	66	25	1	495	383	163	225	890	353	103	76	174
Total	1226	1029	68	120	29	64	26	1	304	381	263	278	814	384	125	89	169
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	509 42%	438 43% e	28 41%	43 36%	7 23%	19 29%	16 63%	1 100%	138 45%	161 42%	100 38%	110 40%	328 40%	172 45%	56 44%	33 37%	84 50% a
I think I'm on the best deal available	493 40%	418 41%	29 42%	42 35%	8 28%	26 41%	7 27%	- -	125 41%	133 35%	106 40%	130 47% b	333 41%	145 38%	58 46% e	29 33%	58 34%
Switching deals is too difficult	109 9%	87 8%	2 3%	20 16% ab	6 20%	12 18% ab	2 8%	- -	26 9%	22 6%	29 11% b	33 12% b	83 10% c	26 7%	3 3%	7 8%	16 10% c
Switching deals is too time consuming	122 10%	87 8%	11 17% a	24 20% a	13 46%	8 12%	2 9%	- -	30 10%	26 7%	35 13% b	31 11%	72 9%	46 12%	8 6%	19 22% abce	19 11%
I am satisfied with my current contract (e.g. its cost and service)	347 28%	304 30% c	16 23%	25 21%	6 19%	13 20%	7 26%	- -	96 32% d	120 32%	63 24%	68 24%	230 28%	107 28%	28 22%	26 29%	53 32%
I don't want to pay an exit fee to leave my current deal	62 5%	44 4%	4 5%	13 11% a	2 6%	5 7%	6 23%	- -	20 7% d	17 5%	20 7% d	5 2%	42 5%	20 5%	9 7%	3 4%	8 5%
It hasn't occurred to me to switch provider	59 5%	47 5%	7 10% a	5 5%	2 7%	2 3%	1 5%	- -	12 4%	16 4%	10 4%	21 8% a	28 3%	29 8% a	11 9% a	5 6%	13 7% a
Other	24 2%	21 2%	1 1%	2 1%	2 6%	- -	- -	- -	6 2%	11 3%	2 1%	5 2%	17 2%	5 1%	3 2%	2 2%	* *
Don't know	37 3%	30 3%	1 1%	5 4%	- -	3 4%	3 10%	- -	5 2%	17 5% a	7 3%	7 3%	18 2%	17 5% a	4 3%	10 12% abce	3 2%

Citizens Advice – Loyalty penalty survey

Q2_2. Mobile (sim-only contract): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	1266	50	113	162	163	151	289	109	229	462	773	15	510	128	612
Total	1226	51	122	186	174	163	270	93	167	523	660	24	477	126	603
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	509 42%	19 37%	52 42%	72 39%	78 45%	77 47%	95 35%	36 38%	80 48%	228 44%	259 39%	18 75%	173 36%	52 41%	281 47%
						f			f						a
I think I'm on the best deal available	493 40%	17 34%	63 51%	76 41%	64 37%	56 34%	119 44%	34 36%	64 39%	235 45%	247 37%	7 28%	178 37%	49 39%	259 43%
			ade	gh			e			b					
Switching deals is too difficult	109 9%	8 16%	3 3%	11 6%	15 9%	16 10%	37 14%	10 11%	9 5%	35 7%	73 11%	1 6%	76 16%	6 5%	26 4%
		bch				b	bch	b			a		bc		
Switching deals is too time consuming	122 10%	8 15%	9 7%	19 10%	16 9%	9 5%	38 14%	10 11%	14 8%	32 6%	85 13%	2 8%	69 15%	11 8%	41 7%
		e					eh				a		c		
I am satisfied with my current contract (e.g. its cost and service)	347 28%	13 25%	46 38%	59 32%	54 31%	44 27%	54 20%	28 30%	50 30%	168 32%	170 26%	5 19%	111 23%	38 30%	194 32%
			f	f	f		f	f	f	b					a
I don't want to pay an exit fee to leave my current deal	62 5%	1 3%	3 3%	10 5%	9 5%	6 3%	11 4%	12 13%	10 6%	27 5%	33 5%	3 11%	31 7%	11 9%	20 3%
							abcde	f					c	c	
It hasn't occurred to me to switch provider	59 5%	4 8%	7 6%	8 4%	9 5%	9 6%	11 4%	6 7%	4 3%	28 5%	30 4%	1 4%	29 6%	6 5%	22 4%
		h											c		
Other	24 2%	1 1%	5 4%	3 2%	2 1%	3 2%	3 1%	2 2%	5 3%	12 2%	10 1%	-	5 1%	1 1%	18 3%
															a
Don't know	37 3%	3 5%	5 4%	* *	3 2%	6 4%	9 3%	6 7%	5 3%	9 2%	25 4%	-	7 1%	4 3%	23 4%
		c	c			c	c	cd			a				a

Citizens Advice – Loyalty penalty survey

Q2_3. Mobile (contract including mobile phone): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	1712	111	406	392	316	325	162	517	708	487
Total	1666	217	361	330	285	205	267	578	615	472
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	699	98	173	134	105	74	115	272	239	188
	42%	45%	48%	41%	37%	36%	43%	47%	39%	40%
			cdehi					dehi		
I think I'm on the best deal available	579	56	110	112	109	83	109	166	221	192
	35%	26%	30%	34%	38%	40%	41%	29%	36%	41%
				abg	abg	abg			ag	abcg
Switching deals is too difficult	156	32	55	30	21	9	9	87	51	18
	9%	15%	15%	9%	7%	4%	3%	15%	8%	4%
		defhi	cdefhi	efi	i			cdefhi	efi	
Switching deals is too time consuming	139	32	46	32	21	8	-	78	53	8
	8%	15%	13%	10%	7%	4%	-	14%	9%	2%
		defhi	defhi	efi	fi	fi		defhi	efi	
I am satisfied with my current contract (e.g. its cost and service)	487	54	89	79	80	83	102	143	159	185
	29%	25%	25%	24%	28%	40%	38%	25%	26%	39%
					abcdgh	abcdgh				abcdgh
I don't want to pay an exit fee to leave my current deal	165	22	41	43	31	11	16	63	74	28
	10%	10%	11%	13%	11%	6%	6%	11%	12%	6%
			ei	efi	ei			ei	efi	
It hasn't occurred to me to switch provider	77	13	20	15	9	6	14	33	24	20
	5%	6%	5%	4%	3%	3%	5%	6%	4%	4%
Other	57	5	3	10	21	5	13	8	30	19
	3%	2%	1%	3%	7%	3%	5%	1%	5%	4%
			b	bcegi			bg		bg	bg
Don't know	44	11	5	8	4	10	5	16	13	15
	3%	5%	1%	3%	2%	5%	2%	3%	2%	3%
		b				bdh				

Citizens Advice – Loyalty penalty survey

Q2_3. Mobile (contract including mobile phone): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1712	73	203	281	259	131	105	148	151	145	73	143	1496	791	916	1586	40	16	34
Total	1666	65	181	267	232	134	153	140	128	143	68	159	1439	828	833	1483	75	27	39
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	699 42%	14 22%	72 40%	103 39%	112 48%	58 44%	65 43%	47 33%	54 43%	71 50%	32 47%	70 44%	597 42%	342 41%	355 43%	616 42%	30 41%	19 70%	14 35%
			a	a	acgl	a	a		a	acg	a	a	a						
I think I'm on the best deal available	579 35%	26 40%	68 37%	93 35%	89 38%	41 31%	53 35%	43 31%	44 35%	45 31%	19 29%	59 37%	501 35%	286 35%	292 35%	509 34%	34 45%	4 14%	12 31%
Switching deals is too difficult	156 9%	7 10%	18 10%	47 18%	19 8%	7 5%	13 9%	12 8%	8 6%	8 6%	2 3%	15 9%	139 10%	78 9%	77 9%	149 10%	- -	- -	2 4%
			bdefghijkl												b				
Switching deals is too time consuming	139 8%	7 11%	10 6%	33 12%	20 9%	9 7%	6 4%	13 10%	17 14%	10 7%	1 1%	13 8%	126 9%	70 8%	68 8%	133 9%	- -	- -	2 6%
			j	bfj	j		j	bfjl				j	j			b			
I am satisfied with my current contract (e.g. its cost and service)	487 29%	10 16%	54 30%	62 23%	83 36%	33 25%	62 40%	43 31%	30 23%	35 24%	19 29%	56 35%	411 29%	250 30%	234 28%	435 29%	24 32%	4 16%	10 25%
			a		acehil		acehil	a				achi	a						
I don't want to pay an exit fee to leave my current deal	165 10%	7 11%	18 10%	22 8%	25 11%	21 16%	13 8%	12 9%	12 10%	12 9%	9 13%	12 7%	144 10%	76 9%	88 11%	155 10%	- -	5 17%	2 6%
					ckl											b			
It hasn't occurred to me to switch provider	77 5%	3 5%	11 6%	12 4%	11 5%	9 7%	5 3%	8 6%	5 4%	3 2%	1 2%	10 6%	66 5%	42 5%	35 4%	70 5%	- -	1 5%	5 13%
																			ab
Other	57 3%	2 2%	6 3%	8 3%	7 3%	4 3%	1 1%	5 4%	4 3%	7 5%	7 10%	5 3%	45 3%	30 4%	27 3%	50 3%	4 5%	- -	2 5%
										bcdefhl									
Don't know	44 3%	3 5%	8 4%	8 3%	5 2%	2 2%	2 1%	3 2%	6 5%	4 2%	- -	3 2%	41 3%	22 3%	21 3%	34 2%	3 4%	2 6%	3 9%
																			a



Citizens Advice – Loyalty penalty survey

Q2_3. Mobile (contract including mobile phone): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1712	1470	87	151	34	76	38	3	654	537	231	290	1160	522	119	131	272
Total	1666	1405	91	165	37	81	45	2	390	528	373	375	1028	592	148	150	294
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	699	594	30	74	14	33	25	1	148	235	148	169	386	291	77	70	144
	42%	42%	33%	45%	39%	41%	56%	61%	38%	44%	40%	45%	38%	49%	52%	46%	49%
						b			a		a		a	a	a	a	a
I think I'm on the best deal available	579	493	25	58	11	33	14	1	138	171	125	145	364	197	44	57	96
	35%	35%	28%	35%	30%	41%	30%	25%	35%	32%	34%	39%	35%	33%	30%	38%	33%
Switching deals is too difficult	156	126	14	16	8	7	1	-	41	48	31	37	103	47	8	14	25
	9%	9%	15%	10%	22%	9%	2%	-	10%	9%	8%	10%	10%	8%	5%	10%	8%
			af		acf												
Switching deals is too time consuming	139	108	9	20	9	10	1	-	25	38	40	37	76	54	13	18	23
	8%	8%	10%	12%	25%	13%	1%	-	6%	7%	11%	10%	7%	9%	9%	12%	8%
			f	abf	f						a						
I am satisfied with my current contract (e.g. its cost and service)	487	421	28	37	6	23	8	-	132	152	97	105	303	165	39	47	80
	29%	30%	31%	22%	17%	28%	18%	-	34%	29%	26%	28%	29%	28%	26%	31%	27%
		c							c								
I don't want to pay an exit fee to leave my current deal	165	129	14	22	5	8	8	1	45	55	45	19	102	59	8	17	34
	10%	9%	15%	13%	13%	10%	18%	39%	12%	11%	12%	5%	10%	10%	5%	11%	12%
									d	d	d						c
It hasn't occurred to me to switch provider	77	52	11	12	3	6	4	-	16	33	16	11	37	37	8	6	23
	5%	4%	12%	8%	7%	7%	9%	-	4%	6%	4%	3%	4%	6%	6%	4%	8%
		a	a						d	d				a			a
Other	57	53	4	-	-	-	-	-	17	13	18	9	38	13	4	4	5
	3%	4%	5%	-	-	-	-	-	4%	2%	5%	2%	4%	2%	3%	3%	2%
		c	c														
Don't know	44	37	4	3	-	3	-	-	5	15	7	17	29	13	4	2	7
	3%	3%	5%	2%	-	4%	-	-	1%	3%	2%	4%	3%	2%	3%	2%	2%
									a			a					

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Q2_3. Mobile (contract including mobile phone): You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	1712	56	144	234	232	201	386	150	309	678	993	20	674	190	832
Total	1666	64	176	267	255	197	374	114	218	760	851	30	634	182	833
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	699 42%	32 50%	82 47%	124 46%	109 43%	73 37%	132 35%	53 47%	94 43%	354 47%	329 39%	11 37%	248 39%	78 43%	371 44%
		f	f	ef				f	f	b	a				a
I think I'm on the best deal available	579 35%	20 30%	67 38%	85 32%	94 37%	53 27%	142 38%	46 41%	73 33%	282 37%	284 33%	5 18%	224 35%	54 30%	299 36%
			e	e	e		e	e							
Switching deals is too difficult	156 9%	6 9%	15 9%	15 6%	23 9%	17 9%	50 13%	12 10%	18 8%	47 6%	101 12%	6 19%	105 17%	13 7%	34 4%
							ch				a		bc		
Switching deals is too time consuming	139 8%	5 8%	18 10%	15 6%	21 8%	18 9%	42 11%	10 9%	9 4%	49 6%	86 10%	5 17%	87 14%	16 9%	34 4%
			h		h	h	ch	h			a		c	c	
I am satisfied with my current contract (e.g. its cost and service)	487 29%	10 15%	69 39%	72 27%	73 29%	51 26%	98 26%	35 31%	78 36%	234 31%	243 29%	4 12%	148 23%	56 31%	279 33%
			acdef		a			a	acef					a	a
I don't want to pay an exit fee to leave my current deal	165 10%	5 8%	9 5%	26 10%	21 8%	28 14%	29 8%	11 9%	37 17%	55 7%	95 11%	10 35%	65 10%	26 14%	72 9%
						bf			bcdfg		a			c	
It hasn't occurred to me to switch provider	77 5%	8 12%	2 1%	15 6%	9 4%	17 9%	14 4%	5 4%	7 3%	31 4%	44 5%	-	29 5%	11 6%	36 4%
		bdfgh		b		bdfh									
Other	57 3%	1 1%	10 6%	7 3%	3 1%	16 8%	5 1%	2 2%	12 6%	24 3%	32 4%	-	16 3%	4 2%	34 4%
			df			cdfg			df						
Don't know	44 3%	4 7%	8 4%	4 2%	10 4%	5 2%	8 2%	1 1%	3 2%	25 3%	17 2%	-	11 2%	6 3%	26 3%
		cgh													

Citizens Advice – Loyalty penalty survey

Q2_4. Broadband: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2234	94	423	497	425	484	311	517	922	795
Total	2193	190	380	419	385	324	495	570	804	819
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	852 39%	78 41%	154 41%	151 36%	145 38%	113 35%	211 43% e	232 41%	296 37%	324 40%
I think I'm on the best deal available	753 34%	60 32%	129 34%	151 36%	124 32%	120 37%	169 34%	189 33%	275 34%	288 35%
Switching deals is too difficult	250 11%	46 24% cdefhi	66 17% cdefhi	39 9%	32 8%	22 7%	46 9%	112 20% cdefhi	71 9%	68 8%
Switching deals is too time consuming	206 9%	28 15% efi	55 14% cdefhi	42 10% efi	33 9%	18 6%	30 6%	82 14% cdefhi	75 9% ei	48 6%
I am satisfied with my current contract (e.g. its cost and service)	689 31%	42 22%	81 21%	109 26%	128 33% abcg	129 40% abcdgh	200 40% abcdgh	123 22%	237 29% bg	329 40% abcdgh
I don't want to pay an exit fee to leave my current deal	216 10%	30 16% cehi	39 10% e	31 7%	42 11% e	21 7%	53 11% e	69 12% ce	73 9%	74 9%
It hasn't occurred to me to switch provider	81 4%	5 3%	18 5%	12 3%	12 3%	14 4%	20 4%	23 4%	23 3%	34 4%
Other	93 4%	7 4%	9 2%	23 5% bg	22 6% bg	18 6% bg	14 3%	16 3%	45 6% bfg	32 4%
Don't know	47 2%	2 1%	7 2%	11 3%	10 3%	11 3% fg	6 1%	8 1%	22 3%	17 2%

Citizens Advice – Loyalty penalty survey

Q2_4. Broadband: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2234	100	269	318	334	190	148	202	195	205	111	162	1961	1047	1183	2023	78	11	72
Total	2193	92	242	319	305	179	220	198	167	195	104	171	1919	1123	1066	1901	138	17	79
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	852 39%	26 28%	84 35%	144 45% abekl	118 39%	64 36%	88 40%	73 37%	67 40%	85 44% abk	47 45% ak	56 33%	749 39% a	443 39%	409 38%	728 38%	62 45%	9 54%	35 44%
I think I'm on the best deal available	753 34%	35 38%	86 35%	106 33%	102 34%	56 31%	72 33%	65 33%	67 40%	69 35%	38 36%	57 34%	657 34%	388 35%	363 34%	647 34%	50 37%	3 16%	23 30%
Switching deals is too difficult	250 11%	15 17%	23 10%	51 16% bdeijl	31 10% j	17 10%	23 11% j	24 12% j	21 12% j	19 10%	4 4%	22 13% j	224 12% j	120 11%	130 12%	231 12% d	9 7%	1 4%	3 4%
Switching deals is too time consuming	206 9%	6 6%	23 10%	34 11%	23 8%	21 12%	18 8%	15 7%	18 11%	18 9%	8 8%	22 13%	176 9%	98 9%	107 10%	185 10% d	8 6%	-	2 3%
I am satisfied with my current contract (e.g. its cost and service)	689 31%	21 23%	73 30%	86 27% a	102 33% a	55 31%	74 34%	58 29%	53 32%	79 40% abcegkl	38 37% a	50 29%	600 31%	357 32%	330 31%	582 31%	53 38%	5 31%	34 43% a
I don't want to pay an exit fee to leave my current deal	216 10%	12 13% gh	24 10% g	23 7% g	31 10% g	20 11% g	26 12% gh	9 4%	10 6%	28 14% cghl	10 10%	22 13% cgh	183 10% g	108 10%	107 10%	191 10%	13 9%	-	8 10%
It hasn't occurred to me to switch provider	81 4%	4 4%	13 5%	8 3%	9 3%	8 4%	6 3%	10 5%	9 5%	7 4%	2 2%	5 3%	73 4%	36 3%	44 4%	75 4%	2 1%	-	1 2%
Other	93 4%	3 3%	17 7% cehj	9 3% j	16 5% j	5 3%	16 7% cehj	6 3%	5 3%	9 5% j	1 1%	7 4%	86 4% j	37 3%	57 5% a	84 4%	2 1%	2 9%	4 5%
Don't know	47 2%	2 3%	4 2%	7 2%	4 1%	6 3%	5 2%	8 4% d	2 1%	3 1%	4 3%	3 2%	40 2%	27 2%	20 2%	34 2%	3 3%	-	7 9% a



Citizens Advice – Loyalty penalty survey

Q2_4. Broadband: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2234	1945	121	159	40	82	34	3	845	670	292	427	1567	635	169	165	301
Total	2193	1907	117	160	40	81	37	2	510	654	486	544	1442	705	202	190	313
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	852	759	32	58	11	31	16	1	199	231	196	226	540	291	92	85	114
	39%	40%	28%	36%	27%	38%	43%	32%	39%	35%	40%	41%	37%	41%	46%	45%	36%
		b										b		a			
I think I'm on the best deal available	753	650	41	58	14	31	13	1	171	226	157	198	508	235	69	67	99
	34%	34%	35%	36%	34%	38%	34%	32%	34%	35%	32%	37%	35%	33%	34%	35%	32%
Switching deals is too difficult	250	216	8	25	9	14	2	-	70	78	49	54	180	66	15	14	37
	11%	11%	7%	15%	23%	17%	5%	-	14%	12%	10%	10%	12%	9%	7%	8%	12%
			b	b	abf	b							b				
Switching deals is too time consuming	206	175	8	23	9	11	3	*	58	67	46	35	143	57	10	21	26
	9%	9%	7%	14%	22%	13%	8%	23%	11%	10%	9%	6%	10%	8%	5%	11%	8%
			ab	ab	ab				d	d			c		c		
I am satisfied with my current contract (e.g. its cost and service)	689	605	31	48	14	22	12	-	160	217	146	165	457	213	64	64	85
	31%	32%	26%	30%	34%	27%	33%	-	31%	33%	30%	30%	32%	30%	32%	34%	27%
I don't want to pay an exit fee to leave my current deal	216	186	16	13	1	4	8	-	34	66	70	45	129	84	21	25	38
	10%	10%	14%	8%	3%	5%	21%	-	7%	10%	15%	8%	9%	12%	10%	13%	12%
							acde			a	ad			a			
It hasn't occurred to me to switch provider	81	67	5	9	5	2	1	1	17	24	24	16	36	45	13	18	14
	4%	4%	4%	6%	13%	3%	2%	45%	3%	4%	5%	3%	2%	6%	7%	9%	4%
				abe										a	a	ae	
Other	93	77	10	5	3	-	2	-	28	30	20	16	61	31	11	7	13
	4%	4%	8%	3%	6%	-	6%	-	6%	5%	4%	3%	4%	4%	5%	4%	4%
			ace		e		e		d								
Don't know	47	41	3	3	-	2	1	-	8	12	7	19	26	17	4	5	8
	2%	2%	2%	2%	-	2%	2%	-	2%	2%	1%	3%	2%	2%	2%	2%	3%
												a					

Citizens Advice – Loyalty penalty survey

Q2_4. Broadband: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Annual household income								Education			Mental health			
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	2234	72	223	318	311	255	489	194	372	961	1228	15	783	250	1176
Total	2193	81	249	380	339	264	466	157	258	1080	1047	21	729	231	1205
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	852 39%	34 42%	105 42%	150 39%	135 40%	95 36%	162 35%	71 45% ef	101 39%	455 42%	367 35%	8 38%	264 36%	83 36%	500 42% a
I think I'm on the best deal available	753 34%	35 43%	88 35%	122 32%	107 31%	76 29%	194 42%	48 31%	83 32%	379 35%	350 33%	10 45%	251 34%	88 38%	406 34%
Switching deals is too difficult	250 11%	7 8%	13 5%	37 10%	41 12%	34 13%	71 15%	17 11%	30 11%	90 8%	152 14%	9 43%	136 19%	27 12%	84 7%
Switching deals is too time consuming	206 9%	7 9%	15 6%	23 6%	36 10%	22 8%	53 11%	18 12%	31 12%	71 7%	125 12%	9 43%	96 13%	21 9%	86 7%
I am satisfied with my current contract (e.g. its cost and service)	689 31%	17 21%	88 35% af	116 31%	121 36% af	88 33% a	128 27%	48 30%	82 32%	350 32%	326 31%	7 32%	201 28%	59 26%	420 35% ab
I don't want to pay an exit fee to leave my current deal	216 10%	11 13%	27 11%	43 11% fh	39 12% fh	30 11% fh	32 7%	17 11%	17 7%	117 11%	90 9%	6 26%	78 11%	20 9%	115 10%
It hasn't occurred to me to switch provider	81 4%	- -	14 6% afgh	13 3%	20 6% afgh	12 5%	12 3%	3 2%	6 2%	42 4%	35 3%	4 20%	26 4%	12 5%	42 3%
Other	93 4%	4 5%	14 5%	15 4%	12 3%	7 3%	17 4%	4 3%	21 8% cdefg	47 4%	45 4%	- -	23 3%	8 3%	60 5%
Don't know	47 2%	3 4%	6 2%	7 2%	7 2%	8 3%	10 2%	2 1%	4 1%	26 2%	15 1%	- -	12 2%	2 1%	26 2%

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Q2_5. Home insurance: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1413	64	303	321	242	281	202	367	563	483
Total	1379	118	263	259	214	189	335	382	473	524
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	568 41%	36 31%	92 35%	92 35%	101 47%	85 45%	161 48%	129 34%	192 41%	246 47%
				abcg	abcg	abcg		g	abcgh	
I think I'm on the best deal available	498 36%	32 27%	74 28%	101 39%	85 40%	69 36%	138 41%	105 28%	186 39%	207 39%
			bg	bg	bg	abg		bg	bg	bg
Switching deals is too difficult	109 8%	20 17%	47 18%	19 7%	11 5%	6 3%	5 1%	67 18%	30 6%	11 2%
		cdefhi	cdefhi	efi	fi		cdefhi	fi		
Switching deals is too time consuming	116 8%	21 17%	52 20%	23 9%	11 5%	6 3%	5 1%	72 19%	34 7%	10 2%
		cdefhi	cdefhi	efi	fi		cdefhi	efi		
I am satisfied with my current contract (e.g. its cost and service)	441 32%	36 30%	58 22%	72 28%	65 30%	73 39%	137 41%	94 25%	137 29%	210 40%
				b	bcdgh	bcdgh		b	bcdgh	
I don't want to pay an exit fee to leave my current deal	49 4%	4 4%	12 4%	16 6%	12 6%	1 1%	4 1%	16 4%	28 6%	5 1%
			efi	efi	efi		efi	efi		
It hasn't occurred to me to switch provider	55 4%	9 8%	15 6%	10 4%	6 3%	6 3%	10 3%	24 6%	16 3%	16 3%
							hi			
Other	44 3%	2 1%	6 2%	7 3%	11 5%	9 5%	9 3%	8 2%	18 4%	18 3%
				g	g					
Don't know	33 2%	4 3%	3 1%	10 4%	8 4%	5 2%	4 1%	7 2%	18 4%	8 2%
				bi	b			bi		

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Q2_5. Home insurance: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1413	60	162	226	209	113	95	121	120	110	75	122	1216	691	718	1315	48	6	21
Total	1379	57	146	212	201	107	139	119	104	97	77	118	1184	738	637	1225	93	10	23
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	568 41%	23 40%	63 43%	76 36%	88 44%	36 33%	65 46%	39 33%	45 43%	41 42%	39 52%	52 44%	476 40%	333 45%	234 37%	494 40%	48 52%	3 31%	12 52%
I think I'm on the best deal available	498 36%	28 49%	60 41%	67 32%	65 32%	57 53%	54 38%	38 32%	30 29%	30 31%	30 39%	39 33%	429 36%	256 35%	241 38%	443 36%	33 36%	- -	5 22%
Switching deals is too difficult	109 8%	8 14%	14 9%	32 15%	12 6%	2 2%	8 6%	5 5%	10 9%	8 8%	1 1%	9 8%	99 8%	54 7%	54 9%	98 8%	- -	4 36%	3 12%
Switching deals is too time consuming	116 8%	8 14%	10 7%	39 18%	9 4%	9 8%	13 9%	7 6%	4 4%	6 6%	2 3%	9 7%	105 9%	50 7%	64 10%	110 9%	2 2%	- -	2 7%
I am satisfied with my current contract (e.g. its cost and service)	441 32%	13 23%	40 27%	58 28%	62 31%	35 32%	49 35%	42 35%	32 31%	39 40%	37 48%	34 28%	370 31%	253 34%	187 29%	388 32%	31 33%	1 5%	10 45%
I don't want to pay an exit fee to leave my current deal	49 4%	5 8%	4 3%	7 3%	3 2%	5 4%	6 4%	6 5%	3 3%	2 2%	1 2%	8 7%	40 3%	29 4%	21 3%	46 4%	- -	- -	- -
It hasn't occurred to me to switch provider	55 4%	1 2%	7 5%	13 6%	7 4%	6 6%	2 2%	3 3%	4 3%	3 3%	* 1%	8 7%	47 4%	21 3%	34 5%	47 4%	6 7%	1 12%	1 3%
Other	44 3%	* 1%	5 4%	8 4%	5 2%	1 1%	7 5%	3 2%	2 2%	2 2%	3 4%	8 6%	33 3%	20 3%	23 4%	42 3%	- -	- -	1 6%

Citizens Advice – Loyalty penalty survey

Q2_5. Home insurance: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d	
Unweighted Total	1413	60	162	226	209	113	95	121	120	110	75	122	1216	691	718	1315	48	6	21
Total	1379	57	146	212	201	107	139	119	104	97	77	118	1184	738	637	1225	93	10	23
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Don't know	33	-	2	2	8	-	-	7	6	2	3	5	25	23	10	29	-	2	3
	2%	-	1%	1%	4%	-	-	6%	5%	2%	4%	4%	2%	3%	2%	2%	-	15%	11%
				ce				bcefl	cefl		ce	cef		b					

Citizens Advice – Loyalty penalty survey

Q2_5. Home insurance: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	*d	e	f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1413	1248	66	97	27	54	15	1	580	414	190	229	1096	303	79	77	147
Total	1379	1225	59	93	27	50	15	1	350	411	315	303	1031	328	86	87	155
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	568 41%	532 43% bce	14 24%	21 23%	5 19%	7 14%	9 59%	-	144 41%	154 37%	135 43%	135 45%	427 41%	135 41%	34 39%	42 49%	59 38%
I think I'm on the best deal available	498 36%	443 36%	23 39%	30 33%	8 31%	20 41%	2 10%	-	128 37%	137 33%	109 35%	124 41%	391 38% be	104 32%	28 32%	31 36%	46 30%
Switching deals is too difficult	109 8%	91 7%	1 2%	17 18% ab	8 29%	8 17% ab	* 3%	-	31 9%	35 8%	18 6%	24 8%	81 8%	25 8%	4 4%	6 7%	16 10%
Switching deals is too time consuming	116 8%	96 8%	6 10%	14 15% a	8 29%	4 8%	3 18%	-	27 8%	32 8%	31 10%	27 9%	83 8%	29 9%	10 11%	9 11%	10 6%
I am satisfied with my current contract (e.g. its cost and service)	441 32%	400 33% c	22 37% c	19 21%	5 20%	12 24%	2 12%	-	120 34%	142 35%	95 30%	84 28%	338 33%	98 30%	26 30%	21 24%	51 33%
I don't want to pay an exit fee to leave my current deal	49 4%	38 3%	4 6%	7 8% a	4 13%	4 7%	-	-	12 3%	11 3%	17 6%	9 3%	35 3%	13 4%	6 7% e	5 6% e	2 1%
It hasn't occurred to me to switch provider	55 4%	46 4%	6 10% a	3 4%	-	2 4%	1 3%	1 100%	15 4% c	22 5% c	4 1%	14 4%	34 3%	20 6% a	2 2%	5 6%	14 9% ac
Other	44 3%	35 3%	6 10% ae	3 3%	1 3%	-	2 13%	-	9 3%	15 4%	16 5% d	4 1%	34 3%	9 3%	2 2%	2 3%	5 3%
Don't know	33 2%	28 2%	1 1%	5 5%	1 4%	3 7%	-	-	1 *	14 3% a	9 3% a	9 3% a	18 2%	14 4% a	7 8% a	2 3%	4 3%

Citizens Advice – Loyalty penalty survey

Q2_5. Home insurance: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1413	46	113	195	179	149	340	132	259	525	859	9	552	156	696
Total	1379	49	123	236	203	154	324	109	181	607	734	9	505	143	722
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	568 41%	19 38%	58 47%	103 43%	80 39%	58 38%	120 37%	52 47%	78 43%	270 44%	282 38%	* 5%	179 35%	48 34%	336 47%
								f		b					ab
I think I'm on the best deal available	498 36%	17 34%	40 33%	79 33%	78 38%	56 36%	130 40%	40 36%	59 33%	228 38%	256 35%	3 27%	177 35%	50 35%	268 37%
Switching deals is too difficult	109 8%	- -	10 8%	15 6%	12 6%	13 9%	39 12%	11 10%	8 5%	22 4%	82 11%	5 49%	82 16%	7 5%	20 3%
			a			a	acdh	a			a		bc		
Switching deals is too time consuming	116 8%	5 11%	8 7%	17 7%	8 4%	15 10%	37 11%	11 10%	15 9%	28 5%	85 12%	3 32%	78 15%	14 10%	24 3%
		d				d	d	d	d		a		c	c	
I am satisfied with my current contract (e.g. its cost and service)	441 32%	13 26%	47 38%	73 31%	65 32%	57 37%	87 27%	39 36%	61 34%	204 34%	229 31%	* 5%	141 28%	43 30%	255 35%
			f			f									a
I don't want to pay an exit fee to leave my current deal	49 4%	3 7%	5 4%	6 3%	8 4%	3 2%	14 4%	6 5%	4 2%	17 3%	32 4%	1 6%	27 5%	9 6%	14 2%
													c	c	
It hasn't occurred to me to switch provider	55 4%	2 5%	2 2%	8 4%	13 7%	6 4%	11 3%	2 2%	10 5%	23 4%	32 4%	- -	30 6%	5 3%	20 3%
					g								c		
Other	44 3%	5 10%	1 1%	9 4%	3 2%	7 4%	7 2%	5 5%	6 3%	21 3%	23 3%	- -	15 3%	2 2%	26 4%
		bdfh													
Don't know	33 2%	3 5%	5 4%	3 1%	7 3%	2 1%	10 3%	1 1%	2 1%	20 3%	11 2%	- -	9 2%	3 2%	21 3%
										b					

Citizens Advice – Loyalty penalty survey

Q2_6. Current account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2723	144	496	592	517	613	361	640	1109	974
Total	2703	290	447	492	474	415	585	736	966	1001
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1663 62%	201 69% bcgh	242 54%	286 58%	296 62% b	257 62% b	380 65% bc	443 60% b	582 60% b	638 64% bc
I think I'm on the best deal available	600 22%	64 22%	106 24%	114 23%	94 20%	88 21%	133 23%	170 23%	208 22%	221 22%
Switching deals is too difficult	230 9%	49 17% cdefhi	73 16% cdefhi	48 10% defi	30 6% ei	10 2%	20 3%	122 17% cdefhi	78 8% efi	30 3%
Switching deals is too time consuming	232 9%	37 13% efi	56 13% efi	61 12% efi	43 9% efi	23 6% f	12 2%	93 13% efi	104 11% efi	35 4%
I am satisfied with my current contract (e.g. its cost and service)	923 34%	91 31%	108 24%	138 28%	173 37% bcg	168 40% abcgh	245 42% abcgh	198 27%	311 32% bg	413 41% abcgh
I don't want to pay an exit fee to leave my current deal	54 2%	12 4% cdefhi	25 6% cdefhi	8 2% ei	5 1% e	* *	3 1%	38 5% cdefhi	13 1% ei	4 * *
It hasn't occurred to me to switch provider	229 8%	31 11%	36 8%	45 9%	35 7%	28 7%	54 9%	67 9%	80 8%	82 8%
Other	54 2%	4 1%	5 1%	9 2%	8 2%	12 3% bg	16 3%	9 1%	17 2%	28 3% bg
Don't know	45 2%	7 3%	6 1%	7 2%	12 3%	6 1%	6 1%	14 2%	19 2%	12 1%

Citizens Advice – Loyalty penalty survey

Q2_6. Current account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2723	119	342	355	418	239	172	250	242	245	134	207	2382	1261	1457	2445	95	25	99
Total	2703	116	314	361	396	240	249	247	205	226	123	225	2354	1378	1320	2315	168	45	107
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1663	69	197	216	258	156	149	143	125	155	74	121	1467	839	821	1411	107	36	67
	62%	59%	63%	60%	65%	65%	60%	58%	61%	69%	60%	54%	62%	61%	62%	61%	63%	81%	62%
			k	k	k				cgk			k							
I think I'm on the best deal available	600	25	71	83	91	37	59	49	47	52	31	54	515	323	277	516	37	10	16
	22%	22%	23%	23%	23%	15%	24%	20%	23%	23%	26%	24%	22%	23%	21%	22%	22%	21%	15%
		e	e	e	e	e	e	e	e	e	e	e	e	e	e	e	e	e	e
Switching deals is too difficult	230	17	30	41	34	15	22	13	8	22	9	20	200	99	130	210	1	9	5
	9%	15%	9%	11%	9%	6%	9%	5%	4%	10%	8%	9%	9%	7%	10%	9%	1%	20%	4%
		eghl	h	egh	h	h	h	h	h	h	h	h	h	a	a	b	b	c	d
Switching deals is too time consuming	232	14	33	29	33	15	22	18	16	22	8	22	203	108	124	208	4	5	5
	9%	12%	11%	8%	8%	6%	9%	7%	8%	10%	6%	10%	9%	8%	9%	9%	2%	11%	5%
		e	e	e	e	e	e	e	e	e	e	e	e	e	e	b	b	c	d
I am satisfied with my current contract (e.g. its cost and service)	923	31	100	101	143	94	89	87	75	80	45	79	799	476	445	800	57	12	34
	34%	26%	32%	28%	36%	39%	36%	35%	37%	35%	37%	35%	34%	35%	34%	35%	34%	27%	32%
				c	ac				ac			c							
I don't want to pay an exit fee to leave my current deal	54	1	5	13	3	3	7	5	3	6	2	6	47	29	26	49	-	2	2
	2%	1%	2%	4%	1%	1%	3%	2%	1%	3%	1%	3%	2%	2%	2%	2%	-	5%	2%
			dl																
It hasn't occurred to me to switch provider	229	8	33	29	41	22	25	13	17	16	6	20	203	103	125	198	15	-	11
	8%	7%	10%	8%	10%	9%	10%	5%	8%	7%	5%	9%	9%	7%	9%	9%	9%	-	10%
			g	gi															
Other	54	2	10	4	5	4	6	6	6	4	3	3	47	25	28	44	3	-	4
	2%	2%	3%	1%	1%	2%	2%	2%	3%	2%	3%	2%	2%	2%	2%	2%	2%	-	4%
Don't know	45	2	7	4	3	5	5	10	2	*	3	4	38	29	17	33	6	2	4
	2%	2%	2%	1%	1%	2%	2%	4%	1%	*	3%	2%	2%	2%	1%	1%	4%	3%	4%
			i		i		cdhil			i									



Citizens Advice – Loyalty penalty survey

Q2_6. Current account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2723	2354	154	207	50	99	52	6	991	841	356	535	1840	830	205	204	421
Total	2703	2327	151	215	52	99	61	4	600	829	595	680	1689	944	250	235	458
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1663 62%	1459 63% cde	88 58% e	113 53%	25 49%	44 44%	41 67% e	3 71%	361 60%	519 63%	366 62%	415 61%	1005 59%	615 65% a	160 64%	155 66%	300 65% a
I think I'm on the best deal available	600 22%	514 22%	33 22%	49 23%	14 27%	25 25%	10 17%	1 14%	134 22%	197 24%	126 21%	142 21%	420 25% bcde	167 18%	39 16%	38 16%	90 20%
Switching deals is too difficult	230 9%	183 8%	14 9%	33 15% af	12 23% abf	18 18% abf	2 4%	1 19%	49 8%	75 9%	51 9%	55 8%	132 8%	89 9%	23 9%	24 10%	42 9%
Switching deals is too time consuming	232 9%	192 8%	14 10%	26 12% f	10 19% af	15 15% af	1 2%	- -	56 9%	63 8%	59 10%	54 8%	137 8%	85 9%	21 9%	27 11%	37 8%
I am satisfied with my current contract (e.g. its cost and service)	923 34%	809 35%	47 31%	63 29%	15 29%	32 33%	13 22%	2 60%	231 38% cd	316 38% cd	179 30%	196 29%	587 35%	309 33%	75 30%	79 34%	155 34%
I don't want to pay an exit fee to leave my current deal	54 2%	39 2%	3 2%	11 5% a	5 9% ab	4 4%	2 4%	- -	17 3% d	20 2%	11 2%	7 1%	27 2%	25 3%	6 2%	11 5% ae	8 2%
It hasn't occurred to me to switch provider	229 8%	210 9% e	7 5%	11 5%	2 3%	3 3%	7 11%	- -	48 8%	71 9%	45 8%	65 10%	110 7%	111 12% a	31 12% a	33 14% a	47 10% a
Other	54 2%	47 2%	3 2%	4 2%	2 3%	* *	2 3%	- -	16 3%	16 2%	10 2%	11 2%	40 2% b	11 1%	4 1%	1 1%	7 1%
Don't know	45 2%	35 2%	4 3%	5 2%	- -	3 3%	2 3%	- -	6 1%	12 1%	12 2%	16 2% a	24 1%	18 2%	6 3%	3 1%	9 2%

Citizens Advice – Loyalty penalty survey

Q2_6. Current account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	2723	99	305	395	375	317	570	219	443	1177	1479	30	957	297	1437
Total	2703	110	344	476	405	330	548	177	314	1327	1274	49	906	279	1483
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1663 62%	59 54%	231 67% af	299 63%	249 61%	207 63%	311 57%	113 64%	192 61%	872 66% b	729 57%	34 69%	509 56%	178 64% a	962 65% a
I think I'm on the best deal available	600 22%	23 21%	69 20%	93 20%	91 23%	69 21%	145 27% bc	40 23%	68 22%	285 21%	291 23%	11 23%	212 23%	60 21%	319 22%
Switching deals is too difficult	230 9%	7 7%	38 11% cdh	33 7%	22 6%	29 9%	63 12% cdh	16 9%	21 7%	71 5%	143 11% a	15 30% ab	137 15% bc	18 6% bc	72 5%
Switching deals is too time consuming	232 9%	8 7%	34 10% d	29 6%	24 6%	23 7%	62 11% cde	17 9%	36 11% cde	97 7%	129 10% a	6 13%	110 12% c	28 10% c	87 6%
I am satisfied with my current contract (e.g. its cost and service)	923 34%	28 26%	130 38% adf	167 35%	120 30%	122 37% ad	168 31%	70 39% adf	118 38% adf	446 34%	450 35%	20 40%	290 32%	77 27%	547 37% ab
I don't want to pay an exit fee to leave my current deal	54 2%	4 4% ce	8 2%	5 1%	9 2%	3 1%	12 2%	4 2%	9 3%	18 1%	32 2% a	4 8% ab	30 3% c	7 2%	16 1%
It hasn't occurred to me to switch provider	229 8%	9 8%	34 10%	53 11% efg	36 9%	22 7%	39 7%	11 6%	27 8%	119 9%	105 8%	1 2%	78 9%	20 7%	127 9%
Other	54 2%	2 2%	13 4% ce	6 1%	7 2%	2 1%	11 2%	6 3% e	7 2%	25 2%	23 2%	2 4%	12 1%	7 2%	34 2%
Don't know	45 2%	4 4% f	7 2%	13 3% f	8 2%	3 1%	4 1%	2 1%	5 2%	25 2%	19 1%	-	11 1%	4 1%	27 2%

Citizens Advice – Loyalty penalty survey

Q2_7. Savings account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2200	126	411	474	419	480	290	537	893	770
Total	2197	262	365	394	383	323	470	627	777	793
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1222	162	184	201	231	186	259	346	432	444
	56%	62%	50%	51%	60%	57%	55%	55%	56%	56%
		bc		bc	bc	bc				
I think I'm on the best deal available	493	54	82	85	77	81	114	136	162	195
	22%	21%	22%	22%	20%	25%	24%	22%	21%	25%
Switching deals is too difficult	170	36	54	37	22	6	13	91	60	19
	8%	14%	15%	9%	6%	2%	3%	14%	8%	2%
		defhi	cdefhi	defi	ei			cdefhi	efi	
Switching deals is too time consuming	184	47	44	36	38	12	6	92	74	18
	8%	18%	12%	9%	10%	4%	1%	15%	10%	2%
		cdefhi	efi	efi	efi			cdefhi	efi	
I am satisfied with my current contract (e.g. its cost and service)	682	80	90	101	115	107	189	170	216	296
	31%	30%	25%	26%	30%	33%	40%	27%	28%	37%
					bcgh		bcdegh			bcdgh
I don't want to pay an exit fee to leave my current deal	48	13	13	3	10	2	9	26	12	10
	2%	5%	4%	1%	2%	*	2%	4%	2%	1%
		cehi	cehi		ce			cehi		
It hasn't occurred to me to switch provider	203	25	31	50	32	30	35	56	82	65
	9%	10%	8%	13%	8%	9%	7%	9%	11%	8%
				bdfi						
Other	43	2	2	10	7	15	8	3	17	22
	2%	1%	*	3%	2%	5%	2%	1%	2%	3%
				bg		abdfgh			bg	bg
Don't know	46	9	6	11	4	8	8	16	14	16
	2%	3%	2%	3%	1%	3%	2%	2%	2%	2%
		d								

Citizens Advice – Loyalty penalty survey

Q2_7. Savings account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2200	92	262	311	336	187	136	208	187	196	115	170	1915	1047	1149	2009	68	19	61
Total	2197	89	236	312	319	187	194	203	165	194	119	181	1897	1135	1058	1917	124	39	66
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1222	47	125	154	186	119	107	115	99	117	70	82	1070	617	602	1052	74	28	39
	56%	53%	53%	49%	58%	64%	55%	57%	60%	60%	59%	46%	56%	54%	57%	55%	59%	71%	60%
				ck	bck			k	ck	ck	k		ck						
I think I'm on the best deal available	493	22	52	74	79	33	51	44	31	33	30	45	418	251	241	443	23	5	8
	22%	25%	22%	24%	25%	18%	26%	22%	19%	17%	25%	25%	22%	22%	23%	23%	19%	12%	13%
				i			i												
Switching deals is too difficult	170	12	17	44	24	10	8	6	13	10	7	17	145	66	102	157	2	2	4
	8%	13%	7%	14%	8%	5%	4%	3%	8%	5%	6%	9%	8%	6%	10%	8%	2%	5%	5%
		efgi	g	bdefghijl	g				g			g	g		a	b			
Switching deals is too time consuming	184	8	22	33	31	19	7	11	11	19	3	18	162	88	95	169	2	3	5
	8%	9%	10%	11%	10%	10%	4%	5%	7%	10%	3%	10%	9%	8%	9%	9%	2%	7%	7%
		j	fj	fgj	fj	fj			fj	fj		fj	j			b			
I am satisfied with my current contract (e.g. its cost and service)	682	16	65	86	94	59	76	61	53	73	28	70	584	376	306	601	44	7	17
	31%	18%	28%	28%	30%	32%	39%	30%	32%	38%	24%	39%	31%	33%	29%	31%	36%	17%	26%
				a	a	abcdjl	a	a	abcjl			abcdjl	a	b					
I don't want to pay an exit fee to leave my current deal	48	6	2	9	5	2	5	1	2	5	2	9	37	24	24	46	2	-	-
	2%	7%	1%	3%	2%	1%	3%	1%	1%	3%	2%	5%	2%	2%	2%	2%	2%	-	-
		bdeghl										bdeghl							
It hasn't occurred to me to switch provider	203	6	17	24	34	18	16	18	16	27	9	19	175	78	124	179	10	1	5
	9%	6%	7%	8%	11%	9%	8%	9%	10%	14%	8%	11%	9%	7%	12%	9%	8%	2%	8%
										bcl					a				
Other	43	4	8	4	7	*	4	5	4	3	-	4	39	24	18	38	1	-	3
	2%	4%	3%	1%	2%	*	2%	3%	2%	2%	-	2%	2%	2%	2%	2%	1%	-	5%
		cej	e																
Don't know	46	-	10	4	4	4	3	9	2	2	4	4	37	26	19	34	4	2	6
	2%	-	4%	1%	1%	2%	1%	4%	1%	1%	4%	2%	2%	2%	2%	2%	3%	4%	10%
			acdhil					acdhil											a

Citizens Advice – Loyalty penalty survey

Q2_7. Savings account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2200	1911	117	165	43	78	38	6	844	672	293	391	1549	608	146	155	307
Total	2197	1910	112	165	42	74	44	4	512	677	502	506	1433	701	178	185	339
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1222	1074	63	83	18	36	28	2	253	389	279	301	747	437	121	119	197
	56%	56%	56%	51%	42%	48%	63%	57%	49%	57%	55%	60%	52%	62%	68%	65%	58%
									a	a	a	a	a	ae	a		
I think I'm on the best deal available	493	441	24	27	5	16	6	-	137	151	106	99	365	117	29	27	61
	22%	23%	21%	16%	13%	21%	13%	-	27%	22%	21%	20%	25%	17%	16%	14%	18%
		c							bd				bcde				
Switching deals is too difficult	170	149	8	13	9	2	2	-	42	42	26	60	109	57	20	18	20
	8%	8%	7%	8%	20%	3%	4%	-	8%	6%	5%	12%	8%	8%	11%	10%	6%
				abcef								abc		e			
Switching deals is too time consuming	184	161	6	15	8	5	2	1	36	63	45	40	102	72	21	25	26
	8%	8%	6%	9%	18%	6%	5%	19%	7%	9%	9%	8%	7%	10%	12%	14%	8%
				abe										a	a	ae	
I am satisfied with my current contract (e.g. its cost and service)	682	603	29	47	11	25	10	2	182	209	155	136	439	222	51	57	115
	31%	32%	26%	28%	25%	33%	22%	45%	35%	31%	31%	27%	31%	32%	28%	31%	34%
									d								
I don't want to pay an exit fee to leave my current deal	48	41	3	4	-	1	2	1	9	14	11	14	30	16	14	-	2
	2%	2%	3%	2%	-	2%	5%	14%	2%	2%	2%	3%	2%	2%	8%	-	*
									e				e	e	abde		
It hasn't occurred to me to switch provider	203	173	14	16	6	5	4	1	41	61	55	46	100	96	23	31	42
	9%	9%	13%	10%	14%	6%	10%	14%	8%	9%	11%	9%	7%	14%	13%	17%	13%
														a	a	a	a
Other	43	37	2	2	2	-	-	-	13	12	9	9	34	7	2	2	2
	2%	2%	2%	1%	5%	-	-	-	3%	2%	2%	2%	2%	1%	1%	1%	1%
				e									b				
Don't know	46	34	3	7	1	2	3	-	7	11	12	17	31	13	1	5	7
	2%	2%	3%	4%	4%	2%	7%	-	1%	2%	2%	3%	2%	2%	*	3%	2%
			a				a					a					

Citizens Advice – Loyalty penalty survey

Q2_7. Savings account: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	2200	72	221	295	305	257	479	187	384	920	1231	18	782	261	1132
Total	2197	85	253	368	339	257	472	152	271	1047	1066	27	743	251	1175
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	1222 56%	41 48%	178 70%	195 53%	191 56%	144 56%	239 51%	83 55%	152 56%	625 60%	546 51%	19 71%	374 50%	152 61%	688 59%
			acdefgh							b				a	a
I think I'm on the best deal available	493 22%	13 16%	43 17%	81 22%	69 20%	45 18%	128 27%	40 26%	73 27%	230 22%	247 23%	4 14%	164 22%	55 22%	270 23%
							abde	be	abde						
Switching deals is too difficult	170 8%	6 8%	18 7%	22 6%	21 6%	15 6%	58 12%	11 7%	18 7%	43 4%	123 12%	3 10%	114 15%	16 7%	37 3%
							bcdegh				a		bc	c	
Switching deals is too time consuming	184 8%	6 7%	20 8%	29 8%	28 8%	23 9%	44 9%	17 11%	17 6%	55 5%	123 11%	6 23%	105 14%	21 8%	51 4%
								h			a		bc	c	
I am satisfied with my current contract (e.g. its cost and service)	682 31%	25 29%	81 32%	131 36%	93 27%	85 33%	134 28%	43 28%	89 33%	336 32%	333 31%	9 32%	207 28%	61 24%	407 35%
				df											ab
I don't want to pay an exit fee to leave my current deal	48 2%	3 4%	2 1%	10 3%	12 4%	* *	15 3%	3 2%	2 1%	18 2%	30 3%	- -	27 4%	4 1%	17 1%
				eh	beh		eh						c		
It hasn't occurred to me to switch provider	203 9%	5 6%	21 8%	43 12%	36 11%	35 14%	30 6%	8 6%	24 9%	97 9%	96 9%	4 15%	95 13%	25 10%	78 7%
				fg	fg	fg							c		
Other	43 2%	3 4%	5 2%	2 *	5 1%	5 2%	10 2%	6 4%	7 3%	24 2%	17 2%	- -	11 2%	2 1%	30 3%
			c					c	c						
Don't know	46 2%	6 7%	1 1%	11 3%	10 3%	3 1%	9 2%	2 2%	3 1%	26 2%	15 1%	2 6%	17 2%	2 1%	25 2%
				befgh	b										

Citizens Advice – Loyalty penalty survey

Q2_8. Mortgage: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1198	54	280	372	256	178	58	334	628	236
Total	1038	103	237	275	209	121	92	341	484	213
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	414	29	100	118	82	52	32	130	200	85
	40%	28%	42%	43% a	39%	44% a	35%	38%	41%	40%
I think I'm on the best deal available	334	20	75	112	65	33	29	95	177	62
	32%	19%	32%	41% abdegi	31%	27%	31%	28%	37% aegi	29%
Switching deals is too difficult	142	22	45	34	26	9	6	67	60	15
	14%	22% efi	19% cdefhi	12% i	12%	8%	6%	20% cdefhi	12% i	7%
Switching deals is too time consuming	106	24	34	25	14	7	3	58	38	9
	10%	24% cdefhi	14% cdefhi	9% i	6%	5%	3%	17% cdefhi	8%	4%
I am satisfied with my current contract (e.g. its cost and service)	234	19	40	65	40	41	28	59	106	69
	23%	18%	17%	24% bg	19%	34% abcdgh	30% bg	17%	22%	32% abcdgh
I don't want to pay an exit fee to leave my current deal	111	9	30	32	25	13	3	39	56	16
	11%	9%	12% f	11%	12%	11%	3%	11%	12% f	7%
It hasn't occurred to me to switch provider	45	5	10	10	9	6	5	15	19	11
	4%	5%	4%	4%	4%	5%	5%	4%	4%	5%
Other	93	4	6	14	20	18	31	10	34	49
	9%	4%	2%	5% bcg	10% bcg	15% abcgh	33% abcdegh	3%	7% bg	23% abcdgh
Don't know	32	8	3	4	9	5	3	11	13	8
	3%	8% bch	1%	2%	4% bc	4%	4%	3%	3%	4% b



Citizens Advice – Loyalty penalty survey

Q2_8. Mortgage: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1198	62	148	193	177	96	63	110	101	90	55	103	1040	607	589	1165	9	4	14
Total	1038	57	112	165	153	80	83	92	79	71	52	94	892	571	465	985	23	5	17
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	414	18	41	64	66	33	37	41	34	21	27	33	354	240	174	397	11	-	3
	40%	31%	37%	38%	43%	41%	45%	45%	42%	30%	52%	36%	40%	42%	37%	40%	47%	-	16%
				i				i		ai									
I think I'm on the best deal available	334	24	38	58	60	26	25	24	26	24	13	15	306	178	154	328	2	-	1
	32%	43%	34%	35%	39%	32%	30%	26%	33%	34%	26%	16%	34%	31%	33%	33%	10%	-	6%
		gk	k	k	gk	k	k	k	k	k		k	k						
Switching deals is too difficult	142	14	12	36	20	11	3	9	9	16	3	9	130	78	64	136	-	-	1
	14%	24%	11%	22%	13%	14%	4%	10%	12%	22%	6%	9%	15%	14%	14%	14%	-	-	8%
		bfgijkl		bdfghijkl	f	f				bfgjk		f							
Switching deals is too time consuming	106	8	10	28	13	7	7	10	5	9	1	9	96	68	38	103	-	-	1
	10%	14%	9%	17%	8%	8%	8%	11%	6%	12%	2%	10%	11%	12%	8%	10%	-	-	6%
		j		bdehjl						j		j		b					
I am satisfied with my current contract (e.g. its cost and service)	234	3	20	25	34	19	17	27	26	24	18	20	195	128	106	217	8	3	4
	23%	5%	18%	15%	22%	23%	20%	29%	33%	34%	35%	22%	22%	23%	23%	22%	36%	68%	21%
		a	a	a	a	a	abc	abcdl	abcdl	abcdl	abcl	a	ac						
I don't want to pay an exit fee to leave my current deal	111	5	14	16	11	13	7	11	11	5	8	10	94	52	59	107	-	-	3
	11%	9%	12%	9%	7%	17%	9%	12%	14%	8%	15%	11%	10%	9%	13%	11%	-	-	16%
					d														
It hasn't occurred to me to switch provider	45	1	7	10	10	5	2	2	3	3	-	2	43	19	27	42	-	-	1
	4%	1%	6%	6%	6%	6%	2%	2%	4%	5%	-	3%	5%	3%	6%	4%	-	-	9%
															a				
Other	93	3	11	7	8	9	13	6	8	2	6	19	68	43	49	76	12	-	4
	9%	6%	10%	4%	5%	12%	15%	7%	11%	3%	12%	20%	8%	8%	11%	8%	52%	-	24%
			i			cdi	cdil		ci		ci	abcdgil							
Don't know	32	3	2	6	6	*	4	4	1	1	2	4	27	20	12	26	-	2	4
	3%	5%	2%	3%	4%	*	5%	5%	1%	1%	4%	4%	3%	4%	3%	3%	-	32%	25%

Citizens Advice – Loyalty penalty survey

Q2_8. Mortgage: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	*d	*e	
Significance Level: 95%																	
Unweighted Total	1198	1030	65	101	29	57	15	-	559	357	145	137	1105	86	34	28	24
Total	1038	887	54	95	26	55	13	-	315	321	231	171	935	91	37	29	25
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	414	368	22	23	6	11	7	-	119	144	93	58	394	16	5	4	7
	40%	42%	41%	24%	21%	19%	50%	-	38%	45%	40%	34%	42%	18%	14%	13%	29%
		ce	ce							ad			bc				
I think I'm on the best deal available	334	284	15	34	8	19	7	-	106	102	71	54	320	15	5	5	5
	32%	32%	28%	36%	32%	34%	51%	-	34%	32%	31%	32%	34%	16%	14%	16%	19%
													bc				
Switching deals is too difficult	142	125	5	12	7	5	-	-	40	41	23	37	127	15	2	9	4
	14%	14%	10%	13%	28%	9%	-	-	13%	13%	10%	22%	14%	17%	7%	30%	16%
												abc					
Switching deals is too time consuming	106	91	4	11	3	8	-	-	37	27	28	14	89	13	7	2	4
	10%	10%	7%	11%	13%	14%	-	-	12%	8%	12%	8%	10%	14%	18%	7%	17%
I am satisfied with my current contract (e.g. its cost and service)	234	203	9	22	4	18	1	-	71	74	59	30	215	19	2	9	7
	23%	23%	17%	23%	14%	32%	7%	-	22%	23%	25%	18%	23%	20%	6%	30%	30%
													c				
I don't want to pay an exit fee to leave my current deal	111	99	6	4	1	4	-	-	33	40	22	16	103	8	1	3	4
	11%	11%	12%	5%	2%	7%	-	-	10%	13%	10%	9%	11%	9%	2%	9%	18%
		c															
It hasn't occurred to me to switch provider	45	34	4	7	2	6	-	-	21	12	7	5	38	7	3	2	2
	4%	4%	7%	8%	7%	10%	-	-	7%	4%	3%	3%	4%	8%	9%	7%	7%
						a			b								
Other	93	84	1	7	5	1	2	-	22	28	17	26	82	10	9	-	*
	9%	9%	3%	8%	18%	2%	12%	-	7%	9%	7%	15%	9%	10%	25%	-	1%
												abc			ab		
Don't know	32	25	2	5	2	3	-	-	8	9	9	7	20	8	5	3	-
	3%	3%	4%	5%	7%	6%	-	-	2%	3%	4%	4%	2%	9%	14%	11%	-
														a	a		

Citizens Advice – Loyalty penalty survey

Q2_8. Mortgage: You said you have held your current contract for each of these services for a year or more. Which of the following reasons describe why you have stayed with your provider for each service listed?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		*a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1198	24	40	112	137	132	300	144	309	385	794	9	490	145	554
Total	1038	29	47	114	137	124	276	109	200	394	621	11	429	121	479
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I trust my current provider	414 40%	7 25%	14 30%	41 36%	46 33%	59 48%	105 38%	59 54%	84 42%	169 43%	244 39%	* 3%	158 37%	53 44%	202 42%
I think I'm on the best deal available	334 32%	5 16%	14 31%	29 26%	32 24%	33 27%	105 38%	37 34%	78 39%	119 30%	212 34%	3 23%	127 30%	40 33%	167 35%
Switching deals is too difficult	142 14%	3 11%	5 12%	12 11%	18 13%	12 9%	56 20%	18 17%	16 8%	37 9%	101 16%	1 7%	88 20%	12 10%	40 8%
Switching deals is too time consuming	106 10%	4 15%	3 6%	11 10%	18 13%	6 5%	34 12%	12 11%	17 8%	42 11%	63 10%	- -	63 15%	13 11%	28 6%
I am satisfied with my current contract (e.g. its cost and service)	234 23%	7 24%	11 23%	22 19%	29 21%	28 22%	54 20%	43 39%	41 20%	104 26%	128 21%	1 14%	86 20%	28 23%	119 25%
I don't want to pay an exit fee to leave my current deal	111 11%	1 4%	3 6%	14 13%	18 13%	10 8%	24 9%	13 12%	28 14%	42 11%	68 11%	1 9%	44 10%	17 14%	50 10%
It hasn't occurred to me to switch provider	45 4%	3 10%	* 1%	8 7%	3 2%	4 4%	15 5%	4 4%	7 4%	18 5%	26 4%	1 8%	16 4%	11 9%	18 4%
Other	93 9%	4 15%	15 32%	13 11%	15 11%	12 10%	13 5%	3 2%	17 9%	44 11%	44 7%	2 21%	22 5%	6 5%	64 13%
Don't know	32 3%	2 6%	4 9%	5 4%	6 4%	3 2%	6 2%	2 2%	5 2%	9 2%	18 3%	2 14%	9 2%	1 1%	21 4%

Citizens Advice – Loyalty penalty survey

Q3. Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	2794	1779	2294	2810	2395	2887	2460	1296
Total	2714	1749	2258	2757	2257	2869	2448	1124
	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	109 4%	66 4%	147 7%	130 5%	49 2%	53 2%	54 2%	79 7%
	efg	efg	abdefg	efg				abdefg
The process was straightforward	1162 43%	634 36%	785 35%	903 33%	1047 46%	737 26%	644 26%	271 24%
	bcdfgh	dfgh	fgh	fgh	abcdfgh			
The process was difficult	246 9%	156 9%	207 9%	307 11%	121 5%	162 6%	119 5%	128 11%
	efg	efg	efg	abcefg				abcefg
The process was quick	570 21%	353 20%	452 20%	436 16%	533 24%	416 15%	377 15%	167 15%
	dfgh	dfgh	dfgh		abcdfgh			
The process was time consuming	241 9%	116 7%	197 9%	325 12%	160 7%	146 5%	111 5%	136 12%
	befg	fg	befg	abcefg	fg			abcefg
The experience put me off switching deals in the future	137 5%	60 3%	90 4%	131 5%	44 2%	74 3%	66 3%	56 5%
	befg	e	efg	befg				befg
Other	44 2%	29 2%	29 1%	44 2%	22 1%	24 1%	30 1%	33 3%
	ef	ef		ef				abcdefg
Not applicable - I've never exited a contract for this service	678 25%	557 32%	682 30%	938 34%	593 26%	1490 52%	1235 50%	412 37%
		ae	ae	ace		abcdeh	abcdeh	abce
Don't know	94 3%	63 4%	80 4%	70 3%	75 3%	77 3%	62 3%	34 3%
	d	dg	dg					

Citizens Advice – Loyalty penalty survey

Q3_1. Energy (gas and electricity): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2794	113	510	616	552	631	372	623	1168	1003
Total	2714	226	446	510	504	428	600	672	1014	1028
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	109	22	40	24	9	8	6	62	33	13
	4%	10%	9%	5%	2%	2%	1%	9%	3%	1%
		cdefhi	cdefhi	defi				cdefhi	fi	
The process was straightforward	1162	48	145	215	247	203	303	193	462	506
	43%	21%	33%	42%	49%	48%	50%	29%	46%	49%
			a	abg	abcg	abg	abcg		abg	abcg
The process was difficult	246	46	67	60	30	19	25	113	90	43
	9%	20%	15%	12%	6%	4%	4%	17%	9%	4%
		cdefhi	defhi	defhi				cdefhi	defi	
The process was quick	570	31	95	113	119	89	123	126	232	212
	21%	14%	21%	22%	24%	21%	20%	19%	23%	21%
			a	ag					ag	
The process was time consuming	241	34	54	49	41	23	40	88	90	63
	9%	15%	12%	10%	8%	5%	7%	13%	9%	6%
		defhi	defhi	ei				defhi	ei	
The experience put me off switching deals in the future	137	10	32	38	24	12	20	42	63	32
	5%	4%	7%	8%	5%	3%	3%	6%	6%	3%
			efi	efi				efi	efi	
Other	44	5	8	8	6	7	9	14	14	16
	2%	2%	2%	2%	1%	2%	2%	2%	1%	2%
Not applicable - I've never exited a contract for this service	678	57	104	91	114	131	181	161	205	312
	25%	25%	23%	18%	23%	31%	30%	24%	20%	30%
			c		c	bcdgh	bcdgh	c		bcdgh
Don't know	94	21	13	22	19	10	8	34	42	18
	3%	9%	3%	4%	4%	2%	1%	5%	4%	2%
		bcdefhi		fi	fi			efi	fi	

Citizens Advice – Loyalty penalty survey

Q3_1. Energy (gas and electricity): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2794	124	337	379	420	238	184	259	240	254	143	216	2435	1309	1480	2526	90	18	102
Total	2714	121	291	380	379	232	263	251	196	232	136	233	2345	1392	1317	2349	158	30	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	109 4%	5 4%	12 4%	23 6% defil	11 3%	5 2%	3 1%	11 4%	10 5% fi	4 2%	8 6% fi	16 7% defil	86 4%	49 4%	59 4%	97 4%	4 3%	3 11%	4 4%
The process was straightforward	1162 43%	50 41%	142 49% cgjl	135 36% c	161 42% c	110 47% c	115 44%	98 39%	82 42%	116 50% cgjl	51 37%	101 44%	1009 43% c	635 46% b	526 40%	1019 43%	58 37%	11 38%	45 40%
The process was difficult	246 9%	12 10% j	27 9% j	46 12% egj	36 9% j	15 7%	19 7%	16 6%	20 10% j	23 10% j	4 3%	28 12% egj	214 9% j	127 9%	119 9%	218 9% b	5 3%	5 18%	8 7%
The process was quick	570 21%	22 18%	63 22%	86 23%	88 23%	51 22%	51 19%	46 18%	37 19%	47 20%	25 18%	54 23%	491 21%	331 24% b	239 18%	507 22% b	20 13%	7 22%	22 19%
The process was time consuming	241 9%	9 8%	17 6%	31 8%	39 10% b	21 9%	29 11% b	19 7%	19 10% b	25 11% b	12 9%	21 9%	208 9%	101 7%	140 11% a	202 9%	11 7%	9 30%	11 10%
The experience put me off switching deals in the future	137 5%	* *	14 5% a	22 6% a	31 8% aghil	12 5% a	13 5% a	10 4% a	7 4%	8 3%	9 7% a	11 5% a	117 5% a	73 5%	64 5%	126 5%	4 3%	- -	5 4%
Other	44 2%	2 2%	5 2%	4 1%	5 1%	6 2%	6 2%	3 1%	6 3%	2 1%	2 2%	2 1%	39 2%	17 1%	25 2%	39 2%	2 1%	- -	1 1%
Not applicable - I've never exited a contract for this service	678 25%	29 24%	76 26% i	103 27% i	83 22%	53 23%	75 28% i	76 30% di	45 23%	43 19%	41 30% di	55 23%	582 25% i	318 23%	357 27% a	545 23%	68 43% a	2 8%	44 39% a
Don't know	94 3%	6 5% k	10 3%	11 3%	20 5% ek	4 2%	7 3%	14 6% ek	8 4% k	6 3%	4 3%	3 1%	87 4% k	46 3%	48 4%	80 3%	3 2%	6 22%	2 2%

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Q3_1. Energy (gas and electricity): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2794	2428	152	204	50	99	50	5	1042	859	358	535	1935	832	208	211	413
Total	2714	2358	144	200	45	94	57	3	628	826	587	673	1760	917	253	237	427
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	109 4%	90 4%	8 6%	8 4%	4 10%	3 3%	1 1%	- -	23 4%	32 4%	23 4%	31 5%	73 4%	36 4%	6 3%	7 3%	22 5%
					a												
The process was straightforward	1162 43%	1038 44%	40 28%	75 38%	15 33%	38 41%	21 36%	1 24%	303 48%	344 42%	247 42%	267 40%	829 47%	326 36%	88 35%	88 37%	150 35%
		b				b			bcd				bcde				
The process was difficult	246 9%	210 9%	20 14%	16 8%	8 18%	8 8%	- -	- -	57 9%	71 9%	54 9%	64 9%	158 9%	86 9%	17 7%	18 7%	51 12%
		f	af	f	acf	f											c
The process was quick	570 21%	492 21%	23 16%	52 26%	17 37%	26 28%	8 13%	1 24%	138 22%	186 23%	122 21%	124 18%	393 22%	171 19%	50 20%	60 25%	61 14%
				b	abf	bf							be			be	
The process was time consuming	241 9%	205 9%	19 13%	16 8%	4 9%	9 9%	3 6%	- -	66 10%	88 11%	43 7%	45 7%	155 9%	83 9%	13 5%	19 8%	50 12%
			a						d	d							c
The experience put me off switching deals in the future	137 5%	109 5%	13 9%	16 8%	4 9%	5 6%	6 10%	1 22%	29 5%	50 6%	30 5%	28 4%	75 4%	61 7%	17 7%	22 9%	22 5%
			a	a										a		ae	
Other	44 2%	31 1%	6 4%	7 3%	3 7%	3 3%	1 1%	- -	14 2%	11 1%	10 2%	8 1%	20 1%	21 2%	6 2%	3 1%	11 3%
			a	a	a									a			a
Not applicable - I've never exited a contract for this service	678 25%	596 25%	31 22%	49 25%	4 8%	20 21%	23 41%	2 54%	118 19%	198 24%	141 24%	221 33%	388 22%	272 30%	78 31%	67 28%	127 30%
		d	d	d		d	abcde			a	a	abc		a	a	a	a
Don't know	94 3%	79 3%	6 4%	8 4%	1 2%	4 4%	3 6%	- -	18 3%	25 3%	26 4%	25 4%	52 3%	38 4%	13 5%	6 2%	19 4%

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Q3_1. Energy (gas and electricity): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2794	106	295	403	386	327	579	234	464	1202	1532	20	972	307	1485
Total	2714	117	326	477	415	327	547	187	318	1336	1292	27	893	283	1508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	109 4%	3 3%	12 4%	23 5%	16 4%	11 3%	25 5%	12 7%	8 2%	32 2%	67 5%	2 9%	63 7%	8 3%	34 2%
							h				a		bc		
The process was straightforward	1162 43%	37 32%	137 42%	181 38%	159 38%	134 41%	268 49%	86 46%	159 50%	558 42%	584 45%	6 23%	347 39%	131 46%	676 45%
							acde	ac	abcde				a	a	a
The process was difficult	246 9%	12 10%	19 6%	35 7%	49 12%	16 5%	74 14%	17 9%	25 8%	91 7%	144 11%	5 18%	138 15%	19 7%	87 6%
		e		bceh		bceh	e				a		bc		
The process was quick	570 21%	19 17%	68 21%	94 20%	83 20%	48 15%	128 23%	42 23%	87 27%	288 22%	272 21%	4 15%	193 22%	65 23%	311 21%
		e	e			e	abcde								
The process was time consuming	241 9%	10 8%	21 6%	41 9%	27 7%	43 13%	58 11%	15 8%	26 8%	98 7%	136 11%	3 11%	108 12%	20 7%	111 7%
						bdh	bd				a		bc		
The experience put me off switching deals in the future	137 5%	11 9%	14 4%	24 5%	19 4%	13 4%	30 5%	11 6%	16 5%	55 4%	78 6%	1 2%	61 7%	11 4%	62 4%
		be									a		c		
Other	44 2%	3 3%	4 1%	8 2%	7 2%	6 2%	7 1%	3 2%	5 2%	15 1%	27 2%	-	18 2%	1 *	24 2%
											a				
Not applicable - I've never exited a contract for this service	678 25%	37 32%	109 33%	145 30%	106 26%	91 28%	85 15%	47 25%	58 18%	412 31%	242 19%	12 43%	188 21%	66 23%	415 28%
		fh	dfgh	fh	fh	fh	fh	fh		b					a
Don't know	94 3%	5 4%	7 2%	19 4%	25 6%	8 2%	16 3%	4 2%	9 3%	47 4%	40 3%	2 8%	21 2%	13 5%	55 4%
					befgh									a	

Citizens Advice – Loyalty penalty survey

Q3_2. Mobile (sim-only contract): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1779	120	395	388	329	344	203	515	717	547
Total	1749	233	330	316	303	234	333	563	620	567
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	66 4%	10 4%	26 8%	16 5%	6 2%	4 2%	4 1%	37 7%	21 3%	7 1%
		i	defhi	defi				defhi	i	
The process was straightforward	634 36%	69 30%	113 34%	116 37%	114 37%	91 39%	131 39%	182 32%	230 37%	222 39%
						g				g
The process was difficult	156 9%	46 20%	50 15%	30 9%	15 5%	9 4%	6 2%	96 17%	45 7%	15 3%
		cdefhi	cdefhi	defi				cdefhi	efi	
The process was quick	353 20%	38 16%	80 24%	77 24%	55 18%	30 13%	73 22%	119 21%	131 21%	103 18%
			dei	dei			e	e	e	e
The process was time consuming	116 7%	30 13%	29 9%	23 7%	19 6%	12 5%	3 1%	58 10%	43 7%	15 3%
		defhi	fi	fi	fi	f		defhi	fi	
The experience put me off switching deals in the future	60 3%	10 4%	20 6%	16 5%	6 2%	6 3%	2 1%	30 5%	22 4%	8 1%
		f	defi	dfi				dfi	fi	
Other	29 2%	4 2%	7 2%	1 *	9 3%	2 1%	6 2%	11 2%	11 2%	8 1%
			c		ce			c		
Not applicable - I've never exited a contract for this service	557 32%	57 25%	66 20%	79 25%	112 37%	97 41%	145 44%	124 22%	192 31%	242 43%
				abcg	abchg	abchg			bcg	abcgh
Don't know	63 4%	16 7%	8 2%	14 5%	10 3%	7 3%	7 2%	24 4%	25 4%	14 2%
		bfi								

Citizens Advice – Loyalty penalty survey

Q3_2. Mobile (sim-only contract): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1779	84	207	303	257	137	104	173	150	159	84	121	1574	859	915	1620	51	16	60
Total	1749	90	188	294	239	137	155	164	121	145	79	137	1533	920	824	1525	93	31	65
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	66 4%	5 6%	7 4%	22 8%	6 2%	2 2%	7 5%	5 3%	6 5%	* *	* *	3 2%	62 4%	28 3%	37 4%	62 4%	1 1%	- -	1 2%
		ij	i	deijkl			i	i	i			i							
The process was straightforward	634 36%	33 36%	70 37%	94 32%	99 42%	41 30%	59 38%	52 32%	34 28%	55 38%	23 30%	72 53%	538 35%	360 39%	273 33%	559 37%	28 30%	10 34%	21 33%
				ceghl							abcdeghijl		b						
The process was difficult	156 9%	8 9%	10 5%	36 12%	21 9%	7 5%	11 7%	17 10%	11 9%	15 11%	5 6%	15 11%	136 9%	82 9%	74 9%	145 9%	3 3%	5 17%	2 2%
				be															
The process was quick	353 20%	19 22%	37 19%	79 27%	54 23%	29 21%	29 19%	22 13%	18 15%	34 24%	9 11%	24 18%	320 21%	188 20%	165 20%	315 21%	13 15%	5 17%	12 18%
				ghijkl	gj				ghj			gj							
The process was time consuming	116 7%	1 2%	11 6%	27 9%	18 7%	3 2%	11 7%	12 7%	10 8%	12 8%	3 3%	9 6%	105 7%	51 5%	66 8%	110 7%	1 1%	2 7%	2 3%
				ae	ae				ae	ae		e			a				
The experience put me off switching deals in the future	60 3%	3 3%	6 3%	7 2%	7 3%	8 6%	3 2%	7 4%	5 4%	4 3%	1 2%	8 6%	51 3%	32 3%	27 3%	57 4%	- -	- -	3 4%
Other	29 2%	- -	2 1%	9 3%	1 *	- -	2 1%	8 5%	6 5%	1 1%	1 1%	* *	29 2%	16 2%	13 2%	26 2%	- -	- -	2 3%
				de			abdeikl	abdeikl											
Not applicable - I've never exited a contract for this service	557 32%	27 30%	61 32%	81 27%	71 30%	54 39%	58 37%	58 36%	43 35%	38 26%	42 54%	24 17%	491 32%	271 29%	285 35%	459 30%	50 54%	10 34%	27 41%
		k	k	k	k	cik	k	k	k		abcdeghijkl	k		a			a		
Don't know	63 4%	8 9%	12 6%	7 2%	8 3%	7 5%	3 2%	8 5%	3 2%	3 2%	2 2%	2 1%	59 4%	38 4%	24 3%	55 4%	2 2%	2 5%	4 6%
		cdfhikl	ck																

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Q3_2. Mobile (sim-only contract): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1779	1496	104	171	39	91	39	2	683	552	230	314	1234	509	135	118	256
Total	1749	1466	98	177	37	93	46	1	425	548	380	397	1135	557	162	131	264
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	66 4%	56 4%	1 1%	8 5%	3 9% b	3 3%	2 4%	- -	18 4%	14 3%	15 4%	19 5%	48 4%	18 3%	6 3%	5 4%	8 3%
The process was straightforward	634 36%	545 37% cf	41 42% cf	47 27%	11 29%	26 28%	9 20%	1 72%	178 42% bc	188 34%	122 32%	146 37%	438 39% bcd	171 31%	41 25%	38 29%	92 35%
The process was difficult	156 9%	121 8%	8 8%	25 14% a	5 13%	13 14%	8 16%	- -	29 7%	51 9%	38 10%	39 10%	107 9%	45 8%	12 7%	12 9%	21 8%
The process was quick	353 20%	288 20%	19 19%	43 24%	6 16%	29 31% a	8 18%	- -	91 22%	110 20%	71 19%	80 20%	227 20%	117 21%	34 21%	34 26%	49 19%
The process was time consuming	116 7%	95 6%	3 4%	18 10% b	6 16% ab	6 7%	6 12%	- -	29 7%	36 6%	33 9%	19 5%	68 6%	48 9% a	8 5%	20 15% abce	20 8%
The experience put me off switching deals in the future	60 3%	46 3%	8 8% a	6 3%	1 4%	4 5%	- -	- -	12 3%	14 3%	24 6% abd	10 3%	35 3%	25 4%	5 3%	8 6%	12 4%
Other	29 2%	24 2%	1 1%	5 3%	2 5%	2 2%	1 2%	- -	8 2%	9 2%	4 1%	9 2%	14 1%	14 2%	8 5% a	1 1%	5 2%
Not applicable - I've never exited a contract for this service	557 32%	476 32%	27 27%	51 29%	8 21%	25 27%	18 40%	* 28%	129 30%	195 36% c	106 28%	127 32%	348 31%	186 33%	57 35%	46 35%	82 31%
Don't know	63 4%	56 4%	3 3%	4 3%	- -	4 4%	1 1%	- -	6 1%	13 2%	23 6% ab	20 5% ab	37 3% d	21 4% d	12 7% ad	- -	9 4% d

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Q3_2. Mobile (sim-only contract): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	1779	72	177	233	235	211	389	149	313	688	1044	21	677	197	883
Total	1749	79	197	272	252	224	378	122	226	787	891	35	643	192	889
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	66 4%	- -	4 2%	10 4%	4 2%	9 4%	22 6% abd	5 4%	11 5% d	19 2%	47 5% a	- -	41 6% c	9 4% c	15 2%
The process was straightforward	634 36%	26 33%	75 38% ce	78 29%	86 34%	61 27%	169 45% cde	51 42% ce	89 39% ce	270 34%	346 39%	8 23%	215 33%	66 34%	350 39% a
The process was difficult	156 9%	6 8%	17 8%	31 11% dh	15 6%	15 7%	45 12% deh	16 13% deh	12 5%	52 7%	100 11% a	3 9%	94 15% bc	10 5%	48 5%
The process was quick	353 20%	14 17%	30 15%	51 19%	55 22%	37 17%	82 22%	28 23%	55 24% be	141 18%	199 22% a	7 20%	135 21%	39 20%	177 20%
The process was time consuming	116 7%	7 9%	13 7%	20 7%	12 5%	12 5%	27 7%	10 8%	15 7%	47 6%	68 8%	2 5%	65 10% c	14 8% c	35 4%
The experience put me off switching deals in the future	60 3%	6 8% beh	3 2%	11 4%	10 4%	5 2%	17 4% h	3 3%	4 2%	21 3%	38 4%	- -	38 6% bc	3 2%	19 2%
Other	29 2%	1 1%	4 2%	7 2%	4 1%	2 1%	5 1%	2 2%	5 2%	13 2%	12 1%	1 2%	10 2%	7 4% c	13 1%
Not applicable - I've never exited a contract for this service	557 32%	21 27%	72 37% f	92 34% f	86 34% f	94 42% afgh	89 24%	33 27%	70 31% f	298 38% b	235 26%	12 36%	148 23%	67 35% a	330 37% a
Don't know	63 4%	6 7% cfh	8 4%	5 2%	18 7% cfh	9 4%	8 2%	5 4%	4 2%	34 4% b	22 2%	3 10%	31 5% c	6 3%	23 3%

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Q3_3. Mobile (contract including mobile phone): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2294	148	497	534	431	459	225	645	965	684
Total	2258	302	441	449	392	303	372	743	840	675
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	147	43	50	30	14	3	8	92	44	11
	7%	14%	11%	7%	4%	1%	2%	12%	5%	2%
		cdefhi	cdefhi	defi	ei			cdefhi	ei	
The process was straightforward	785	76	155	157	151	119	127	231	308	247
	35%	25%	35%	35%	39%	39%	34%	31%	37%	37%
			a	a	ag	ag			ag	ag
The process was difficult	207	44	63	47	28	16	9	107	75	26
	9%	15%	14%	10%	7%	5%	2%	14%	9%	4%
		defhi	defhi	efi	fi			cdefhi	efi	
The process was quick	452	66	89	100	88	51	58	154	188	110
	20%	22%	20%	22%	22%	17%	16%	21%	22%	16%
				efi	efi			i	efi	
The process was time consuming	197	48	49	43	32	17	7	97	76	24
	9%	16%	11%	10%	8%	6%	2%	13%	9%	4%
		cdefhi	efi	efi	fi	f		defhi	efi	
The experience put me off switching deals in the future	90	17	27	20	17	8	1	44	37	9
	4%	5%	6%	4%	4%	3%	*	6%	4%	1%
		fi	efi	fi	fi	f		efi	fi	
Other	29	7	4	4	4	3	7	11	8	11
	1%	2%	1%	1%	1%	1%	2%	2%	1%	2%
Not applicable - I've never exited a contract for this service	682	59	98	116	111	121	177	157	226	298
	30%	20%	22%	26%	28%	40%	48%	21%	27%	44%
				abg	abcdgh	abcdgh		g	abcdgh	
Don't know	80	20	13	14	18	7	7	34	32	14
	4%	7%	3%	3%	5%	2%	2%	5%	4%	2%
		bcefi			i			i		

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Q3_3. Mobile (contract including mobile phone): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2294	96	276	342	345	185	146	210	197	206	107	184	2003	1070	1218	2107	54	26	60
Total	2258	90	251	330	312	190	207	198	169	203	114	195	1950	1130	1122	1984	102	51	66
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	147 7%	5 6%	16 6%	21 6%	22 7%	13 7%	5 3%	8 4%	12 7%	23 11%	16 14%	5 3%	126 6%	72 6%	75 7%	133 7%	4 4%	2 3%	2 3%
				k					fgkl	bcdfgkl		k							
The process was straightforward	785 35%	41 45%	91 36%	112 34%	110 35%	65 34%	69 33%	57 29%	53 32%	81 40%	28 25%	78 40%	679 35%	437 39%	345 31%	710 36%	26 25%	17 34%	14 22%
		cghjl	j	j					gj			gj	j	b		d			
The process was difficult	207 9%	9 10%	23 9%	46 14%	30 10%	12 7%	16 8%	11 6%	20 12%	22 11%	3 3%	14 7%	190 10%	109 10%	97 9%	190 10%	3 3%	4 8%	6 10%
		j	j	egjkl	j				gj	gj		j							
The process was quick	452 20%	18 20%	53 21%	91 28%	75 24%	32 17%	27 13%	33 17%	26 16%	32 16%	19 17%	46 24%	387 20%	224 20%	226 20%	391 20%	8 8%	20 40%	15 23%
			f	efghijl	efghi							fi	f			b			b
The process was time consuming	197 9%	10 11%	26 10%	37 11%	27 9%	8 4%	17 8%	12 6%	17 10%	20 10%	6 6%	17 9%	174 9%	94 8%	103 9%	181 9%	6 6%	1 2%	7 11%
		e	e	eg					e	e		e	e						
The experience put me off switching deals in the future	90 4%	7 8%	13 5%	14 4%	10 3%	4 2%	12 6%	9 5%	4 2%	8 4%	2 2%	5 3%	82 4%	44 4%	44 4%	84 4%	3 3%	- -	2 4%
		dehjk																	
Other	29 1%	* *	4 2%	3 1%	5 2%	3 2%	2 1%	2 1%	3 2%	2 1%	3 3%	1 1%	25 1%	14 1%	15 1%	25 1%	2 2%	- -	3 4%
																			a
Not applicable - I've never exited a contract for this service	682 30%	15 17%	70 28%	85 26%	92 30%	63 33%	85 41%	74 37%	49 29%	53 26%	42 37%	55 28%	585 30%	295 26%	386 34%	575 29%	50 50%	14 28%	22 33%
			a	a	a	a	abcdhikl	abcil	a	a	aci	a	a	a	a	a	a	a	a
Don't know	80 4%	6 7%	7 3%	8 2%	9 3%	11 6%	7 3%	16 8%	6 4%	4 2%	3 3%	2 1%	75 4%	43 4%	37 3%	69 3%	1 1%	2 3%	7 10%
		cik				ck		bcdikl											ab

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Q3_3. Mobile (contract including mobile phone): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2294	1968	120	200	48	97	52	3	861	722	310	401	1559	692	160	172	360
Total	2258	1918	120	212	50	100	60	2	517	714	510	517	1406	784	192	197	396
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	147	113	20	14	*	6	8	-	37	33	39	37	76	68	8	12	49
	7%	6%	16%	7%	1%	6%	13%	-	7%	5%	8%	7%	5%	9%	4%	6%	12%
			acde				ad		b		b			ac		acd	
The process was straightforward	785	676	25	80	21	36	22	1	194	266	167	159	543	226	46	66	114
	35%	35%	21%	38%	41%	36%	36%	61%	37%	37%	33%	31%	39%	29%	24%	34%	29%
		b		b	b	b	b		d	d			bce				
The process was difficult	207	176	12	17	5	10	2	-	46	65	51	45	126	76	17	15	45
	9%	9%	10%	8%	10%	10%	3%	-	9%	9%	10%	9%	9%	10%	9%	7%	11%
The process was quick	452	382	14	55	11	29	14	1	110	155	94	93	300	135	31	44	60
	20%	20%	11%	26%	23%	29%	23%	25%	21%	22%	18%	18%	21%	17%	16%	22%	15%
		b		ab		ab	b						be			e	
The process was time consuming	197	169	7	20	5	10	6	-	61	63	36	37	121	73	13	16	44
	9%	9%	6%	10%	10%	10%	9%	-	12%	9%	7%	7%	9%	9%	7%	8%	11%
									cd								
The experience put me off switching deals in the future	90	77	3	10	3	5	2	-	25	30	23	11	45	40	13	5	23
	4%	4%	3%	5%	6%	5%	4%	-	5%	4%	4%	2%	3%	5%	7%	2%	6%
									d				a	a	a	a	a
Other	29	21	2	6	3	1	2	-	10	8	5	6	14	13	3	4	7
	1%	1%	2%	3%	7%	1%	3%	-	2%	1%	1%	1%	1%	2%	1%	2%	2%
			a	ae													
Not applicable - I've never exited a contract for this service	682	583	45	53	12	28	12	1	135	204	159	184	395	260	79	58	123
	30%	30%	37%	25%	23%	28%	21%	39%	26%	29%	31%	36%	28%	33%	41%	29%	31%
			cf									ab		a	ade		
Don't know	80	71	3	6	-	4	2	-	11	23	16	30	44	33	11	4	17
	4%	4%	2%	3%	-	4%	4%	-	2%	3%	3%	6%	3%	4%	6%	2%	4%
												ab					

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Q3_3. Mobile (contract including mobile phone): Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2294	78	207	322	307	273	495	203	409	941	1294	25	878	261	1132
Total	2258	92	246	383	338	271	481	158	289	1054	1106	42	849	248	1138
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	147	4	10	28	19	18	41	9	19	66	66	6	84	16	47
	7%	4%	4%	7%	6%	6%	8%	6%	7%	6%	6%	15%	10%	6%	4%
							b						c		
The process was straightforward	785	20	82	114	122	84	176	71	117	332	424	11	291	86	402
	35%	22%	33%	30%	36%	31%	36%	45%	41%	32%	38%	27%	34%	35%	35%
				a	a		ac	abcdef	ace		a				
The process was difficult	207	8	22	35	24	27	54	11	26	59	138	5	120	22	61
	9%	9%	9%	9%	7%	10%	11%	7%	9%	6%	12%	12%	14%	9%	5%
							d				a		bc	c	
The process was quick	452	24	45	61	59	48	103	34	79	196	239	13	175	38	236
	20%	26%	18%	16%	17%	18%	21%	21%	27%	19%	22%	32%	21%	15%	21%
		c							bcdef				b		b
The process was time consuming	197	6	14	29	24	37	46	16	24	83	109	4	109	24	64
	9%	7%	6%	8%	7%	14%	10%	10%	8%	8%	10%	10%	13%	10%	6%
						bcdh							c	c	
The experience put me off switching deals in the future	90	3	5	17	20	7	17	6	14	35	52	1	53	11	26
	4%	3%	2%	4%	6%	3%	4%	4%	5%	3%	5%	3%	6%	4%	2%
				b	b								c		
Other	29	2	4	7	1	5	5	2	3	9	19	-	11	*	15
	1%	2%	2%	2%	*	2%	1%	1%	1%	1%	2%	-	1%	*	1%
		d		d		d									
Not applicable - I've never exited a contract for this service	682	30	99	139	95	78	128	44	69	377	277	11	191	78	406
	30%	33%	40%	36%	28%	29%	27%	28%	24%	36%	25%	27%	23%	32%	36%
			defgh	defgh						b			a	a	a
Don't know	80	4	9	13	27	8	13	2	4	45	33	-	26	7	44
	4%	4%	4%	3%	8%	3%	3%	1%	1%	4%	3%	-	3%	3%	4%
				cefg											

Citizens Advice – Loyalty penalty survey

Q3_4. Broadband: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2810	130	532	620	534	626	368	662	1154	994
Total	2757	259	473	520	490	423	592	732	1010	1014
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	130	19	52	27	6	11	15	71	34	26
	5%	7%	11%	5%	1%	3%	3%	10%	3%	3%
		defhi	cdefhi	defhi				cdefhi	d	
The process was straightforward	903	64	138	170	173	158	200	202	343	358
	33%	25%	29%	33%	35%	37%	34%	28%	34%	35%
				g	abg	abg	g		ag	abg
The process was difficult	307	43	75	69	52	32	36	118	121	68
	11%	17%	16%	13%	11%	7%	6%	16%	12%	7%
		efi	defhi	efi	fi			defhi	efi	
The process was quick	436	32	93	97	85	58	71	125	182	129
	16%	12%	20%	19%	17%	14%	12%	17%	18%	13%
			efi	efi	fi			fi	efi	
The process was time consuming	325	43	61	80	60	36	45	105	140	80
	12%	17%	13%	15%	12%	8%	8%	14%	14%	8%
		efi	efi	efi	efi			efi	efi	
The experience put me off switching deals in the future	131	8	34	30	30	15	14	42	60	29
	5%	3%	7%	6%	6%	4%	2%	6%	6%	3%
			efi	fi	efi			fi	efi	
Other	44	8	11	5	7	6	6	19	12	12
	2%	3%	2%	1%	1%	1%	1%	3%	1%	1%
								chi		
Not applicable - I've never exited a contract for this service	938	80	103	136	156	168	295	183	292	463
	34%	31%	22%	26%	32%	40%	50%	25%	29%	46%
		b			bcg	bcdgh	abcdegh		b	abcdegh
Don't know	70	14	8	18	16	12	3	22	34	14
	3%	5%	2%	3%	3%	3%	*	3%	3%	1%
		bfi		bfi	fi	f		fi	bfi	

Citizens Advice – Loyalty penalty survey

Q3_4. Broadband: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2810	119	340	383	427	238	187	257	246	259	136	218	2456	1315	1490	2527	97	20	101
Total	2757	115	295	381	392	234	270	249	207	244	127	242	2388	1413	1339	2369	168	35	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	130 5%	9 8%	10 3%	18 5%	18 5%	3 1%	11 4%	14 6%	15 7%	14 6%	10 8%	8 3%	112 5%	54 4%	76 6%	116 5%	4 3%	4 10%	4 4%
		e		e	e			e	be	e	be		e		a				
The process was straightforward	903 33%	44 38%	95 32%	124 33%	131 33%	73 31%	91 34%	78 31%	60 29%	73 30%	45 36%	89 37%	769 32%	512 36%	388 29%	790 33%	50 30%	10 29%	31 29%
		b											b						
The process was difficult	307 11%	12 10%	30 10%	50 13%	44 11%	26 11%	34 13%	27 11%	25 12%	21 9%	4 3%	35 14%	268 11%	170 12%	137 10%	267 11%	18 11%	- -	12 11%
		j	j	j	j	j	j	j	j	j		ij	j						
The process was quick	436 16%	23 20%	43 14%	72 19%	72 18%	35 15%	37 14%	33 13%	32 15%	32 13%	20 16%	36 15%	379 16%	244 17%	190 14%	374 16%	16 10%	6 17%	19 18%
				i									b						
The process was time consuming	325 12%	8 7%	26 9%	41 11%	55 14%	35 15%	31 11%	16 6%	33 16%	38 15%	12 9%	32 13%	281 12%	174 12%	151 11%	284 12%	17 10%	3 10%	14 13%
				abg	abg			abg	abg			g	g						
The experience put me off switching deals in the future	131 5%	- -	11 4%	27 7%	23 6%	15 6%	14 5%	7 3%	8 4%	12 5%	5 4%	8 3%	117 5%	61 4%	70 5%	119 5%	6 3%	- -	3 2%
			a	ag	a	a	a		a	a	a	a	a						
Other	44 2%	- -	2 1%	11 3%	5 1%	5 2%	5 2%	6 2%	2 1%	9 4%	- -	* *	43 2%	16 1%	28 2%	33 1%	- -	2 4%	2 2%
				bk	k			k		abdhjkl									
Not applicable - I've never exited a contract for this service	938 34%	40 35%	119 40%	109 29%	122 31%	82 35%	106 39%	93 37%	65 32%	77 32%	43 34%	82 34%	813 34%	441 31%	497 37%	783 33%	81 48%	13 37%	42 39%
			cdhil				c	c					c		a		a		
Don't know	70 3%	4 3%	4 1%	11 3%	12 3%	7 3%	9 3%	7 3%	6 3%	8 3%	2 2%	- -	68 3%	32 2%	38 3%	54 2%	2 1%	5 14%	7 6%
		k		k	k	k	k	k	k	k	k		k						a

Citizens Advice – Loyalty penalty survey

Q3_4. Broadband: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2810	2431	156	213	53	105	49	6	1036	863	364	547	1926	844	210	211	423
Total	2757	2379	152	214	50	105	56	4	627	843	601	686	1755	939	258	242	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	130 5%	103 4%	10 7%	14 7%	4 9%	4 4%	6 10%	- -	25 4%	34 4%	40 7%	31 5%	74 4%	50 5%	14 5%	9 4%	27 6%
							a				a						
The process was straightforward	903 33%	812 34%	36 24%	52 24%	9 19%	30 28%	11 20%	1 35%	227 36%	277 33%	187 31%	212 31%	616 35%	272 29%	62 24%	83 34%	127 29%
		bcd							d				bce			c	
The process was difficult	307 11%	253 11%	18 12%	35 16%	13 26%	13 12%	9 16%	- -	71 11%	85 10%	61 10%	89 13%	192 11%	105 11%	30 11%	33 14%	42 10%
			a		abe												
The process was quick	436 16%	382 16%	19 13%	32 15%	8 15%	19 18%	4 8%	1 21%	93 15%	127 15%	100 17%	115 17%	273 16%	156 17%	35 14%	49 20%	71 16%
The process was time consuming	325 12%	273 11%	18 12%	34 16%	12 23%	18 17%	5 8%	- -	85 14%	106 13%	67 11%	68 10%	208 12%	107 11%	23 9%	37 15%	47 11%
					abf				d								
The experience put me off switching deals in the future	131 5%	97 4%	14 9%	18 9%	10 20%	7 6%	2 3%	- -	31 5%	38 4%	35 6%	26 4%	81 5%	48 5%	11 4%	14 6%	23 5%
			a		abcef												
Other	44 2%	33 1%	3 2%	8 4%	2 5%	3 3%	2 4%	- -	14 2%	12 1%	6 1%	12 2%	25 1%	14 2%	4 2%	3 1%	7 2%
				a	a												
Not applicable - I've never exited a contract for this service	938 34%	824 35%	48 32%	64 30%	9 18%	30 29%	23 40%	3 65%	188 30%	302 36%	193 32%	256 37%	573 33%	345 37%	111 43%	75 31%	158 36%
		d					d			a		a		a	ad		
Don't know	70 3%	57 2%	4 3%	8 4%	1 2%	4 4%	2 4%	- -	13 2%	23 3%	12 2%	22 3%	45 3%	22 2%	10 4%	4 2%	8 2%

Citizens Advice – Loyalty penalty survey

Q3_4. Broadband: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	2810	103	294	409	381	329	594	233	467	1213	1532	23	979	311	1486
Total	2757	114	335	484	414	336	560	186	327	1358	1304	36	915	287	1518
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	130 5%	8 7%	11 3%	26 5%	22 5%	13 4%	28 5%	5 3%	17 5%	61 5%	66 5%	- -	65 7% c	18 6% c	45 3%
The process was straightforward	903 33%	27 24%	104 31% e	135 28%	130 31% e	80 24%	217 39% abcde	85 45% abcde	125 38% abcde	427 31%	451 35%	6 18%	281 31%	87 30%	528 35% a
The process was difficult	307 11%	16 14%	39 12%	41 9%	46 11%	36 11%	81 14% ch	23 12%	26 8%	123 9%	178 14% a	1 4%	141 15% c	38 13% c	123 8%
The process was quick	436 16%	9 8%	56 17% a	72 15%	63 15% a	44 13%	98 17% a	31 17% a	63 19% ae	200 15%	222 17%	3 9%	167 18% b	27 9%	240 16% b
The process was time consuming	325 12%	17 15%	41 12%	46 9%	46 11%	49 15% c	64 11%	23 12%	40 12%	132 10%	184 14% a	9 24%	153 17% bc	28 10%	141 9%
The experience put me off switching deals in the future	131 5%	3 3%	16 5%	23 5%	20 5%	18 5%	28 5%	8 5%	14 4%	62 5%	66 5%	1 2%	53 6% c	17 6%	60 4%
Other	44 2%	5 5% cef	8 2% c	2 *	11 3% ce	2 *	8 1%	3 1%	6 2%	16 1%	23 2%	1 2%	19 2%	4 1%	18 1%
Not applicable - I've never exited a contract for this service	938 34%	38 33%	134 40% fgh	201 42% dfgh	137 33% f	137 41% dfgh	149 27%	52 28%	90 27%	538 40% b	368 28%	16 45%	238 26%	104 36% a	581 38% a
Don't know	70 3%	7 6% bfgh	6 2%	18 4% f	17 4% f	7 2%	6 1%	3 1%	7 2%	36 3%	29 2%	2 4%	23 3%	10 3%	34 2%

Citizens Advice – Loyalty penalty survey

Q3_5. Home insurance: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2395	80	399	527	465	572	352	479	992	924
Total	2257	152	337	422	400	377	569	489	823	945
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	49 2%	5 3%	23 7%	10 2%	9 2%	1 *	2 *	28 6%	19 2%	2 *
		efi	cdefhi	efi	efi			cdefhi	efi	
The process was straightforward	1047 46%	21 14%	121 36%	188 44%	200 50%	204 54%	313 55%	142 29%	387 47%	517 55%
			ag	abg	abg	abcgh	abcgh	a	abg	abcgh
The process was difficult	121 5%	24 16%	40 12%	28 7%	17 4%	8 2%	4 1%	63 13%	45 6%	12 1%
		cdefhi	cdefhi	efi	efi			cdefhi	efi	
The process was quick	533 24%	24 16%	72 21%	109 26%	110 28%	81 21%	137 24%	96 20%	219 27%	218 23%
				g	abeg				abeg	
The process was time consuming	160 7%	18 12%	36 11%	34 8%	23 6%	25 7%	24 4%	54 11%	57 7%	49 5%
		dfi	defhi	fi				defhi		
The experience put me off switching deals in the future	44 2%	6 4%	18 5%	8 2%	6 1%	2 *	4 1%	24 5%	14 2%	6 1%
		efi	cdefhi	ei				cdefhi	ei	
Other	22 1%	3 2%	3 1%	4 1%	4 1%	4 1%	3 1%	6 1%	8 1%	8 1%
Not applicable - I've never exited a contract for this service	593 26%	54 36%	86 26%	102 24%	94 23%	93 25%	164 29%	140 29%	196 24%	257 27%
		cdeh						h		
Don't know	75 3%	18 12%	6 2%	17 4%	12 3%	13 4%	9 2%	24 5%	29 3%	22 2%
		bcddefghi		f				bfi		

Citizens Advice – Loyalty penalty survey

Q3_5. Home insurance: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2395	101	287	302	371	207	158	216	220	221	123	189	2083	1142	1247	2221	77	8	50
Total	2257	100	238	294	332	195	225	205	182	187	110	189	1958	1195	1055	2001	145	13	51
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	49 2%	4 4%	2 1%	20 7%	7 2%	2 1%	2 1%	5 2%	5 3%	- -	2 2%	1 *	46 2%	34 3%	15 1%	49 2%	- -	- -	- -
		ik		bdefghijkl	i			i	i		i		b						
The process was straightforward	1047 46%	41 41%	121 51%	124 42%	148 44%	108 56%	112 50%	85 41%	78 43%	90 48%	50 45%	90 47%	908 46%	605 51%	440 42%	926 46%	76 52%	3 20%	24 47%
			cg			acdghl							b						
The process was difficult	121 5%	9 9%	7 3%	31 10%	19 6%	4 2%	4 2%	10 5%	11 6%	8 4%	3 3%	14 8%	103 5%	60 5%	61 6%	117 6%	- -	1 12%	2 3%
		befj		bdefgijl								bef			b				
The process was quick	533 24%	27 27%	63 26%	65 22%	85 25%	48 25%	54 24%	45 22%	46 26%	42 22%	20 19%	38 20%	475 24%	308 26%	225 21%	486 24%	19 13%	4 28%	15 29%
													b		b				b
The process was time consuming	160 7%	5 5%	10 4%	28 10%	16 5%	14 7%	15 7%	18 9%	7 4%	15 8%	12 11%	19 10%	130 7%	79 7%	80 8%	151 8%	3 2%	- -	2 3%
				bdh				bdh			bdh	bdh							
The experience put me off switching deals in the future	44 2%	1 1%	4 2%	15 5%	6 2%	3 1%	3 1%	2 1%	6 3%	1 1%	1 1%	4 2%	40 2%	19 2%	24 2%	37 2%	3 2%	- -	2 3%
				bdegijl															
Other	22 1%	* *	1 *	5 2%	1 *	2 1%	4 2%	4 2%	3 2%	1 1%	1 1%	- -	21 1%	10 1%	12 1%	21 1%	- -	- -	1 1%
Not applicable - I've never exited a contract for this service	593 26%	22 22%	65 27%	68 23%	93 28%	39 20%	64 29%	57 28%	46 26%	49 26%	35 32%	55 29%	503 26%	259 22%	332 31%	505 25%	54 37%	3 21%	14 27%
				e							e	e			a		a		
Don't know	75 3%	3 3%	4 2%	7 2%	17 5%	7 4%	7 3%	12 6%	7 4%	8 4%	3 3%	- -	72 4%	45 4%	30 3%	67 3%	2 1%	3 24%	3 6%
		k		k	bk	k		bck	k	k	k		k						

Citizens Advice – Loyalty penalty survey

Q3_5. Home insurance: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2395	2135	100	154	40	82	30	2	986	731	301	377	1894	483	111	127	245
Total	2257	2011	89	150	37	77	35	2	586	697	495	478	1706	526	130	139	257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	49 2%	46 2%	1 1%	2 2%	- -	2 3%	- -	- -	9 2%	15 2%	17 3%	8 2%	37 2%	11 2%	3 2%	4 3%	5 2%
The process was straightforward	1047 46%	954 47%	34 38%	55 37%	12 33%	28 36%	16 45%	- -	303 52%	334 48%	188 38%	222 46%	859 50%	181 34%	41 31%	57 41%	83 32%
		ce		a	a				c	c		c	bcde				
The process was difficult	121 5%	97 5%	10 11%	14 9%	5 12%	6 8%	3 9%	- -	37 6%	32 5%	24 5%	28 6%	91 5%	30 6%	6 5%	4 3%	20 8%
			a	a	a												d
The process was quick	533 24%	491 24%	11 12%	31 21%	10 27%	18 23%	3 10%	- -	143 24%	162 23%	137 28%	91 19%	411 24%	120 23%	35 27%	36 26%	49 19%
		b		b	b				d		d						
The process was time consuming	160 7%	131 7%	7 8%	22 15%	8 22%	12 15%	2 6%	- -	49 8%	51 7%	36 7%	24 5%	129 8%	31 6%	10 8%	7 5%	14 5%
				a	ab	a			d								
The experience put me off switching deals in the future	44 2%	34 2%	4 4%	7 5%	2 6%	4 5%	1 3%	- -	16 3%	10 1%	10 2%	9 2%	31 2%	11 2%	5 4%	4 3%	2 1%
				a	a	a									e		
Other	22 1%	18 1%	1 1%	3 2%	* 1%	- -	3 8%	- -	9 2%	7 1%	5 1%	1 *	16 1%	6 1%	1 1%	4 3%	1 *
							ae		d								
Not applicable - I've never exited a contract for this service	593 26%	524 26%	25 28%	41 27%	10 28%	20 26%	9 26%	2 100%	122 21%	184 26%	128 26%	159 33%	395 23%	188 36%	44 34%	37 26%	107 42%
										a		abc		ad	a		ad
Don't know	75 3%	61 3%	7 7%	7 5%	1 2%	4 5%	3 7%	- -	11 2%	25 4%	24 5%	14 3%	56 3%	17 3%	7 5%	1 1%	10 4%
			a							a	a		d		d		

Citizens Advice – Loyalty penalty survey

Q3_5. Home insurance: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2395	73	204	326	310	280	538	216	448	978	1378	14	823	256	1298
Total	2257	72	230	380	328	276	499	173	299	1073	1133	15	718	227	1294
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	49 2%	* 1%	- -	7 2% b	2 1%	8 3%	12 2%	13 8%	6 2%	14 1%	35 3%	- -	24 3%	6 3%	19 1%
The process was straightforward	1047 46%	17 23%	91 40% a	161 42% a	167 51% abce	112 41% a	254 51% abce	85 49% a	160 53% abce	474 44%	555 49% a	1 7%	278 39%	102 45%	662 51% a
The process was difficult	121 5%	6 8%	9 4%	12 3%	19 6%	17 6%	35 7%	9 5%	14 5%	39 4%	77 7% a	2 13%	86 12% bc	11 5% c	23 2%
The process was quick	533 24%	12 17%	44 19%	97 25%	74 23%	59 21%	133 27% b	36 21%	78 26%	245 23%	285 25%	1 9%	169 23%	58 26%	303 23%
The process was time consuming	160 7%	3 4%	11 5%	25 6%	22 7%	28 10% b	36 7%	13 7%	23 8%	64 6%	93 8% a	1 9%	80 11% c	22 10% c	58 5%
The experience put me off switching deals in the future	44 2%	4 6%	1 1%	9 2%	5 1%	3 1%	15 3%	2 1%	5 2%	13 1%	31 3% a	- -	25 3% c	5 2%	14 1%
Other	22 1%	1 1%	4 2%	1 *	2 1%	* *	7 1%	4 2% ce	3 1%	13 1%	9 1%	- -	5 1%	- -	17 1%
Not applicable - I've never exited a contract for this service	593 26%	27 38% dfgh	87 38% cdefgh	112 29% fh	76 23%	78 28% f	106 21%	39 23%	66 22%	340 32% b	233 21%	8 51%	165 23%	68 30% a	352 27% a
Don't know	75 3%	6 8% eh	8 3%	13 4%	13 4% h	6 2%	17 3%	6 3%	5 2%	38 4%	35 3%	2 11%	24 3%	3 1%	48 4%

Citizens Advice – Loyalty penalty survey

Q3_6. Current account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2887	165	544	626	542	638	372	709	1168	1010
Total	2869	329	486	523	497	432	602	815	1020	1033
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	53 2%	11 3% defhi	30 6% cdefhi	9 2% defi	2 * *	1 * *	1 * *	41 5% cdefhi	10 1% ei	1 * *
The process was straightforward	737 26%	62 19%	131 27% a	139 27% a	121 24%	119 28% a	164 27% a	193 24%	261 26%	283 27% a
The process was difficult	162 6%	21 7% fi	52 11% defhi	41 8% defi	23 5% fi	18 4% fi	7 1% *	73 9% defhi	65 6% fi	25 2% *
The process was quick	416 15%	47 14%	84 17% efi	94 18% efi	78 16% fi	53 12% *	62 10% *	131 16% efi	171 17% efi	114 11% *
The process was time consuming	146 5%	24 7% efi	49 10% cdefhi	23 4% fi	29 6% efi	12 3% *	9 2% *	73 9% cdefhi	52 5% efi	21 2% *
The experience put me off switching deals in the future	74 3%	7 2% efi	25 5% efi	15 3% efi	24 5% efi	2 * *	- - *	32 4% efi	39 4% efi	2 * *
Other	24 1%	9 3% cdefhi	6 1% ch	1 * *	1 * *	2 * *	4 1% *	15 2% cdehi	3 * *	6 1% *
Not applicable - I've never exited a contract for this service	1490 52%	165 50% b	187 38% b	242 46% b	260 52% bcg	245 57% bcgh	390 65% abcdegh	352 43% *	502 49% bg	635 61% abcdgh
Don't know	77 3%	17 5% fi	11 2% *	16 3% f	17 3% fi	11 3% *	6 1% *	28 3% fi	32 3% fi	17 2% *



Citizens Advice – Loyalty penalty survey

Q3_6. Current account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2887	123	359	393	437	249	188	266	252	257	141	222	2524	1341	1540	2597	98	26	105
Total	2869	121	327	397	412	248	271	265	215	237	134	242	2493	1460	1403	2465	174	46	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	53 2%	3 3%	4 1%	17 4%	2 1%	1 *	3 1%	5 2%	4 2%	3 1%	8 6%	3 1%	42 2%	25 2%	28 2%	53 2%	- -	- -	- -
		de		bdeikl						bdefghikl									
The process was straightforward	737 26%	30 25%	103 32%	102 26%	99 24%	61 25%	74 27%	63 24%	51 24%	56 23%	36 27%	61 25%	639 26%	405 28%	330 23%	655 27%	30 17%	12 27%	24 21%
			dghil											b		b			
The process was difficult	162 6%	13 11%	16 5%	34 9%	15 4%	9 4%	16 6%	11 4%	13 6%	13 6%	6 4%	16 7%	141 6%	90 6%	72 5%	151 6%	- -	1 3%	5 5%
		bdegjl		bdegl												b			b
The process was quick	416 15%	15 13%	58 18%	69 17%	76 19%	30 12%	34 12%	33 12%	20 9%	30 13%	14 10%	39 16%	364 15%	228 16%	187 13%	372 15%	8 5%	9 19%	13 11%
			hj	hj	eghijl							h	h			b			
The process was time consuming	146 5%	11 9%	17 5%	23 6%	18 4%	15 6%	5 2%	13 5%	12 5%	9 4%	2 2%	21 9%	123 5%	76 5%	70 5%	136 6%	1 1%	3 6%	5 4%
		dfijl		f		fj						dfijl				b			
The experience put me off switching deals in the future	74 3%	3 3%	5 1%	16 4%	12 3%	5 2%	14 5%	5 2%	4 2%	3 1%	2 2%	5 2%	66 3%	38 3%	36 3%	70 3%	- -	- -	3 2%
				bi		bgi													
Other	24 1%	* *	4 1%	7 2%	1 *	1 1%	- -	2 1%	1 1%	7 3%	1 *	- -	23 1%	14 1%	9 1%	23 1%	- -	- -	1 1%
				d						dfkl									
Not applicable - I've never exited a contract for this service	1490 52%	57 47%	164 50%	167 42%	219 53%	142 57%	145 54%	147 56%	122 57%	132 56%	73 54%	124 51%	1293 52%	703 48%	785 56%	1222 50%	135 78%	22 47%	67 59%
			c	c	c	c	c	c	c	c	c	c	c	a	a	ad			a
Don't know	77 3%	3 2%	6 2%	15 4%	16 4%	6 2%	7 3%	12 5%	8 4%	3 1%	1 1%	* *	75 3%	39 3%	37 3%	67 3%	1 *	3 7%	6 5%
				k	ik	k	k	ik	k				k						b

Citizens Advice – Loyalty penalty survey

Q3_6. Current account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2887	2486	164	227	54	109	58	6	1057	894	377	559	1945	885	215	217	453
Total	2869	2459	160	237	55	110	69	4	644	882	630	713	1789	1001	261	248	492
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	53 2%	47 2%	* *	5 2%	2 4% b	2 2%	2 2%	- -	13 2% b	8 1%	9 1%	22 3% b	46 3% be	7 1%	3 1%	2 1%	2 *
The process was straightforward	737 26%	641 26%	35 22%	55 23%	18 34% e	20 18%	17 24%	1 14%	184 29% cd	245 28% d	146 23%	161 23%	516 29% bce	205 20%	41 16%	58 23% c	106 21%
The process was difficult	162 6%	133 5%	9 6%	20 8%	8 14% af	9 8%	2 3%	1 19%	34 5%	53 6%	30 5%	45 6%	108 6%	54 5%	16 6%	14 6%	24 5%
The process was quick	416 15%	341 14%	25 16%	50 21% af	16 28% abf	29 26% abf	5 7%	1 14%	96 15% d	130 15%	110 17% d	80 11%	263 15%	136 14%	30 12%	40 16%	65 13%
The process was time consuming	146 5%	123 5%	10 6%	14 6%	4 7%	6 5%	4 5%	- -	48 7% cd	49 6%	26 4%	24 3%	93 5%	52 5%	9 3%	14 6%	29 6%
The experience put me off switching deals in the future	74 3%	56 2%	4 3%	13 6% a	4 7% a	9 8% abf	* 1%	- -	20 3%	20 2%	21 3%	13 2%	49 3%	25 3%	7 3%	3 1%	15 3%
Other	24 1%	7 *	11 7% ace	6 3% a	3 6% ae	1 1%	2 3% a	- -	9 1% b	3 *	8 1%	3 *	8 *	14 1% a	2 1%	2 1%	10 2% a
Not applicable - I've never exited a contract for this service	1490 52%	1301 53% cde	76 48% d	106 45%	17 32%	46 42%	40 58% de	3 67%	307 48%	439 50%	332 53%	412 58% ab	870 49%	570 57% a	160 61% a	136 55%	273 56% a
Don't know	77 3%	66 3%	4 3%	7 3%	- -	5 5%	2 3%	- -	10 2%	30 3% a	15 2%	22 3% a	46 3%	30 3%	12 5%	4 1%	14 3%

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Q3_6. Current account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2887	109	317	421	397	336	598	231	478	1242	1572	31	1022	316	1516
Total	2869	125	359	510	428	348	570	187	342	1402	1352	50	981	295	1558
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	53 2%	* *	- -	14 3%	2 1%	3 1%	21 4%	7 4%	5 2%	7 1%	37 3%	- -	38 4%	2 1%	13 1%
			bde				bdeh	bde	b		a		bc		
The process was straightforward	737 26%	21 17%	82 23%	102 20%	108 25%	85 24%	183 32%	62 33%	94 27%	331 24%	389 29%	8 16%	261 27%	69 23%	401 26%
			abcde				abcde	abcde	ac		a				
The process was difficult	162 6%	6 5%	15 4%	26 5%	23 5%	13 4%	54 10%	10 5%	15 4%	62 4%	92 7%	2 4%	95 10%	18 6%	46 3%
							bcdeh				a		c	c	
The process was quick	416 15%	20 16%	42 12%	64 13%	61 14%	41 12%	90 16%	35 19%	62 18%	196 14%	208 15%	6 12%	157 16%	38 13%	221 14%
							bce	bce	bce						
The process was time consuming	146 5%	6 5%	9 2%	24 5%	16 4%	25 7%	36 6%	11 6%	19 6%	47 3%	95 7%	2 3%	94 10%	8 3%	43 3%
						bd	b	b	b		a		bc		
The experience put me off switching deals in the future	74 3%	2 1%	7 2%	20 4%	12 3%	5 1%	15 3%	4 2%	10 3%	36 3%	38 3%	- -	36 4%	6 2%	31 2%
			e										c		
Other	24 1%	- -	3 1%	2 *	3 1%	3 1%	8 1%	1 *	3 1%	7 1%	14 1%	1 2%	8 1%	1 *	15 1%
Not applicable - I've never exited a contract for this service	1490 52%	73 59%	224 62%	284 56%	218 51%	198 57%	239 42%	84 45%	169 50%	810 58%	615 46%	34 67%	418 43%	163 55%	887 57%
		fg	dgh	fg	f	fgh		f	f	b		b		a	a
Don't know	77 3%	9 7%	7 2%	15 3%	24 6%	3 1%	12 2%	2 1%	6 2%	37 3%	34 3%	2 3%	23 2%	12 4%	40 3%
		bcefg		e	bcefg										

Citizens Advice – Loyalty penalty survey

Q3_7. Savings account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2460	148	471	539	455	523	324	619	994	847
Total	2448	299	418	450	414	350	517	717	864	868
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	54 2%	15 5%	25 6%	10 2%	1 *	1 *	3 *	41 6%	10 1%	3 *
		defhi	cdefhi	dei				cdefhi	e	
The process was straightforward	644 26%	66 22%	112 27%	118 26%	95 23%	114 32%	140 27%	178 25%	212 25%	254 29%
					acdgh					dh
The process was difficult	119 5%	29 10%	41 10%	31 7%	12 3%	3 1%	3 1%	70 10%	43 5%	7 1%
		defhi	defhi	defi	efi			defhi	efi	
The process was quick	377 15%	26 9%	78 19%	88 20%	66 16%	49 14%	70 14%	104 15%	154 18%	119 14%
			aei	aefgi	a				aei	
The process was time consuming	111 5%	25 8%	29 7%	21 5%	14 3%	11 3%	11 2%	54 8%	35 4%	22 3%
		defhi	defhi	i				defhi		
The experience put me off switching deals in the future	66 3%	10 3%	26 6%	18 4%	10 2%	1 *	3 1%	35 5%	27 3%	4 *
		efi	defhi	efi	ei			defi	efi	
Other	30 1%	8 3%	8 2%	3 1%	3 1%	2 *	6 1%	16 2%	6 1%	8 1%
		ceh	e					cehi		
Not applicable - I've never exited a contract for this service	1235 50%	141 47%	156 37%	209 47%	228 55%	189 54%	312 60%	297 41%	437 51%	500 58%
		b		b	bcg	bcg	abcgh		bg	abcgh
Don't know	62 3%	15 5%	9 2%	10 2%	15 4%	10 3%	3 1%	24 3%	25 3%	13 2%
		fi			fi	f		fi	f	

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Q3_7. Savings account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2460	104	289	344	387	199	156	231	207	223	130	190	2140	1162	1292	2248	75	20	70
Total	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	54 2%	6 6%	6 2%	16 4%	2 1%	3 1%	1 *	4 2%	3 2%	3 1%	8 6%	2 1%	44 2%	21 2%	33 3%	54 3%	- -	- -	- -
		defikl		dfkl						defghikl									
The process was straightforward	644 26%	34 33%	87 34%	93 27%	87 24%	36 18%	76 34%	56 24%	44 25%	58 27%	23 18%	52 25%	570 27%	373 30%	272 23%	593 28%	19 14%	8 21%	14 18%
		ej	deghijkl	ej			degj			ej			ej	b	b	b			
The process was difficult	119 5%	8 8%	8 3%	33 9%	15 4%	6 3%	1 1%	11 5%	10 6%	7 3%	5 4%	15 7%	99 5%	77 6%	42 4%	113 5%	- -	2 4%	4 5%
		f		bdefgjil	f			f	f				bf	b	b	b			
The process was quick	377 15%	16 15%	58 22%	73 21%	53 14%	24 12%	38 17%	30 13%	24 14%	28 13%	10 8%	23 11%	344 16%	201 16%	175 15%	334 16%	13 10%	5 11%	15 20%
			deghijkl	deghijkl	j		j						j						
The process was time consuming	111 5%	11 11%	11 4%	22 6%	16 4%	7 4%	2 1%	13 6%	10 6%	3 2%	5 4%	10 5%	96 5%	60 5%	51 4%	106 5%	- -	3 7%	- -
		bdefijl	f	fi	f			fi	fi				f	fi	fi	b			
The experience put me off switching deals in the future	66 3%	3 3%	3 1%	13 4%	13 4%	6 3%	5 2%	4 2%	7 4%	4 2%	5 4%	4 2%	57 3%	35 3%	31 3%	63 3%	- -	- -	2 2%
				b	b			b	b										
Other	30 1%	- -	5 2%	7 2%	3 1%	1 1%	2 1%	3 1%	1 1%	7 3%	- -	- -	30 1%	17 1%	12 1%	28 1%	- -	- -	1 1%
			k	k					djkl										
Not applicable - I've never exited a contract for this service	1235 50%	44 42%	108 42%	137 40%	199 54%	118 60%	117 52%	118 52%	93 52%	112 52%	76 59%	112 55%	1046 49%	573 46%	658 55%	1029 48%	103 76%	22 53%	49 65%
				abc	abc	abcl	bc	bc	bc	bc	abcl	abc	bc	a	a	a	a	a	a
Don't know	62 3%	1 1%	5 2%	7 2%	12 3%	6 3%	5 2%	12 5%	4 2%	6 3%	4 3%	* *	58 3%	30 2%	32 3%	55 3%	2 1%	2 4%	2 2%
				k	k			bckl	k	k		k							



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Q3_7. Savings account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	2460	2128	130	194	48	94	46	6	952	752	329	427	1735	678	164	171	343
Total	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	54 2%	47 2%	1 *	7 3%	1 1%	4 4%	2 4%	- -	7 1%	15 2%	9 2%	23 4%	46 3%	8 1%	3 2%	- -	4 1%
							b					abc	bd				
The process was straightforward	644 26%	572 27%	31 25%	37 18%	11 24%	22 22%	4 7%	1 14%	187 32%	223 30%	119 21%	114 21%	492 31%	144 18%	33 16%	43 22%	68 18%
		cf	f	a	f	f			cd	cd			bcde				
The process was difficult	119 5%	94 4%	7 6%	18 9%	2 5%	11 11%	5 10%	- -	35 6%	27 4%	29 5%	28 5%	85 5%	34 4%	12 6%	4 2%	19 5%
				a	a				b				d				
The process was quick	377 15%	314 15%	21 17%	40 20%	12 24%	20 20%	8 15%	1 14%	98 17%	121 16%	78 14%	80 14%	272 17%	99 13%	21 11%	32 16%	46 12%
													bce				
The process was time consuming	111 5%	89 4%	9 7%	11 6%	* 1%	4 4%	6 11%	1 19%	36 6%	33 4%	25 4%	17 3%	80 5%	29 4%	7 4%	8 4%	14 4%
							ad		d								
The experience put me off switching deals in the future	66 3%	52 2%	2 2%	12 6%	4 8%	6 6%	3 6%	- -	20 3%	14 2%	22 4%	10 2%	45 3%	21 3%	8 4%	7 4%	7 2%
				a	ab	a			b		b						
Other	30 1%	16 1%	9 7%	5 3%	3 7%	2 2%	- -	- -	9 1%	6 1%	12 2%	3 1%	14 1%	11 1%	2 1%	2 1%	7 2%
			a	a	a												
Not applicable - I've never exited a contract for this service	1235 50%	1074 51%	56 45%	99 49%	20 42%	45 46%	31 57%	3 67%	259 44%	372 49%	293 52%	311 57%	723 45%	463 60%	118 59%	116 58%	229 60%
										a	a	ab		a	a	a	a
Don't know	62 3%	55 3%	2 1%	5 3%	- -	4 5%	1 1%	- -	10 2%	17 2%	16 3%	19 3%	33 2%	28 4%	7 4%	2 1%	18 5%
												a	a				ad

Citizens Advice – Loyalty penalty survey

Q3_7. Savings account: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Annual household income								EDucation			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Significance Level: 95%															
Unweighted Total	2460	86	243	325	345	285	532	210	434	1024	1379	21	876	283	1273
Total	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	54 2%	1 1%	1 *	17 4%	5 1%	3 1%	19 4%	5 3%	3 1%	10 1%	37 3%	- -	37 4%	3 1%	14 1%
				bdeh			beh	b			a		bc		
The process was straightforward	644 26%	10 10%	50 18%	81 20%	106 28%	63 22%	176 34%	62 36%	97 31%	294 25%	340 29%	2 6%	212 25%	71 26%	357 27%
			a	abc	a	abce	abce	abce							
The process was difficult	119 5%	4 4%	9 3%	16 4%	14 4%	11 4%	44 9%	8 4%	14 5%	36 3%	78 7%	3 10%	83 10%	13 5%	22 2%
							bcd				a		bc	c	
The process was quick	377 15%	17 17%	37 13%	54 13%	54 14%	42 15%	86 16%	26 15%	61 20%	177 15%	192 16%	2 6%	129 16%	38 14%	206 16%
									bcd						
The process was time consuming	111 5%	6 6%	9 3%	16 4%	13 3%	16 5%	33 6%	8 5%	11 4%	42 4%	65 5%	3 10%	57 7%	14 5%	38 3%
											a		c		
The experience put me off switching deals in the future	66 3%	- -	6 2%	13 3%	5 1%	7 2%	14 3%	14 8%	8 2%	24 2%	41 3%	* 1%	33 4%	5 2%	28 2%
							abcdefh				a		c		
Other	30 1%	- -	2 1%	2 1%	4 1%	3 1%	13 2%	1 1%	4 1%	4 *	23 2%	1 3%	9 1%	2 1%	19 1%
							c				a				
Not applicable - I've never exited a contract for this service	1235 50%	64 64%	181 65%	227 56%	186 49%	152 53%	206 39%	77 44%	142 46%	642 55%	536 45%	22 66%	359 43%	137 51%	719 55%
		d f g h	c d e f g h	f g h	f	f		f	f	b			a	a	a
Don't know	62 3%	4 4%	5 2%	10 3%	20 5%	4 1%	13 2%	3 2%	4 1%	32 3%	26 2%	2 5%	23 3%	7 3%	32 2%
					b e f g h										

Citizens Advice – Loyalty penalty survey

Q3_8. Mortgage: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1296	63	312	402	271	190	58	375	673	248
Total	1124	120	263	300	221	129	92	382	521	221
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	79 7%	13 11% ei	28 11% dehi	20 7% i	13 6%	4 3%	2 3%	41 11% cdehi	32 6%	7 3%
The process was straightforward	271 24%	9 8%	70 27% a	84 28% ag	52 24% a	36 28% a	20 21% a	79 21% a	136 26% ag	56 25% a
The process was difficult	128 11%	26 22% cdefhi	38 14% defi	36 12% efi	20 9% i	5 4%	3 3%	64 17% defhi	56 11% ei	8 4%
The process was quick	167 15%	13 11%	54 20% dehi	56 19% dei	20 9%	12 9%	12 13%	67 18% dei	76 15% d	24 11%
The process was time consuming	136 12%	13 11%	26 10%	53 18% befgi	27 12% fi	12 10%	3 4%	39 10%	81 16% befgi	16 7%
The experience put me off switching deals in the future	56 5%	9 8% ei	16 6% ei	14 5% e	13 6% ei	2 1%	3 3%	25 7% ei	26 5% e	5 2%
Other	33 3%	4 3%	4 2%	3 1%	3 2%	1 1%	18 19% abcdeghi	8 2%	6 1%	19 9% bcdegh
Not applicable - I've never exited a contract for this service	412 37%	44 37%	68 26%	94 31%	96 44% bcgh	65 50% bcgh	45 49% bcg	111 29%	190 37% bg	110 50% bcgh
Don't know	34 3%	9 8% bchi	6 2%	6 2%	9 4%	4 3%	1 1%	15 4%	15 3%	5 2%



Citizens Advice – Loyalty penalty survey

Q3_8. Mortgage: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1296	64	156	214	186	101	67	128	110	102	58	110	1128	654	639	1257	9	6	15
Total	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	79 7%	8 13% ek	7 6%	23 12% bdegkl	9 6%	4 4%	4 5%	6 6%	5 6%	7 9%	2 4%	5 5%	73 8%	44 7%	35 7%	79 7%	- -	- -	- -
The process was straightforward	271 24%	14 25%	24 21%	52 28% dg	29 19%	28 33% bdgl	21 23%	19 18%	20 23%	20 25%	14 26%	28 28%	228 24%	157 25%	114 23%	264 25%	2 9%	1 19%	- -
The process was difficult	128 11%	8 13%	11 9%	34 19% bdgijkl	16 10%	10 12%	9 11%	11 10%	11 12%	6 7%	2 4%	10 10%	116 12%	64 10%	64 13%	126 12%	- -	- -	2 11%
The process was quick	167 15%	8 13%	20 17%	43 23% defghil	21 14%	7 9%	10 11%	15 14%	9 11%	11 14%	8 14%	15 15%	145 15%	92 15%	75 15%	153 14%	2 9%	1 19%	5 28%
The process was time consuming	136 12%	7 11%	12 10%	20 11%	19 12%	11 14%	12 13%	16 15%	7 8%	12 15%	3 6%	17 17% hj	116 12%	80 13%	56 11%	135 13%	1 3%	- -	- -
The experience put me off switching deals in the future	56 5%	3 5%	8 7%	11 6%	6 4%	5 6%	3 3%	4 4%	2 2%	9 11% dghkl	3 6%	2 2%	51 5%	35 6%	20 4%	54 5%	- -	- -	1 6%
Other	33 3%	2 3%	4 4% c	1 1% c	5 3% c	1 1%	1 1%	3 3%	4 5% c	4 4% c	- -	8 8% cej	25 3% b	24 4% b	9 2%	23 2%	10 44%	- -	- -
Not applicable - I've never exited a contract for this service	412 37%	17 29%	48 41% ck	41 22% ck	67 42% ck	28 33% c	41 46% ack	46 42% ck	35 40% c	30 36% c	28 51% acekl	30 30% c	354 37% c	206 33% b	204 41% a	384 36% b	10 44%	2 22%	11 61%
Don't know	34 3%	3 4% k	2 1%	8 4% k	7 4% k	5 6% bik	1 2%	6 6% bik	2 3%	* *	1 1%	- -	34 4% k	23 4%	11 2%	31 3%	- -	3 40%	- -



Citizens Advice – Loyalty penalty survey

Q3_8. Mortgage: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1296	1107	72	115	32	63	20	-	599	394	154	149	1189	100	38	30	32
Total	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	79 7%	70 7%	4 6%	3 3%	- -	3 6%	- -	- -	21 6%	18 5%	24 10%	16 9%	74 7%	6 5%	* 1%	1 2%	5 13%
The process was straightforward	271 24%	227 24%	14 21%	30 28%	6 21%	17 29%	8 38%	- -	92 27%	96 27%	44 18%	39 21%	257 26%	14 13%	6 14%	3 11%	5 14%
The process was difficult	128 11%	110 12%	7 11%	11 10%	5 16%	6 10%	* 2%	- -	38 11%	38 11%	25 10%	27 15%	117 12%	11 10%	2 6%	4 13%	4 12%
The process was quick	167 15%	135 14%	12 19%	20 18%	6 22%	13 22%	1 3%	- -	49 15%	41 11%	44 18%	34 18%	139 14%	26 24%	7 17%	11 33%	8 24%
The process was time consuming	136 12%	107 11%	11 17%	18 17%	2 6%	13 22%	3 16%	- -	52 16%	36 10%	32 13%	16 9%	120 12%	16 15%	3 8%	3 10%	9 27%
The experience put me off switching deals in the future	56 5%	41 4%	6 9%	10 9%	2 7%	6 11%	1 5%	- -	21 6%	13 4%	17 7%	5 3%	42 4%	14 13%	2 5%	5 14%	7 20%
Other	33 3%	29 3%	1 2%	2 2%	2 6%	- -	1 3%	- -	9 3%	9 3%	2 1%	12 7%	19 2%	10 10%	9 22%	1 3%	1 2%
Not applicable - I've never exited a contract for this service	412 37%	365 38%	21 33%	25 23%	9 30%	10 18%	5 27%	- -	110 33%	138 39%	92 37%	71 38%	385 38%	20 19%	9 22%	7 21%	5 15%
Don't know	34 3%	27 3%	- -	7 7%	- -	4 7%	3 17%	- -	7 2%	18 5%	5 2%	4 2%	30 3%	4 4%	3 6%	- -	2 5%

Citizens Advice – Loyalty penalty survey

Q3_8. Mortgage: Thinking about the last time you exited a contract for the following services, which of the following statements describe your experience of the process?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		*a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1296	27	47	124	146	142	328	153	329	413	860	11	526	157	603
Total	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I had to pay a fee to exit the contract	79 7%	- -	- -	9 7%	14 10%	7 6%	27 9%	8 7%	14 6%	30 7%	48 7%	- -	45 10%	7 5%	24 5%
				b	b		b						c		
The process was straightforward	271 24%	3 9%	7 13%	16 13%	31 22%	36 27%	79 26%	29 25%	69 32%	85 20%	182 27%	3 20%	111 24%	36 27%	123 23%
					bc		c		bcd		a				
The process was difficult	128 11%	1 4%	5 9%	15 12%	12 9%	11 8%	52 17%	11 9%	21 10%	32 8%	94 14%	* 3%	83 18%	9 7%	35 7%
							degh				a		bc		
The process was quick	167 15%	8 25%	6 11%	14 11%	22 15%	16 12%	54 18%	16 14%	31 15%	58 14%	101 15%	3 21%	84 18%	17 13%	66 12%
													c		
The process was time consuming	136 12%	3 8%	6 11%	14 11%	14 10%	14 11%	41 14%	14 12%	31 14%	36 8%	100 15%	* 3%	59 13%	20 15%	57 11%
											a				
The experience put me off switching deals in the future	56 5%	1 2%	1 2%	7 5%	1 1%	6 4%	21 7%	7 6%	12 6%	13 3%	42 6%	- -	22 5%	13 10%	22 4%
				d			d		d		a			ac	
Other	33 3%	- -	10 17%	5 4%	4 3%	* *	8 3%	* *	6 3%	10 2%	21 3%	- -	8 2%	1 1%	22 4%
			cdefgh	g											ab
Not applicable - I've never exited a contract for this service	412 37%	16 48%	19 34%	56 43%	57 39%	59 45%	89 29%	48 41%	69 32%	205 48%	199 30%	6 46%	126 28%	52 40%	230 44%
				fh	f	fh		f		b			a	a	
Don't know	34 3%	2 5%	7 12%	2 2%	8 6%	2 1%	6 2%	6 5%	3 1%	9 2%	24 4%	2 11%	10 2%	1 1%	23 4%
			cefh		efh		fh								ab

Citizens Advice – Loyalty penalty survey

Q4. Before beginning your current contract for each of the following services, who was your previous contract with? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	2794	1779	2294	2810	2395	2887	2460	1296
Total	2714	1749	2258	2757	2257	2869	2448	1124
	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	942 35%	700 40%	1124 50%	1130 41%	739 33%	1251 44%	1153 47%	463 41%
		ae	abdefh	ae		abde	abdefh	ae
With a different provider	1468 54%	728 42%	855 38%	1179 43%	1221 54%	993 35%	743 30%	360 32%
	bcdfgh	cfgh	fgh	cfgh	bcdfgh	g		
This is my first contract for this service	243 9%	222 13%	205 9%	407 15%	231 10%	585 20%	497 20%	241 21%
		ace		abce		abcde	abcde	abcde
Don't know	61 2%	100 6%	74 3%	41 1%	65 3%	40 1%	55 2%	61 5%
	df	acdefg	adfg		df		df	acdefg

Citizens Advice – Loyalty penalty survey

Q4_1. Energy (gas and electricity): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2794	113	510	616	552	631	372	623	1168	1003
Total	2714	226	446	510	504	428	600	672	1014	1028
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	942	80	161	169	153	140	239	241	322	379
	35%	35%	36%	33%	30%	33%	40%	36%	32%	37%
			d				cdeh	d		dh
With a different provider	1468	94	210	296	308	239	323	303	603	562
	54%	41%	47%	58%	61%	56%	54%	45%	60%	55%
			abg	abfgi	abg	abg			abgi	abg
This is my first contract for this service	243	36	62	36	34	37	36	99	71	73
	9%	16%	14%	7%	7%	9%	6%	15%	7%	7%
		cdefhi	cdefhi					cdefhi		
Don't know	61	16	13	9	9	12	2	29	18	14
	2%	7%	3%	2%	2%	3%	*	4%	2%	1%
		bcdefhi	fi	f		fi		cdfhi	f	

Citizens Advice – Loyalty penalty survey

Q4_1. Energy (gas and electricity): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2794	124	337	379	420	238	184	259	240	254	143	216	2435	1309	1480	2526	90	18	102
Total	2714	121	291	380	379	232	263	251	196	232	136	233	2345	1392	1317	2349	158	30	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	942	41	79	149	125	69	90	98	63	76	68	84	790	476	464	815	65	7	35
	35%	34%	27%	39%	33%	30%	34%	39%	32%	33%	50%	36%	34%	34%	35%	35%	41%	24%	31%
			bel				be			abcdefghijkl		b	b						
With a different provider	1468	64	168	178	219	136	151	124	121	138	54	116	1299	762	705	1288	75	14	56
	54%	53%	58%	47%	58%	58%	57%	50%	62%	59%	39%	50%	55%	55%	54%	55%	47%	47%	49%
		j	cgj		cgjk	cgj	cj		cgjk	cgjk			cj						
This is my first contract for this service	243	14	31	38	26	24	19	25	10	14	10	33	201	119	124	196	17	6	14
	9%	11%	11%	10%	7%	10%	7%	10%	5%	6%	7%	14%	9%	9%	9%	8%	11%	21%	12%
		h	hi	h	h							dfhijl							
Don't know	61	2	13	15	9	4	3	4	2	4	5	*	55	35	24	49	1	2	8
	2%	1%	5%	4%	2%	2%	1%	2%	1%	2%	4%	*	2%	3%	2%	2%	1%	8%	7%
			fhikl	k	k						k		k					ab	

Citizens Advice – Loyalty penalty survey

Q4_1. Energy (gas and electricity): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2794	2428	152	204	50	99	50	5	1042	859	358	535	1935	832	208	211	413
Total	2714	2358	144	200	45	94	57	3	628	826	587	673	1760	917	253	237	427
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	942	830	42	68	11	33	22	2	215	277	220	231	623	297	86	77	135
	35%	35%	29%	34%	24%	35%	39%	54%	34%	34%	37%	34%	35%	32%	34%	32%	32%
With a different provider	1468	1291	73	95	24	48	21	2	346	459	318	345	987	472	123	134	215
	54%	55%	50%	47%	54%	51%	37%	46%	55%	56%	54%	51%	56%	52%	49%	57%	50%
		cf											bce				
This is my first contract for this service	243	195	23	25	5	9	11	-	51	69	44	78	125	115	37	20	58
	9%	8%	16%	13%	12%	9%	20%	-	8%	8%	8%	12%	7%	13%	15%	8%	14%
		a	a	a	a	a	a				abc			a	ad		a
Don't know	61	42	7	12	5	4	3	-	16	21	5	19	26	32	7	6	19
	2%	2%	5%	6%	10%	5%	5%	-	3%	3%	1%	3%	1%	3%	3%	2%	4%
		a	a	a	a	a					c		a			a	a

Citizens Advice – Loyalty penalty survey

Q4_1. Energy (gas and electricity): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2794	106	295	403	386	327	579	234	464	1202	1532	20	972	307	1485
Total	2714	117	326	477	415	327	547	187	318	1336	1292	27	893	283	1508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	942	51	109	184	127	127	176	70	99	467	427	11	291	104	539
	35%	43%	33%	39%	30%	39%	32%	37%	31%	35%	33%	42%	33%	37%	36%
		dfh		dfh		dfh									
With a different provider	1468	42	181	237	221	162	325	105	195	701	746	5	492	153	802
	54%	36%	56%	50%	53%	49%	59%	56%	61%	52%	58%	18%	55%	54%	53%
		a	a	a	a	a	ace	a	acde		a				
This is my first contract for this service	243	16	30	48	52	31	40	10	16	141	91	8	88	16	139
	9%	14%	9%	10%	13%	10%	7%	5%	5%	11%	7%	31%	10%	6%	9%
		fgh	h	gh	fgh	h				b			b		b
Don't know	61	8	6	9	15	7	7	2	8	28	28	2	22	9	28
	2%	7%	2%	2%	4%	2%	1%	1%	2%	2%	2%	9%	2%	3%	2%
		bce fgh			f										

Citizens Advice – Loyalty penalty survey

Q4_2. Mobile (sim-only contract): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1779	120	395	388	329	344	203	515	717	547
Total	1749	233	330	316	303	234	333	563	620	567
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	700	66	142	128	118	99	147	208	246	246
	40%	28%	43%	40%	39%	42%	44%	37%	40%	43%
			a	a	a	a	a		a	ag
With a different provider	728	106	140	134	139	96	114	246	273	209
	42%	46%	42%	42%	46%	41%	34%	44%	44%	37%
		f			fi			fi	fi	
This is my first contract for this service	222	37	36	35	35	27	53	73	69	79
	13%	16%	11%	11%	11%	11%	16%	13%	11%	14%
Don't know	100	23	13	20	11	13	20	36	31	32
	6%	10%	4%	6%	4%	5%	6%	6%	5%	6%
		bdh								

Citizens Advice – Loyalty penalty survey

Q4_2. Mobile (sim-only contract): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status					
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d		
Significance Level: 95%																				
Unweighted Total	1779	84	207	303	257	137	104	173	150	159	84	121	1574	859	915	1620	51	16	60	
Total	1749	90	188	294	239	137	155	164	121	145	79	137	1533	920	824	1525	93	31	65	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
With the same provider	700	31	76	116	97	50	66	63	67	50	32	52	615	371	328	623	33	9	19	
	40%	34%	40%	39%	40%	36%	43%	38%	55%	35%	41%	38%	40%	40%	40%	41%	36%	30%	30%	
								abcdegijkl												
With a different provider	728	35	82	140	97	53	65	64	37	68	20	66	642	367	358	645	26	7	33	
	42%	39%	44%	48%	41%	38%	42%	39%	31%	47%	26%	48%	42%	40%	43%	42%	28%	23%	52%	
			hj	hj	hj		j	j		hj		hj	hj			b			b	
This is my first contract for this service	222	19	16	26	29	27	16	27	14	25	7	14	200	124	97	181	22	8	6	
	13%	21%	8%	9%	12%	20%	11%	16%	11%	17%	9%	10%	13%	14%	12%	12%	24%	26%	10%	
		bcdfhjkl			bcdfhjkl			bc		bc			c				a			
Don't know	100	5	15	12	16	7	7	10	3	1	19	5	76	57	41	76	12	7	6	
	6%	5%	8%	4%	7%	5%	5%	6%	3%	1%	24%	4%	5%	6%	5%	5%	12%	21%	9%	
		i	hi		i	i		i			abcdefghikl		i			a				

Citizens Advice – Loyalty penalty survey

Q4_2. Mobile (sim-only contract): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
Significance Level: 95%		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Unweighted Total	1779	1496	104	171	39	91	39	2	683	552	230	314	1234	509	135	118	256
Total	1749	1466	98	177	37	93	46	1	425	548	380	397	1135	557	162	131	264
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	700	609	34	50	11	22	16	1	182	241	135	142	464	214	61	51	103
	40%	42%	34%	28%	30%	24%	35%	100%	43%	44%	36%	36%	41%	38%	38%	38%	39%
		ce							d	cd							
With a different provider	728	595	47	86	14	49	23	-	169	209	178	172	460	246	68	51	127
	42%	41%	48%	49%	38%	53%	49%	-	40%	38%	47%	43%	40%	44%	42%	39%	48%
		a		a		a			b		b						a
This is my first contract for this service	222	178	13	31	8	17	6	-	52	61	51	57	149	68	23	21	24
	13%	12%	13%	18%	21%	18%	14%	-	12%	11%	14%	14%	13%	12%	14%	16%	9%
		a		a													
Don't know	100	85	5	9	4	5	1	-	22	37	15	26	63	29	9	9	10
	6%	6%	5%	5%	10%	5%	1%	-	5%	7%	4%	6%	6%	5%	6%	7%	4%

Citizens Advice – Loyalty penalty survey

Q4_2. Mobile (sim-only contract): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Significance Level: 95%															
Unweighted Total	1779	72	177	233	235	211	389	149	313	688	1044	21	677	197	883
Total	1749	79	197	272	252	224	378	122	226	787	891	35	643	192	889
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	700	32	76	105	100	80	146	51	110	312	371	8	230	81	380
	40%	41%	39%	39%	40%	36%	38%	42%	49%	40%	42%	22%	36%	42%	43%
								bcdef							a
With a different provider	728	33	79	123	97	83	181	55	79	306	385	22	300	72	348
	42%	41%	40%	45%	38%	37%	48%	45%	35%	39%	43%	62%	47%	38%	39%
			h	h			deh	h					bc		
This is my first contract for this service	222	10	30	33	44	40	31	11	21	117	98	5	74	30	109
	13%	13%	15%	12%	18%	18%	8%	9%	9%	15%	11%	15%	12%	16%	12%
			fh	h	h	h				b					
Don't know	100	4	11	11	11	21	21	5	16	52	36	-	39	9	51
	6%	5%	6%	4%	4%	9%	6%	4%	7%	7%	4%	-	6%	5%	6%
					cdg					b					

Citizens Advice – Loyalty penalty survey

Q4_3. Mobile (contract including mobile phone): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2294	148	497	534	431	459	225	645	965	684
Total	2258	302	441	449	392	303	372	743	840	675
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1124	123	233	249	179	145	195	356	428	340
	50%	41%	53%	55%	46%	48%	53%	48%	51%	50%
			ad	adeg			a		a	a
With a different provider	855	132	158	166	163	116	119	291	329	235
	38%	44%	36%	37%	42%	38%	32%	39%	39%	35%
		fi		fi					f	
This is my first contract for this service	205	28	42	29	37	30	41	70	65	71
	9%	9%	9%	6%	9%	10%	11%	9%	8%	10%
					c	c	c			c
Don't know	74	18	8	6	13	12	17	26	18	29
	3%	6%	2%	1%	3%	4%	5%	4%	2%	4%
		bch			c	c	bch	c		bch

Citizens Advice – Loyalty penalty survey

Q4_3. Mobile (contract including mobile phone): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2294	96	276	342	345	185	146	210	197	206	107	184	2003	1070	1218	2107	54	26	60
Total	2258	90	251	330	312	190	207	198	169	203	114	195	1950	1130	1122	1984	102	51	66
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1124	45	124	173	161	88	99	110	93	81	60	89	974	548	573	993	50	21	31
	50%	50%	49%	52%	52%	47%	48%	56%	55%	40%	53%	46%	50%	48%	51%	50%	49%	42%	47%
			i	i	i			i	i		i		i						
With a different provider	855	37	95	121	121	71	77	64	66	82	44	76	734	451	402	758	38	17	24
	38%	41%	38%	37%	39%	37%	37%	32%	39%	41%	39%	39%	38%	40%	36%	38%	38%	34%	36%
													b						
This is my first contract for this service	205	5	16	27	22	24	20	19	5	36	6	26	173	92	113	167	12	11	9
	9%	6%	6%	8%	7%	13%	10%	10%	3%	18%	5%	13%	9%	8%	10%	8%	12%	22%	13%
				h	h	bdhj	h	h		abcdfghjl		bdhjl	h						
Don't know	74	3	17	9	8	7	11	5	4	3	3	3	68	39	33	67	1	1	3
	3%	4%	7%	3%	2%	4%	5%	2%	3%	2%	3%	2%	3%	3%	3%	3%	1%	2%	4%
			cdghikl				i												



Citizens Advice – Loyalty penalty survey

Q4_3. Mobile (contract including mobile phone): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2294	1968	120	200	48	97	52	3	861	722	310	401	1559	692	160	172	360
Total	2258	1918	120	212	50	100	60	2	517	714	510	517	1406	784	192	197	396
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1124	962	58	98	17	44	36	1	244	360	265	254	692	402	102	101	200
	50%	50%	48%	46%	35%	44%	60%	39%	47%	50%	52%	49%	49%	51%	53%	51%	50%
		d				d											
With a different provider	855	727	41	84	24	42	19	-	213	268	179	194	540	287	61	79	147
	38%	38%	34%	40%	47%	42%	32%	-	41%	38%	35%	38%	38%	37%	32%	40%	37%
This is my first contract for this service	205	170	18	17	6	5	5	1	43	62	48	52	123	74	23	13	38
	9%	9%	15%	8%	11%	5%	8%	61%	8%	9%	9%	10%	9%	9%	12%	7%	10%
			ace														
Don't know	74	59	2	12	4	9	-	-	17	23	17	17	51	21	7	4	11
	3%	3%	2%	6%	8%	9%	-	-	3%	3%	3%	3%	4%	3%	3%	2%	3%
			a	f	abf												

Citizens Advice – Loyalty penalty survey

Q4_3. Mobile (contract including mobile phone): Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2294	78	207	322	307	273	495	203	409	941	1294	25	878	261	1132
Total	2258	92	246	383	338	271	481	158	289	1054	1106	42	849	248	1138
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1124	47	111	196	166	140	235	88	143	565	528	13	399	113	599
	50%	51%	45%	51%	49%	52%	49%	56%	49%	54%	48%	30%	47%	46%	53%
								b		b					ab
With a different provider	855	30	95	132	131	97	198	57	116	342	461	21	358	95	393
	38%	33%	39%	34%	39%	36%	41%	36%	40%	32%	42%	50%	42%	38%	35%
											a		c		
This is my first contract for this service	205	9	33	41	27	28	32	11	24	108	89	5	80	29	95
	9%	10%	13%	11%	8%	10%	7%	7%	8%	10%	8%	11%	9%	12%	8%
			d f g h	f											
Don't know	74	5	6	14	15	6	17	3	8	39	28	4	12	10	51
	3%	6%	2%	4%	4%	2%	4%	2%	3%	4%	3%	8%	1%	4%	4%
													a	a	a

Citizens Advice – Loyalty penalty survey

Q4_4. Broadband: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2810	130	532	620	534	626	368	662	1154	994
Total	2757	259	473	520	490	423	592	732	1010	1014
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1130	88	195	213	175	172	288	283	388	459
	41%	34%	41%	41%	36%	41%	49%	39%	38%	45%
						abcdegh				adgh
With a different provider	1179	104	192	239	243	178	223	296	481	402
	43%	40%	40%	46%	50%	42%	38%	40%	48%	40%
				fgi	befgi				befgi	
This is my first contract for this service	407	56	78	64	70	65	74	134	134	139
	15%	22%	16%	12%	14%	15%	13%	18%	13%	14%
		cdfhi						cfhi		
Don't know	41	11	9	5	2	8	6	19	7	14
	1%	4%	2%	1%	1%	2%	1%	3%	1%	1%
		cdfhi		dh		dh		cdh		

Citizens Advice – Loyalty penalty survey

Q4_4. Broadband: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2810	119	340	383	427	238	187	257	246	259	136	218	2456	1315	1490	2527	97	20	101
Total	2757	115	295	381	392	234	270	249	207	244	127	242	2388	1413	1339	2369	168	35	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1130	40	125	160	174	82	101	108	84	93	66	97	966	576	553	982	68	10	41
	41%	35%	42%	42%	44%	35%	37%	43%	41%	38%	52%	40%	40%	41%	41%	41%	41%	29%	38%
				e						abcefghikl									
With a different provider	1179	57	123	162	162	115	130	89	96	101	45	98	1035	612	564	1023	71	6	46
	43%	50%	42%	42%	41%	49%	48%	36%	46%	41%	35%	41%	43%	43%	42%	43%	42%	18%	42%
		gj			dgj	gj		gj				g							
This is my first contract for this service	407	14	45	52	47	36	39	47	24	45	15	44	349	209	197	328	27	18	22
	15%	13%	15%	14%	12%	15%	14%	19%	11%	18%	11%	18%	15%	15%	15%	14%	16%	53%	21%
								dh		dh		dh							
Don't know	41	3	3	8	9	1	-	6	3	5	1	2	38	16	25	36	2	-	-
	1%	3%	1%	2%	2%	1%	-	2%	2%	2%	1%	1%	2%	1%	2%	2%	1%	-	-
		f		f				f											



Citizens Advice – Loyalty penalty survey

Q4_4. Broadband: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2810	2431	156	213	53	105	49	6	1036	863	364	547	1926	844	210	211	423
Total	2757	2379	152	214	50	105	56	4	627	843	601	686	1755	939	258	242	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1130	983	61	79	14	41	23	1	271	341	241	277	741	358	106	101	150
	41%	41%	40%	37%	29%	39%	42%	17%	43%	41%	40%	40%	42%	38%	41%	42%	34%
													be				
With a different provider	1179	1016	65	91	20	44	25	2	273	349	268	289	756	399	100	109	190
	43%	43%	43%	42%	40%	42%	44%	50%	43%	41%	45%	42%	43%	43%	39%	45%	43%
This is my first contract for this service	407	353	23	31	11	14	5	1	74	139	85	109	232	170	50	29	90
	15%	15%	15%	15%	22%	13%	9%	33%	12%	17%	14%	16%	13%	18%	19%	12%	21%
										a		a		ad	ad		ad
Don't know	41	26	2	13	4	6	2	-	10	13	7	10	26	11	1	2	8
	1%	1%	2%	6%	9%	6%	4%	-	2%	2%	1%	1%	2%	1%	1%	1%	2%
			ab	ab	a	a											

Citizens Advice – Loyalty penalty survey

Q4_4. Broadband: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Significance Level: 95%															
Unweighted Total	2810	103	294	409	381	329	594	233	467	1213	1532	23	979	311	1486
Total	2757	114	335	484	414	336	560	186	327	1358	1304	36	915	287	1518
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1130	51	125	194	165	146	230	82	137	551	546	9	355	119	635
	41%	45%	37%	40%	40%	43%	41%	44%	42%	41%	42%	26%	39%	41%	42%
With a different provider	1179	46	139	192	170	125	270	85	151	567	571	15	413	112	643
	43%	40%	42%	40%	41%	37%	48%	46%	46%	42%	44%	43%	45%	39%	42%
							cde	e	e						
This is my first contract for this service	407	16	64	90	68	60	57	18	36	221	168	11	137	51	216
	15%	14%	19%	19%	16%	18%	10%	10%	11%	16%	13%	30%	15%	18%	14%
			fgh	fgh	fgh	fgh				b					
Don't know	41	1	7	8	11	6	4	1	4	19	19	1	9	5	25
	1%	1%	2%	2%	3%	2%	1%	*	1%	1%	1%	2%	1%	2%	2%
					f										

Citizens Advice – Loyalty penalty survey

Q4_5. Home insurance: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2395	80	399	527	465	572	352	479	992	924
Total	2257	152	337	422	400	377	569	489	823	945
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	739	46	124	143	112	117	197	170	255	314
	33%	30%	37%	34%	28%	31%	35%	35%	31%	33%
			dh	d			d	d		d
With a different provider	1221	47	127	224	250	231	343	174	473	574
	54%	31%	38%	53%	62%	61%	60%	36%	58%	61%
			abg	abcg	abcg	abcg			abg	abcg
This is my first contract for this service	231	37	80	48	28	18	21	117	75	39
	10%	25%	24%	11%	7%	5%	4%	24%	9%	4%
		cdefhi	cdefhi	defi	i			cdefhi	efi	
Don't know	65	23	6	8	11	11	7	28	19	18
	3%	15%	2%	2%	3%	3%	1%	6%	2%	2%
		bdefghi						bdefhi		

Citizens Advice – Loyalty penalty survey

Q4_5. Home insurance: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2395	101	287	302	371	207	158	216	220	221	123	189	2083	1142	1247	2221	77	8	50
Total	2257	100	238	294	332	195	225	205	182	187	110	189	1958	1195	1055	2001	145	13	51
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	739	35	77	120	111	43	57	63	57	48	51	76	612	383	355	626	64	5	22
	33%	35%	32%	41%	33%	22%	25%	30%	32%	26%	46%	40%	31%	32%	34%	31%	44%	40%	43%
		e	e	befghil	e			e	e		bdefghil	efgil	e			a			
With a different provider	1221	52	131	133	175	123	140	115	105	117	49	82	1090	667	550	1098	75	5	23
	54%	52%	55%	45%	53%	63%	62%	56%	58%	63%	44%	44%	56%	56%	52%	55%	52%	39%	45%
			cjk		ck	cdjkl	cdjk	cjk	cjk	cdjkl			cjk						
This is my first contract for this service	231	10	23	27	37	23	25	20	13	16	9	30	192	115	117	218	4	1	4
	10%	10%	10%	9%	11%	12%	11%	10%	7%	8%	8%	16%	10%	10%	11%	11%	2%	9%	7%
												bchijl			b				
Don't know	65	3	7	15	9	7	3	8	7	6	1	*	63	30	34	59	3	1	2
	3%	3%	3%	5%	3%	3%	1%	4%	4%	3%	1%	*	3%	3%	3%	2%	12%	5%	
		k	k	k	k	k		k	k	k			k						



Citizens Advice – Loyalty penalty survey

Q4_5. Home insurance: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2395	2135	100	154	40	82	30	2	986	731	301	377	1894	483	111	127	245
Total	2257	2011	89	150	37	77	35	2	586	697	495	478	1706	526	130	139	257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	739	657	22	57	9	31	14	2	179	205	156	199	548	174	54	51	69
	33%	33%	25%	38%	25%	41%	42%	100%	31%	29%	32%	42%	32%	33%	42%	37%	27%
			b	b		b					abc			ae	e		
With a different provider	1221	1110	45	62	17	34	12	-	349	388	258	226	984	231	52	68	110
	54%	55%	51%	41%	45%	44%	34%	-	60%	56%	52%	47%	58%	44%	40%	49%	43%
		cef							cd	d			bce				
This is my first contract for this service	231	200	14	17	5	8	4	-	45	87	60	39	144	87	14	12	61
	10%	10%	15%	12%	13%	11%	12%	-	8%	12%	12%	8%	8%	17%	11%	9%	24%
										ad	a			ad			abcd
Don't know	65	43	8	14	7	3	4	-	13	18	20	14	29	34	10	8	17
	3%	2%	9%	9%	18%	4%	12%	-	2%	3%	4%	3%	2%	6%	8%	6%	6%
			a	a	ae		a							a	a	a	a



Citizens Advice – Loyalty penalty survey

Q4_5. Home insurance: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2395	73	204	326	310	280	538	216	448	978	1378	14	823	256	1298
Total	2257	72	230	380	328	276	499	173	299	1073	1133	15	718	227	1294
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	739	38	81	135	100	67	164	55	99	368	344	4	228	69	437
	33%	53%	35%	35%	31%	24%	33%	32%	33%	34%	30%	28%	32%	31%	34%
		bcd	efgh	e	e	e	e	e	e	b					
With a different provider	1221	20	119	185	180	174	282	85	177	572	634	3	363	132	718
	54%	27%	52%	49%	55%	63%	56%	49%	59%	53%	56%	20%	50%	58%	55%
		a	a	a	a	abcdg	ac	a	acg					a	a
This is my first contract for this service	231	10	24	48	39	28	41	25	16	109	119	4	101	19	107
	10%	14%	10%	13%	12%	10%	8%	14%	5%	10%	11%	25%	14%	8%	8%
		h	h	fh	h	h	h	fh					bc		
Don't know	65	4	5	13	8	7	13	7	8	24	37	4	26	7	33
	3%	5%	2%	3%	2%	2%	3%	4%	3%	2%	3%	27%	4%	3%	3%

Citizens Advice – Loyalty penalty survey

Q4_6. Current account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2887	165	544	626	542	638	372	709	1168	1010
Total	2869	329	486	523	497	432	602	815	1020	1033
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1251	132	197	240	185	187	310	329	425	497
	44%	40%	40%	46%	37%	43%	52%	40%	42%	48%
			dg		d	abdegh			bdgh	
With a different provider	993	91	173	173	203	167	185	265	376	352
	35%	28%	36%	33%	41%	39%	31%	32%	37%	34%
				acfgi	acfg			af		
This is my first contract for this service	585	96	112	105	103	67	101	208	209	168
	20%	29%	23%	20%	21%	16%	17%	26%	20%	16%
		cdefhi	efi	ei	ei		cdefhi	ei		
Don't know	40	9	4	4	7	10	6	13	11	16
	1%	3%	1%	1%	1%	2%	1%	2%	1%	2%
		bc				bch				

Citizens Advice – Loyalty penalty survey

Q4_6. Current account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2887	123	359	393	437	249	188	266	252	257	141	222	2524	1341	1540	2597	98	26	105
Total	2869	121	327	397	412	248	271	265	215	237	134	242	2493	1460	1403	2465	174	46	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1251	47	136	183	178	92	111	114	97	114	79	102	1070	638	610	1057	98	22	44
	44%	39%	42%	46%	43%	37%	41%	43%	45%	48%	59%	42%	43%	44%	43%	43%	56%	47%	39%
			e							e	abcdefghijkl					ad			
With a different provider	993	44	119	136	147	94	106	88	71	73	29	85	878	506	486	886	42	11	33
	35%	36%	36%	34%	36%	38%	39%	33%	33%	31%	22%	35%	35%	35%	35%	36%	24%	23%	29%
		j	j	j	j	j	j	j	j			j	j			b			
This is my first contract for this service	585	29	65	73	82	57	50	58	45	49	24	53	508	293	290	492	32	14	29
	20%	24%	20%	19%	20%	23%	19%	22%	21%	21%	18%	22%	20%	20%	21%	20%	19%	29%	25%
Don't know	40	2	8	5	6	5	4	5	2	1	1	2	37	23	17	30	2	-	7
	1%	1%	2%	1%	1%	2%	1%	2%	1%	*	1%	1%	1%	2%	1%	1%	1%	-	6%
			i																ab

Citizens Advice – Loyalty penalty survey

Q4_6. Current account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Total	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2887	2486	164	227	54	109	58	6	1057	894	377	559	1945	885	215	217	453
Total	2869	2459	160	237	55	110	69	4	644	882	630	713	1789	1001	261	248	492
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1251	1072	59	115	16	54	42	3	289	332	290	340	790	430	118	111	202
	44%	44%	37%	49%	28%	49%	62%	86%	45%	38%	46%	48%	44%	43%	45%	45%	41%
		d		bd		bd	abd		b		b	b					
With a different provider	993	860	60	68	22	30	16	-	232	337	214	209	642	327	78	85	163
	35%	35%	37%	29%	40%	28%	23%	-	36%	38%	34%	29%	36%	33%	30%	34%	33%
			f						d	d							
This is my first contract for this service	585	498	37	49	17	21	11	1	120	197	120	148	335	228	60	49	119
	20%	20%	23%	21%	32%	19%	15%	14%	19%	22%	19%	21%	19%	23%	23%	20%	24%
				af						a				a		a	
Don't know	40	30	4	4	-	4	-	-	4	15	6	15	22	16	6	3	8
	1%	1%	3%	2%	-	4%	-	-	1%	2%	1%	2%	1%	2%	2%	1%	2%
						a				a		a					



Citizens Advice – Loyalty penalty survey

Q4_6. Current account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2887	109	317	421	397	336	598	231	478	1242	1572	31	1022	316	1516
Total	2869	125	359	510	428	348	570	187	342	1402	1352	50	981	295	1558
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1251	58	166	244	176	146	235	77	148	644	557	12	396	132	709
	44%	47%	46%	48%	41%	42%	41%	41%	43%	46%	41%	23%	40%	45%	46%
			f							bc	c				a
With a different provider	993	34	112	154	159	110	225	83	118	456	503	17	391	95	493
	35%	27%	31%	30%	37%	31%	39%	44%	34%	33%	37%	34%	40%	32%	32%
				ac			abce	abceh			a		bc		
This is my first contract for this service	585	29	78	107	80	85	109	26	70	280	273	21	178	66	335
	20%	23%	22%	21%	19%	24%	19%	14%	20%	20%	20%	42%	18%	22%	22%
		g	g	g	g	g	g	g	g			ab			a
Don't know	40	3	3	5	13	8	2	1	5	22	19	-	15	2	21
	1%	3%	1%	1%	3%	2%	*	*	2%	2%	1%	-	2%	1%	1%
		f			bcfg	f			f						

Citizens Advice – Loyalty penalty survey

Q4_7. Savings account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2460	148	471	539	455	523	324	619	994	847
Total	2448	299	418	450	414	350	517	717	864	868
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1153	129	191	196	172	167	297	321	368	464
	47%	43%	46%	44%	42%	48%	57%	45%	43%	53%
						abcdegh				abcdegh
With a different provider	743	71	127	146	136	116	147	198	282	263
	30%	24%	30%	32%	33%	33%	28%	28%	33%	30%
			a	a	ag			ag		
This is my first contract for this service	497	84	95	101	93	54	69	179	194	124
	20%	28%	23%	23%	22%	15%	13%	25%	22%	14%
		efi	efi	efi	efi			efi	efi	
Don't know	55	14	5	6	13	13	4	19	19	17
	2%	5%	1%	1%	3%	4%	1%	3%	2%	2%
		bcfi			bcb	bcb		f		

Citizens Advice – Loyalty penalty survey

Q4_7. Savings account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2460	104	289	344	387	199	156	231	207	223	130	190	2140	1162	1292	2248	75	20	70
Total	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1153	47	116	167	167	86	99	112	86	111	70	91	992	609	543	1000	83	18	29
	47%	46%	45%	48%	46%	44%	44%	49%	48%	52%	54%	44%	47%	48%	46%	47%	61%	44%	38%
																	ad		
With a different provider	743	38	90	121	105	61	86	61	52	48	25	57	661	374	367	677	22	5	24
	30%	37%	35%	35%	29%	31%	38%	27%	29%	22%	19%	28%	31%	30%	31%	32%	16%	13%	32%
		ij	gij	gij	j	ij	dgijk		j				ij			b			b
This is my first contract for this service	497	18	43	51	79	44	34	49	37	52	32	57	407	246	250	418	29	18	15
	20%	17%	17%	15%	22%	23%	15%	22%	21%	24%	25%	28%	19%	20%	21%	20%	22%	44%	20%
				c	c			c		bcf	bcf	abcfl	c						
Don't know	55	*	8	9	15	4	5	5	3	3	2	*	53	28	25	45	2	-	8
	2%	*	3%	3%	4%	2%	2%	2%	2%	2%	1%	*	3%	2%	2%	2%	1%	-	11%
			k	k	k								k						ab



Citizens Advice – Loyalty penalty survey

Q4_7. Savings account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2460	2128	130	194	48	94	46	6	952	752	329	427	1735	678	164	171	343
Total	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1153	1000	53	94	9	48	34	2	261	340	280	272	797	332	82	92	158
	47%	47%	43%	46%	20%	49%	64%	38%	45%	45%	50%	50%	50%	43%	41%	46%	41%
		d	d	d		d	abcd						bce				
With a different provider	743	640	43	56	12	31	13	-	209	234	158	142	511	218	52	54	111
	30%	30%	35%	28%	26%	31%	25%	-	36%	31%	28%	26%	32%	28%	26%	27%	29%
									bcd								
This is my first contract for this service	497	429	24	44	21	16	4	2	103	158	117	120	268	205	59	48	99
	20%	20%	20%	21%	44%	16%	8%	62%	18%	21%	21%	22%	17%	26%	30%	24%	26%
		f	f	f	abcef								a	a	a	a	a
Don't know	55	42	3	10	5	3	2	-	11	22	6	16	27	23	6	5	12
	2%	2%	2%	5%	10%	4%	3%	-	2%	3%	1%	3%	2%	3%	3%	2%	3%
			a	a	ab												



Citizens Advice – Loyalty penalty survey

Q4_7. Savings account: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2460	86	243	325	345	285	532	210	434	1024	1379	21	876	283	1273
Total	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	1153	43	140	212	168	138	224	78	149	579	535	13	353	123	660
	47%	43%	50%	53%	44%	48%	43%	45%	48%	50%	45%	38%	42%	46%	50%
				df						b					a
With a different provider	743	20	74	99	114	79	191	58	108	327	393	12	282	76	376
	30%	20%	26%	25%	30%	28%	37%	33%	35%	28%	33%	36%	34%	29%	29%
						abcde	ac	abce		a			c		
This is my first contract for this service	497	32	59	86	83	64	99	31	42	235	233	9	187	59	247
	20%	32%	21%	21%	22%	22%	19%	18%	14%	20%	20%	26%	22%	22%	19%
		bcd fgh	h	h	h	h	h						c		
Don't know	55	5	6	6	13	5	7	5	10	21	30	-	12	9	35
	2%	5%	2%	1%	3%	2%	1%	3%	3%	2%	3%	-	1%	3%	3%
		f			f				f				a		a

Citizens Advice – Loyalty penalty survey

Q4_8. Mortgage: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1296	63	312	402	271	190	58	375	673	248
Total	1124	120	263	300	221	129	92	382	521	221
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	463	43	108	123	84	55	50	151	207	105
	41%	36%	41%	41%	38%	43%	54%	39%	40%	48%
						adgh				dgh
With a different provider	360	37	85	96	78	47	16	122	175	63
	32%	31%	33%	32%	35%	36%	18%	32%	34%	28%
			f	f	f	f	f	f	f	
This is my first contract for this service	241	19	60	75	49	21	16	80	124	38
	21%	16%	23%	25%	22%	17%	17%	21%	24%	17%
			ei						ei	
Don't know	61	20	9	6	10	6	10	30	16	15
	5%	17%	4%	2%	5%	4%	11%	8%	3%	7%
		bcdeghi			c		bch	bch		ch

Citizens Advice – Loyalty penalty survey

Q4_8. Mortgage: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1296	64	156	214	186	101	67	128	110	102	58	110	1128	654	639	1257	9	6	15
Total	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	463	23	40	77	68	34	37	43	40	29	29	43	391	257	206	442	8	4	4
	41%	39%	34%	42%	43%	40%	42%	40%	46%	35%	54%	43%	40%	41%	41%	42%	35%	45%	22%
											bil								
With a different provider	360	19	38	69	45	29	31	25	28	36	17	23	320	199	161	345	3	3	6
	32%	33%	33%	37%	28%	34%	35%	23%	32%	44%	31%	23%	33%	32%	32%	32%	12%	39%	34%
			gk							dgkl			gk						
This is my first contract for this service	241	15	24	28	38	19	17	36	18	14	7	27	207	130	112	224	8	1	3
	21%	25%	20%	15%	24%	22%	19%	33%	20%	17%	13%	27%	21%	21%	22%	21%	36%	16%	18%
				c				bcfhijl				cj	c						
Don't know	61	1	15	9	9	3	4	5	1	3	1	8	51	34	23	52	4	-	5
	5%	3%	13%	5%	6%	4%	4%	5%	1%	4%	3%	8%	5%	6%	5%	5%	17%	-	26%
			acdeghijl									h							



Citizens Advice – Loyalty penalty survey

Q4_8. Mortgage: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1296	1107	72	115	32	63	20	-	599	394	154	149	1189	100	38	30	32
Total	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	463	399	17	46	10	24	12	-	147	139	106	70	431	28	11	9	8
	41%	42%	27%	42%	33%	41%	58%	-	44%	39%	43%	38%	43%	26%	27%	28%	22%
		b	b										bce				
With a different provider	360	302	21	37	11	22	4	-	108	116	77	60	312	45	13	12	20
	32%	32%	32%	34%	38%	37%	22%	-	32%	33%	31%	32%	31%	42%	32%	37%	58%
													a				ac
This is my first contract for this service	241	205	19	16	5	9	2	-	60	81	56	43	226	15	6	3	6
	21%	22%	30%	14%	16%	15%	10%	-	18%	23%	23%	23%	23%	14%	15%	10%	16%
			ce										b				
Don't know	61	44	7	10	4	4	2	-	19	20	9	13	35	20	10	8	1
	5%	5%	11%	9%	13%	6%	11%	-	6%	6%	4%	7%	3%	18%	26%	25%	4%
			a	a	a								a	ae	ae		

Citizens Advice – Loyalty penalty survey

Q4_8. Mortgage: Before beginning your current contract for each of the following services, who was your previous contract with?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	*a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Significance Level: 95%															
Unweighted Total	1296	27	47	124	146	142	328	153	329	413	860	11	526	157	603
Total	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
With the same provider	463	9	25	53	48	59	121	49	100	183	273	3	189	46	222
	41%	26%	45%	42%	33%	45%	40%	42%	47%	43%	41%	19%	41%	35%	42%
					d			d							
With a different provider	360	10	8	29	50	33	119	35	75	117	234	4	163	46	150
	32%	31%	15%	23%	34%	25%	39%	30%	35%	28%	35%	31%	36%	34%	29%
				bc			bce	b	bce		a		c		
This is my first contract for this service	241	9	15	39	32	33	56	30	28	107	131	1	82	34	123
	21%	27%	26%	30%	22%	25%	19%	25%	13%	25%	19%	4%	18%	26%	23%
			h	fh	h	h	h	h		b				a	a
Don't know	61	5	8	7	16	7	6	3	9	16	33	6	22	6	31
	5%	15%	14%	5%	11%	5%	2%	2%	4%	4%	5%	46%	5%	4%	6%
			efgh		fgh										

Citizens Advice – Loyalty penalty survey

Q5. What was the main reason for taking out your current contract for the following services? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	2794	1779	2294	2810	2395	2887	2460	1296
Total	2714	1749	2258	2757	2257	2869	2448	1124
	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1139 42% bcd fgh	618 35% d fgh	741 33% d fgh	822 30% f gh	1016 45% a b c d f g h	289 10%	262 11%	246 22% f g
My current contract offered a better service than my previous contract	559 21% h	401 23% h	584 26% a b e f g h	681 25% a e f g h	467 21% h	591 21% h	520 21% h	182 16%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	130 5%	93 5%	151 7% a e	181 7% a e	105 5%	262 9% a b c d e g h	155 6% a e	78 7% a e
This was the only contract available to me	148 5%	124 7% a e	133 6%	186 7% a e	112 5%	213 7% a c e	179 7% a c e	122 11% a b c d e f g
It was recommended to me by someone	239 9%	265 15% a d e	316 14% a d e	305 11% a e	203 9%	412 14% a d e	349 14% a d e	165 15% a d e
I took out new contract after moving into a new property	413 15% b c d e f g	68 4%	116 5%	346 13% b c f g	247 11% b c f g	154 5% b	114 5%	158 14% b c e f g
Other	179 7%	173 10% a d e	220 10% a d e	196 7%	153 7%	330 11% a c d e h	342 14% a b c d e f h	106 9% a d e
This is my first contract for this service	289 11%	277 16% a e	336 15% a e	459 17% a e	226 10%	895 31% a b c d e h	739 30% a b c d e h	244 22% a b c d e

Citizens Advice – Loyalty penalty survey

Q5_1. Energy (gas and electricity): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2794	113	510	616	552	631	372	623	1168	1003
Total	2714	226	446	510	504	428	600	672	1014	1028
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1139 42%	49 22%	135 30%	214 42% abg	240 48% abg	205 48% abcg	296 49% abcg	184 27%	454 45% abg	501 49% abcg
My current contract offered a better service than my previous contract	559 21%	49 22%	96 22%	93 18%	107 21%	82 19%	132 22%	145 22%	200 20%	214 21%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	130 5%	26 11% defhi	34 8% defi	39 8% defhi	14 3%	9 2%	7 1%	60 9% defhi	53 5% defi	17 2%
This was the only contract available to me	148 5%	27 12% cdefhi	50 11% cdefhi	32 6% defi	18 4%	8 2%	14 2%	77 11% cdefhi	50 5% efi	22 2%
It was recommended to me by someone	239 9%	22 10% e	63 14% defhi	55 11% efi	40 8% e	20 5%	37 6%	85 13% defhi	96 9% ei	58 6%
I took out new contract after moving into a new property	413 15%	42 18%	85 19% cdfhi	73 14%	72 14%	65 15%	75 13%	127 19% cdfhi	145 14%	141 14%
Other	179 7%	15 7%	22 5%	30 6%	28 6%	42 10% bcdgh	42 7%	37 6%	58 6%	84 8% bgh
This is my first contract for this service	289 11%	30 13%	59 13% dh	49 10%	46 9%	44 10%	60 10%	89 13% cdh	95 9%	104 10%

Citizens Advice – Loyalty penalty survey

Q5_1. Energy (gas and electricity): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2794	124	337	379	420	238	184	259	240	254	143	216	2435	1309	1480	2526	90	18	102
Total	2714	121	291	380	379	232	263	251	196	232	136	233	2345	1392	1317	2349	158	30	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1139 42%	59 49%	129 44%	122 32%	157 42%	96 41%	122 46%	110 44%	93 48%	106 46%	62 46%	82 35%	995 42%	642 46%	497 38%	1005 43%	59 37%	4 14%	42 37%
		ck	ck	c	c	ck	c	ck	ck	ck	ck	ck	ck	b					
My current contract offered a better service than my previous contract	559 21%	20 17%	53 18%	75 20%	87 23%	57 25%	44 17%	41 16%	41 21%	45 19%	28 21%	68 29%	463 20%	288 21%	270 21%	499 21%	24 15%	8 28%	18 16%
				g	g							abcfghil							
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	130 5%	7 5%	12 4%	25 7%	17 4%	7 3%	7 3%	10 4%	8 4%	12 5%	8 6%	18 8%	104 4%	76 5%	54 4%	120 5%	4 2%	- -	3 3%
				e								efl							
This was the only contract available to me	148 5%	5 4%	18 6%	37 10%	16 4%	12 5%	15 6%	21 8%	7 3%	1 1%	6 4%	11 5%	131 6%	79 6%	69 5%	126 5%	8 5%	- -	8 7%
		i	i	adehijkl	i	i	i	dhi	i		i	i	i						
It was recommended to me by someone	239 9%	7 6%	27 9%	49 13%	39 10%	19 8%	15 6%	22 9%	12 6%	21 9%	10 7%	17 7%	212 9%	123 9%	115 9%	211 9%	9 6%	2 5%	12 11%
				afhkl															
I took out new contract after moving into a new property	413 15%	14 11%	37 13%	60 16%	56 15%	40 17%	55 21%	39 15%	33 17%	34 14%	14 10%	31 13%	368 16%	169 12%	242 18%	348 15%	30 19%	6 20%	21 19%
						abjk									a				
Other	179 7%	5 4%	28 10%	20 5%	23 6%	17 7%	21 8%	23 9%	14 7%	12 5%	8 6%	9 4%	162 7%	87 6%	91 7%	141 6%	18 11%	3 12%	14 12%
			acik					k									a	a	
This is my first contract for this service	289 11%	16 13%	30 10%	52 14%	46 12%	19 8%	22 8%	22 9%	14 7%	21 9%	16 12%	32 14%	241 10%	128 9%	159 12%	236 10%	17 11%	10 32%	17 15%
				ehl	h							h			a				

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Q5_1. Energy (gas and electricity): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2794	2428	152	204	50	99	50	5	1042	859	358	535	1935	832	208	211	413
Total	2714	2358	144	200	45	94	57	3	628	826	587	673	1760	917	253	237	427
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1139 42%	1009 43% bd	50 34%	74 37%	13 28%	43 45% d	17 29%	2 58%	289 46% d	355 43%	241 41%	255 38%	832 47% bcde	295 32%	84 33%	79 33%	133 31%
My current contract offered a better service than my previous contract	559 21%	491 21%	23 16%	41 20%	13 28%	19 20%	9 16%	- -	139 22% d	165 20%	136 23% d	119 18%	380 22%	174 19%	52 21%	46 19%	76 18%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	130 5%	106 4%	11 7%	14 7%	4 9%	6 7%	3 5%	1 22%	32 5%	34 4%	29 5%	35 5%	92 5%	38 4%	6 2%	15 6% c	17 4%
This was the only contract available to me	148 5%	122 5%	10 7%	17 8%	4 8%	5 5%	8 14% a	- -	36 6%	40 5%	26 4%	48 7%	94 5%	52 6%	14 5%	8 4%	30 7%
It was recommended to me by someone	239 9%	209 9%	12 9%	17 9%	8 17% ae	5 5%	5 8%	- -	50 8%	75 9%	46 8%	67 10%	137 8%	100 11% a	31 12% a	32 14% a	37 9%
I took out new contract after moving into a new property	413 15%	355 15%	30 21% e	26 13%	10 22% e	9 10%	7 12%	- -	95 15%	122 15%	79 14%	116 17%	217 12%	193 21% a	41 16%	46 20% a	106 25% ac
Other	179 7%	145 6%	12 8%	22 11% a	5 12%	11 12% a	5 9%	- -	37 6%	49 6%	36 6%	57 8%	113 6%	60 7%	15 6%	18 7%	27 6%
This is my first contract for this service	289 11%	249 11%	21 14% d	18 9%	1 2%	7 7%	10 17% d	1 20%	51 8%	88 11% a	61 10%	89 13% a	157 9%	121 13% a	44 18% ae	28 12%	48 11%

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Q5_1. Energy (gas and electricity): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	2794	106	295	403	386	327	579	234	464	1202	1532	20	972	307	1485
Total	2714	117	326	477	415	327	547	187	318	1336	1292	27	893	283	1508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1139 42%	33 29%	122 38%	177 37%	155 37%	152 46%	260 47%	81 44%	159 50%	561 42%	557 43%	2 6%	316 35%	112 40%	700 46%
						abcd	abcd	a	abcd						ab
My current contract offered a better service than my previous contract	559 21%	20 17%	70 21%	84 18%	73 18%	74 23%	136 25%	41 22%	61 19%	237 18%	309 24%	3 12%	183 20%	63 22%	307 20%
							cdh				a				
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	130 5%	3 3%	11 3%	18 4%	22 5%	14 4%	38 7%	11 6%	13 4%	45 3%	82 6%	1 3%	78 9%	10 4%	42 3%
							bc				a		bc		
This was the only contract available to me	148 5%	13 11%	15 5%	24 5%	19 5%	14 4%	34 6%	14 7%	16 5%	62 5%	81 6%	3 11%	81 9%	16 6%	47 3%
		bcdeh											c	c	
It was recommended to me by someone	239 9%	9 8%	24 7%	43 9%	43 10%	21 6%	54 10%	19 10%	26 8%	112 8%	122 9%	-	105 12%	24 8%	108 7%
													c		
I took out new contract after moving into a new property	413 15%	19 16%	60 18%	85 18%	59 14%	46 14%	76 14%	22 12%	46 14%	200 15%	199 15%	7 25%	161 18%	46 16%	204 14%
			g	g									c		
Other	179 7%	17 14%	26 8%	35 7%	33 8%	21 6%	16 3%	14 7%	18 6%	84 6%	89 7%	1 6%	62 7%	14 5%	100 7%
		cdefgh	f	f	f	f		f	f						
This is my first contract for this service	289 11%	18 16%	38 12%	62 13%	53 13%	35 11%	40 7%	25 13%	18 6%	166 12%	103 8%	10 37%	86 10%	31 11%	169 11%
		fh	fh	fh	fh	h		fh		b					

Citizens Advice – Loyalty penalty survey

Q5_2. Mobile (sim-only contract): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1779	120	395	388	329	344	203	515	717	547
Total	1749	233	330	316	303	234	333	563	620	567
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	618 35%	60 26%	124 37% a	124 39% ag	106 35%	85 36% a	120 36%	184 33%	230 37% a	204 36% a
My current contract offered a better service than my previous contract	401 23%	55 24%	71 22%	71 22%	77 25%	59 25%	68 21%	126 22%	148 24%	127 22%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	93 5%	22 9% defi	31 9% defhi	24 8% defi	11 4% fi	5 2%	1 * defhi	53 9% defhi	35 6% efi	6 1%
This was the only contract available to me	124 7%	23 10% efi	41 12% defhi	31 10% defi	15 5% i	7 3%	7 2% defhi	64 11% defhi	46 7% efi	14 2%
It was recommended to me by someone	265 15%	52 23% cefhi	64 19% cefhi	45 14%	46 15% i	27 11%	31 9% cefhi	116 21% cdefhi	90 15% i	58 10%
I took out new contract after moving into a new property	68 4%	9 4%	25 8% defhi	20 6% defi	4 1%	6 3%	3 1% defi	34 6% defi	24 4% dfi	10 2%
Other	173 10%	28 12% bch	21 6%	12 4%	30 10% c	26 11% bch	54 16% bcdgh	50 9% c	42 7% c	81 14% bcgh
This is my first contract for this service	277 16%	33 14%	28 8%	51 16% bg	50 16% bg	43 18% bg	73 22% bg	60 11%	101 16% bg	116 20% bg

Citizens Advice – Loyalty penalty survey

Q5_2. Mobile (sim-only contract): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1779	84	207	303	257	137	104	173	150	159	84	121	1574	859	915	1620	51	16	60
Total	1749	90	188	294	239	137	155	164	121	145	79	137	1533	920	824	1525	93	31	65
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	618 35%	24 27%	81 43% aegl	105 36%	86 36%	37 27%	57 37%	45 28%	47 39% eg	54 38% g	26 33%	55 40% eg	538 35% g	318 35%	299 36%	550 36%	24 26%	6 20%	25 39%
My current contract offered a better service than my previous contract	401 23%	18 20%	44 23%	66 22%	57 24%	28 21%	40 26%	46 28% h	21 17%	34 24%	17 21%	30 22%	354 23%	204 22%	196 24%	359 24%	24 26%	2 8%	8 13%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	93 5%	5 5% j	10 6% j	24 8% ij	13 5% j	8 6% j	6 4%	6 4%	8 7% j	4 3%	- -	9 7% j	85 6% j	51 6%	43 5%	85 6%	- -	4 12%	3 5%
This was the only contract available to me	124 7%	8 9%	15 8%	32 11% defil	13 5%	5 4%	5 3%	10 6%	9 8%	7 5%	3 4%	16 11% def	105 7%	72 8%	51 6%	114 7%	2 2%	- -	3 5%
It was recommended to me by someone	265 15%	13 14%	29 15%	53 18%	36 15%	15 11%	20 13%	21 13%	20 16%	24 17%	12 15%	22 16%	231 15%	134 15%	129 16%	229 15%	12 13%	6 20%	9 14%
I took out new contract after moving into a new property	68 4%	2 2%	4 2%	21 7% bfijl	10 4% f	9 7% bfj	- -	6 4%	8 7% bfj	3 2%	- -	6 4% f	62 4% f	39 4%	27 3%	63 4%	1 1%	2 5%	1 2%
Other	173 10%	11 12%	22 12%	20 7%	18 8% cdhikl	24 18% cdhikl	17 11%	25 15% cdhikl	8 6%	9 6%	9 12%	10 7%	153 10%	92 10%	79 10%	141 9%	13 14%	3 10%	13 20% a
This is my first contract for this service	277 16%	21 23% bc	20 11%	28 9%	39 17% c	29 21% bc	26 17% c	31 19% bc	19 16% c	27 18% bc	17 21% bc	20 15% c	240 16% c	142 15%	135 16%	222 15%	26 28% a	11 37%	12 18%

Citizens Advice – Loyalty penalty survey

Q5_2. Mobile (sim-only contract): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1779	1496	104	171	39	91	39	2	683	552	230	314	1234	509	135	118	256
Total	1749	1466	98	177	37	93	46	1	425	548	380	397	1135	557	162	131	264
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	618 35%	523 36%	37 38%	55 31%	9 24%	31 34%	15 32%	- -	156 37%	184 34%	148 39%	130 33%	419 37%	188 34%	50 31%	45 34%	93 35%
My current contract offered a better service than my previous contract	401 23%	329 22%	30 31% ae	39 22%	7 18%	17 18%	14 31%	1 72%	105 25%	127 23%	90 24%	78 20%	252 22%	140 25%	29 18%	37 28%	74 28% ac
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	93 5%	78 5%	3 3%	13 7%	5 13% ab	6 7%	2 4%	- -	25 6%	22 4%	24 6%	23 6%	63 6%	27 5%	11 7%	5 4%	11 4%
This was the only contract available to me	124 7%	101 7%	5 5%	17 10%	4 11%	11 12%	2 5%	- -	30 7%	40 7%	19 5%	35 9%	93 8% b	30 5%	7 5%	11 8%	12 5%
It was recommended to me by someone	265 15%	211 14%	16 17%	33 19%	6 17%	19 20%	8 17%	- -	57 13%	79 14%	60 16%	69 17%	156 14%	97 17% a	34 21% ad	14 11%	50 19% ad
I took out new contract after moving into a new property	68 4%	55 4%	2 3%	10 6%	1 4%	7 7%	2 3%	- -	24 6%	21 4%	11 3%	12 3%	47 4%	21 4%	6 4%	4 3%	11 4%
Other	173 10%	152 10%	5 5%	16 9%	6 16% b	6 7%	4 8%	- -	45 11%	54 10%	29 8%	44 11%	114 10%	50 9%	20 12%	11 8%	20 8%
This is my first contract for this service	277 16%	242 16%	16 17%	19 11%	3 9%	10 11%	5 12%	* 28%	63 15%	95 17%	53 14%	65 16%	170 15%	91 16%	29 18%	24 18%	38 15%

Citizens Advice – Loyalty penalty survey

Q5_2. Mobile (sim-only contract): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Significance Level: 95%															
Unweighted Total	1779	72	177	233	235	211	389	149	313	688	1044	21	677	197	883
Total	1749	79	197	272	252	224	378	122	226	787	891	35	643	192	889
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	618 35%	25 32%	67 34%	105 39%	95 38%	78 35%	119 32%	43 35%	87 38%	282 36%	312 35%	14 40%	225 35%	58 30%	325 37%
My current contract offered a better service than my previous contract	401 23%	15 19%	42 22%	69 25%	53 21%	52 23%	89 24%	31 26%	48 21%	147 19%	234 26%	13 37%	144 22%	50 26%	202 23%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	93 5%	4 5%	7 4%	18 7% e	8 3%	6 3%	34 9% bdeg	4 3%	13 6%	26 3%	63 7% a	3 10%	66 10% bc	5 3%	21 2%
This was the only contract available to me	124 7%	4 5%	5 2%	16 6% e	22 9% b	13 6%	39 10% bh	13 10% bh	12 5%	41 5%	79 9% a	* 1%	84 13% bc	7 3%	33 4%
It was recommended to me by someone	265 15%	17 21% ch	28 14%	30 11%	39 16%	39 17% h	70 19% ch	17 14%	24 11%	113 14%	144 16%	3 8%	111 17% c	36 19% c	109 12%
I took out new contract after moving into a new property	68 4%	6 8% be	1 1%	15 5% be	9 3% b	4 2%	15 4% b	7 6% be	12 5% be	20 3%	45 5% a	2 6%	36 6% c	11 6% c	20 2%
Other	173 10%	4 6%	30 15% aef	30 11% f	27 11% f	18 8%	24 6%	14 12% f	25 11% f	101 13% b	65 7%	2 7%	53 8%	8 4%	108 12% ab
This is my first contract for this service	277 16%	12 15%	40 20% c	31 11%	38 15%	46 21% c	55 15%	22 18%	32 14%	132 17%	131 15%	4 10%	68 11%	41 22% a	163 18% a

Citizens Advice – Loyalty penalty survey

Q5_3. Mobile (contract including mobile phone): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2294	148	497	534	431	459	225	645	965	684
Total	2258	302	441	449	392	303	372	743	840	675
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	741 33%	85 28%	146 33%	149 33%	142 36% f	114 37% afg	106 28%	231 31%	290 35%	219 33%
My current contract offered a better service than my previous contract	584 26%	66 22%	113 26%	117 26%	118 30% afg	86 28%	84 23%	178 24%	236 28%	170 25%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	151 7%	36 12% defhi	41 9% efi	35 8% efi	24 6% efi	7 2%	7 2%	77 10% defhi	59 7% efi	14 2%
This was the only contract available to me	133 6%	21 7% efi	54 12% cdefhi	24 5% efi	18 5% i	8 3%	8 2%	75 10% cdefhi	42 5% i	16 2%
It was recommended to me by someone	316 14%	68 22% cdefhi	78 18% cdefhi	50 11%	51 13%	32 11%	37 10%	146 20% cdefhi	101 12%	69 10%
I took out new contract after moving into a new property	116 5%	21 7% efi	37 8% defhi	29 7% efi	18 5% fi	9 3%	2 1%	58 8% defi	47 6% efi	11 2%
Other	220 10%	38 13% bdg	17 4%	48 11% bdg	27 7% b	34 11% bdg	55 15% bdgh	55 7% b	75 9% b	89 13% bdgh
This is my first contract for this service	336 15%	39 13%	50 11%	63 14%	49 13%	44 14%	91 24% abcdegh	89 12%	112 13%	134 20% abcdegh

Citizens Advice – Loyalty penalty survey

Q5_3. Mobile (contract including mobile phone): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2294	96	276	342	345	185	146	210	197	206	107	184	2003	1070	1218	2107	54	26	60
Total	2258	90	251	330	312	190	207	198	169	203	114	195	1950	1130	1122	1984	102	51	66
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	741 33%	26 28%	90 36%	106 32%	103 33%	58 31%	69 33%	60 30%	63 38%	64 32%	41 36%	62 32%	639 33%	384 34%	356 32%	653 33%	29 28%	12 24%	23 35%
My current contract offered a better service than my previous contract	584 26%	23 26%	64 25%	83 25%	93 30%	47 25%	65 31%	40 20%	43 25%	46 23%	29 26%	52 27%	503 26%	298 26%	284 25%	520 26%	24 24%	9 17%	18 27%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	151 7%	4 5%	21 8%	28 8%	15 5%	11 6%	8 4%	15 8%	18 10%	9 4%	7 7%	14 7%	129 7%	77 7%	74 7%	137 7%	2 2%	5 11%	2 3%
This was the only contract available to me	133 6%	10 11%	15 6%	22 7%	12 4%	16 8%	13 6%	16 8%	12 7%	2 1%	5 4%	10 5%	118 6%	79 7%	53 5%	125 6%	3 3%	- -	4 6%
It was recommended to me by someone	316 14%	13 15%	21 8%	61 18%	41 13%	20 10%	20 9%	32 16%	25 15%	41 20%	12 11%	30 15%	274 14%	155 14%	160 14%	268 13%	22 22%	12 24%	6 9%
I took out new contract after moving into a new property	116 5%	9 10%	5 2%	20 6%	15 5%	11 6%	9 4%	11 6%	12 7%	11 6%	3 3%	11 5%	103 5%	69 6%	47 4%	109 6%	- -	2 3%	2 4%
Other	220 10%	11 13%	38 15%	27 8%	24 8%	22 12%	28 14%	27 14%	9 5%	9 4%	7 6%	17 9%	196 10%	119 11%	100 9%	193 10%	8 8%	6 11%	8 12%
This is my first contract for this service	336 15%	10 11%	34 13%	49 15%	53 17%	32 17%	30 15%	28 14%	15 9%	37 18%	19 17%	30 15%	287 15%	142 13%	192 17%	283 14%	19 19%	14 27%	11 17%

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Q5_3. Mobile (contract including mobile phone): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2294	1968	120	200	48	97	52	3	861	722	310	401	1559	692	160	172	360
Total	2258	1918	120	212	50	100	60	2	517	714	510	517	1406	784	192	197	396
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	741 33%	634 33%	40 33%	64 30%	12 24%	33 33%	19 31%	1 39%	187 36%	236 33%	161 32%	157 30%	474 34%	243 31%	58 30%	61 31%	124 31%
My current contract offered a better service than my previous contract	584 26%	504 26%	26 22%	53 25%	12 24%	25 26%	16 26%	- -	147 28%	185 26%	120 24%	133 26%	371 26%	192 24%	41 21%	59 30%	92 23%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	151 7%	132 7%	8 6%	11 5%	1 2%	8 8%	2 3%	- -	47 9%	40 6%	36 7%	28 5%	88 6%	55 7%	9 5%	14 7%	32 8%
This was the only contract available to me	133 6%	113 6%	9 7%	11 5%	2 4%	5 5%	4 6%	1 35%	33 6%	44 6%	26 5%	30 6%	91 6%	40 5%	10 5%	15 7%	16 4%
It was recommended to me by someone	316 14%	252 13%	20 16%	43 20%	15 29%	17 18%	11 19%	- -	59 11%	103 14%	61 12%	94 18%	192 14%	111 14%	32 16%	25 13%	54 14%
I took out new contract after moving into a new property	116 5%	95 5%	7 6%	13 6%	6 12%	5 5%	3 4%	- -	30 6%	27 4%	39 8%	20 4%	76 5%	39 5%	7 4%	5 2%	27 7%
Other	220 10%	183 10%	12 10%	23 11%	5 9%	13 13%	5 9%	- -	41 8%	80 11%	49 10%	49 10%	145 10%	66 8%	17 9%	14 7%	34 9%
This is my first contract for this service	336 15%	288 15%	19 15%	29 14%	6 11%	13 13%	10 16%	1 25%	59 11%	105 15%	83 16%	88 17%	192 14%	137 17%	41 21%	29 15%	67 17%



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Q5_3. Mobile (contract including mobile phone): What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	2294	78	207	322	307	273	495	203	409	941	1294	25	878	261	1132
Total	2258	92	246	383	338	271	481	158	289	1054	1106	42	849	248	1138
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	741 33%	22 24%	86 35%	122 32%	108 32%	85 31%	154 32%	57 36% a	106 37% a	332 31%	375 34%	7 16%	301 36% b	66 27%	366 32%
My current contract offered a better service than my previous contract	584 26%	17 18%	58 24%	90 23%	81 24%	66 24%	126 26%	50 31% ac	96 33% abcdef	262 25%	306 28%	6 15%	205 24%	62 25%	312 27%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	151 7%	7 8%	15 6%	22 6%	22 6%	20 7%	38 8%	9 6%	18 6%	65 6%	77 7%	5 12%	95 11% bc	15 6%	40 4%
This was the only contract available to me	133 6%	10 10% bh	7 3%	18 5%	16 5%	15 6%	39 8% bh	16 10% bcdh	11 4%	45 4%	86 8% a	* 1%	82 10% c	15 6% c	35 3%
It was recommended to me by someone	316 14%	16 17%	40 16% h	49 13% h	51 15% h	39 15% h	68 14% h	25 16% h	28 10%	124 12%	174 16% a	11 27%	134 16%	29 12%	149 13%
I took out new contract after moving into a new property	116 5%	2 3%	9 4%	19 5%	17 5%	16 6%	28 6%	8 5%	17 6%	49 5%	64 6%	2 4%	68 8% bc	8 3%	39 3%
Other	220 10%	16 17% fgh	24 10%	39 10% h	42 12% h	25 9%	42 9%	13 8%	20 7%	118 11% b	90 8%	9 21%	72 9%	21 9%	121 11%
This is my first contract for this service	336 15%	20 21% dgh	47 19% dgh	59 16%	40 12%	45 16%	71 15%	19 12%	34 12%	183 17% b	137 12%	8 20%	77 9%	54 22% a	204 18% a

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Q5_4. Broadband: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2810	130	532	620	534	626	368	662	1154	994
Total	2757	259	473	520	490	423	592	732	1010	1014
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	822 30%	56 22%	128 27%	161 31%	168 34%	145 34%	164 28%	184 25%	329 33%	309 30%
				ag	abfg	abfg			abg	ag
My current contract offered a better service than my previous contract	681 25%	45 17%	107 23%	135 26%	123 25%	112 26%	159 27%	152 21%	258 26%	271 27%
				ag		ag	ag		ag	ag
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	181 7%	31 12%	68 14%	33 6%	24 5%	13 3%	12 2%	99 14%	57 6%	25 3%
		cdefhi	cdefhi	efi	fi			cdefhi	efi	
This was the only contract available to me	186 7%	26 10%	55 12%	41 8%	28 6%	11 3%	25 4%	80 11%	69 7%	36 4%
		efi	cdefhi	efi	ei			defhi	ei	
It was recommended to me by someone	305 11%	62 24%	59 13%	65 13%	50 10%	34 8%	34 6%	122 17%	115 11%	68 7%
		bcdéfghi	efi	efi	fi			bcdefhi	efi	
I took out new contract after moving into a new property	346 13%	41 16%	80 17%	79 15%	52 11%	43 10%	51 9%	121 17%	131 13%	94 9%
		fi	defhi	defi				defhi	fi	
Other	196 7%	12 5%	13 3%	40 8%	30 6%	48 11%	53 9%	25 3%	70 7%	101 10%
				bg	bg	abcdgh	bg		bg	bdgh
This is my first contract for this service	459 17%	35 13%	69 14%	60 12%	73 15%	79 19%	144 24%	103 14%	133 13%	223 22%
						cgh	abcdagh			abcdgh

Citizens Advice – Loyalty penalty survey

Q5_4. Broadband: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2810	119	340	383	427	238	187	257	246	259	136	218	2456	1315	1490	2527	97	20	101
Total	2757	115	295	381	392	234	270	249	207	244	127	242	2388	1413	1339	2369	168	35	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	822 30%	35 31%	91 31%	96 25%	124 32% c	66 28%	93 35% c	69 28%	63 31%	78 32%	37 29%	69 29%	716 30%	451 32% b	368 27%	727 31%	36 22%	3 10%	29 26%
My current contract offered a better service than my previous contract	681 25%	20 17%	68 23%	104 27% a	92 23%	60 25%	60 22%	69 27% a	63 31% abdil	50 21%	34 27%	62 26%	585 25%	355 25%	325 24%	578 24%	53 32%	4 13%	26 23%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	181 7%	9 8%	13 4%	36 9% behl	28 7%	12 5%	18 7%	16 6%	9 5%	16 6%	13 10%	12 5%	156 7%	98 7%	83 6%	165 7% b	3 2%	3 8%	5 5%
This was the only contract available to me	186 7%	10 9%	17 6%	28 7%	21 5%	15 6%	17 6%	10 4%	14 7%	24 10% dgl	12 9%	19 8%	155 6%	99 7%	87 7%	167 7%	7 4%	- -	7 7%
It was recommended to me by someone	305 11%	9 8%	37 13% j	52 14% fhj	43 11%	25 11%	21 8%	27 11%	18 8%	27 11%	8 6%	37 15% fhjl	261 11%	150 11%	155 12%	262 11%	13 8%	7 21%	13 12%
I took out new contract after moving into a new property	346 13%	13 11%	28 9%	51 13%	53 13%	37 16% bij	47 17% bij	34 14%	25 12%	22 9%	10 8%	28 11%	308 13%	156 11%	190 14% a	301 13% d	22 13%	6 17%	7 6%
Other	196 7%	7 6% k	28 9% k	34 9% k	29 7% k	13 5% k	27 10% ik	23 9% k	13 6% k	13 5% k	6 5%	4 2%	186 8% k	101 7%	95 7%	172 7%	6 4%	2 5%	9 8%
This is my first contract for this service	459 17%	25 22% c	53 18%	51 13%	61 16%	40 17%	40 15%	44 18%	30 14%	43 18%	23 18%	50 21% c	387 16%	216 15%	243 18% a	377 16%	36 22%	14 41%	27 24% a



Citizens Advice – Loyalty penalty survey

Q5_4. Broadband: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2810	2431	156	213	53	105	49	6	1036	863	364	547	1926	844	210	211	423
Total	2757	2379	152	214	50	105	56	4	627	843	601	686	1755	939	258	242	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	822 30%	727 31%	37 25%	55 26%	10 21%	29 28%	14 25%	2 50%	185 30%	251 30%	209 35%	177 26%	527 30%	286 31%	86 33%	82 34%	119 27%
My current contract offered a better service than my previous contract	681 25%	606 25%	31 20%	43 20%	10 21%	23 22%	9 16%	* 10%	174 28%	196 23%	142 24%	169 25%	462 26%	204 22%	58 22%	64 27%	82 19%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	181 7%	147 6%	14 9%	20 9%	7 14%	6 6%	7 12%	- -	50 8%	58 7%	37 6%	37 5%	122 7%	60 6%	12 4%	15 6%	33 7%
This was the only contract available to me	186 7%	153 6%	15 10%	17 8%	* 1%	10 10%	6 11%	- -	47 8%	53 6%	35 6%	50 7%	133 8%	50 5%	12 5%	9 4%	29 7%
It was recommended to me by someone	305 11%	250 10%	19 13%	35 16%	13 27%	17 17%	4 7%	- -	61 10%	93 11%	68 11%	84 12%	163 9%	127 13%	39 15%	31 13%	57 13%
I took out new contract after moving into a new property	346 13%	290 12%	24 16%	29 14%	6 13%	16 15%	6 12%	- -	86 14%	120 14%	62 10%	78 11%	188 11%	149 16%	13 5%	26 11%	110 25%
Other	196 7%	168 7%	8 5%	19 9%	4 8%	10 9%	5 9%	- -	43 7%	63 8%	46 8%	44 6%	144 8%	47 5%	16 6%	17 7%	14 3%
This is my first contract for this service	459 17%	411 17%	26 17%	23 11%	4 8%	7 7%	10 18%	2 40%	89 14%	149 18%	90 15%	131 19%	286 16%	167 18%	58 23%	39 16%	70 16%

Citizens Advice – Loyalty penalty survey

Q5_4. Broadband: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Significance Level: 95%															
Unweighted Total	2810	103	294	409	381	329	594	233	467	1213	1532	23	979	311	1486
Total	2757	114	335	484	414	336	560	186	327	1358	1304	36	915	287	1518
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	822 30%	28 24%	83 25%	132 27%	128 31%	84 25%	195 35%	65 35%	106 32%	398 29%	405 31%	9 25%	284 31%	75 26%	457 30%
							abce	abce	be						
My current contract offered a better service than my previous contract	681 25%	22 19%	91 27%	102 21%	86 21%	81 24%	165 29%	49 27%	84 26%	314 23%	348 27%	* 1%	207 23%	72 25%	393 26%
			d				acd				a				
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	181 7%	12 10%	15 5%	16 3%	34 8%	19 6%	43 8%	15 8%	27 8%	64 5%	112 9%	3 8%	103 11%	22 8%	54 4%
		bc		c	c	c	c	c	c		a		c	c	
This was the only contract available to me	186 7%	11 9%	18 5%	39 8%	18 4%	9 3%	53 9%	10 5%	28 8%	67 5%	115 9%	2 6%	89 10%	15 5%	78 5%
		e		de			bde		de		a		bc		
It was recommended to me by someone	305 11%	14 12%	36 11%	54 11%	58 14%	38 11%	55 10%	15 8%	35 11%	146 11%	142 11%	10 29%	131 14%	31 11%	137 9%
				fg									c		
I took out new contract after moving into a new property	346 13%	13 12%	41 12%	62 13%	50 12%	43 13%	64 11%	28 15%	45 14%	148 11%	191 15%	4 11%	144 16%	33 12%	167 11%
											a		c		
Other	196 7%	12 10%	23 7%	43 9%	25 6%	29 9%	28 5%	14 7%	22 7%	100 7%	85 7%	4 11%	48 5%	11 4%	131 9%
		f		f		f									ab
This is my first contract for this service	459 17%	16 14%	65 20%	98 20%	79 19%	67 20%	71 13%	29 16%	34 10%	263 19%	175 13%	11 31%	108 12%	56 20%	287 19%
			fh	fh	fh	fh		h		b				a	a

Citizens Advice – Loyalty penalty survey

Q5_5. Home insurance: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2395	80	399	527	465	572	352	479	992	924
Total	2257	152	337	422	400	377	569	489	823	945
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1016 45%	29 19%	91 27%	175 41%	214 53%	185 49%	322 57%	120 25%	389 47%	507 54%
				abg	abcgh	abcg	abcegh		abcg	abcgh
My current contract offered a better service than my previous contract	467 21%	17 11%	65 19%	75 18%	87 22%	100 26%	123 22%	82 17%	162 20%	223 24%
				a	abcgh	a				acgh
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	105 5%	15 10%	29 9%	25 6%	11 3%	12 3%	13 2%	44 9%	36 4%	24 3%
		defhi	defhi	defi				defhi	i	
This was the only contract available to me	112 5%	24 16%	38 11%	22 5%	14 3%	10 3%	4 1%	62 13%	36 4%	14 1%
		cdefhi	cdefhi	efi	fi	f		cdefhi	fi	
It was recommended to me by someone	203 9%	20 13%	49 15%	41 10%	39 10%	13 4%	42 7%	69 14%	79 10%	56 6%
		ei	cdefhi	ei	ei		e	cdefhi	ei	e
I took out new contract after moving into a new property	247 11%	21 14%	54 16%	64 15%	36 9%	35 9%	38 7%	75 15%	101 12%	72 8%
		f	defi	defi				defi	fi	
Other	153 7%	17 11%	20 6%	22 5%	17 4%	31 8%	45 8%	38 8%	40 5%	76 8%
		cdh				dh	dh	dh		cdh
This is my first contract for this service	226 10%	28 19%	50 15%	53 12%	29 7%	33 9%	34 6%	79 16%	82 10%	66 7%
		defhi	defhi	defi				defhi	fi	

Citizens Advice – Loyalty penalty survey

Q5_5. Home insurance: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2395	101	287	302	371	207	158	216	220	221	123	189	2083	1142	1247	2221	77	8	50
Total	2257	100	238	294	332	195	225	205	182	187	110	189	1958	1195	1055	2001	145	13	51
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1016 45%	42 42%	119 50%	99 34%	132 40%	95 49%	101 45%	103 50%	93 51%	90 48%	53 48%	89 47%	874 45%	565 47%	448 42%	896 45%	73 50%	- -	22 44%
			cd		cd		c	cd	cd	cd	c	c	c	b					
My current contract offered a better service than my previous contract	467 21%	17 17%	38 16%	78 27%	80 24%	48 25%	41 18%	42 20%	46 25%	26 14%	24 22%	27 14%	416 21%	247 21%	219 21%	425 21%	21 15%	5 36%	11 22%
			bikl	bik	bik			bik				bik							
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	105 5%	3 3%	8 3%	24 8%	18 5%	2 1%	7 3%	11 5%	8 5%	8 4%	4 4%	12 7%	89 5%	61 5%	44 4%	96 5%	2 1%	- -	2 4%
			befl	e			e	e	e	e		e	e						
This was the only contract available to me	112 5%	5 5%	9 4%	21 7%	14 4%	8 4%	14 6%	9 4%	5 3%	9 5%	3 3%	15 8%	94 5%	60 5%	52 5%	103 5%	2 1%	4 28%	3 6%
			h									bh							
It was recommended to me by someone	203 9%	8 8%	27 11%	33 11%	35 11%	13 6%	14 6%	16 8%	14 7%	15 8%	9 8%	20 11%	174 9%	120 10%	83 8%	179 9%	10 7%	4 27%	2 5%
I took out new contract after moving into a new property	247 11%	14 14%	18 7%	34 12%	36 11%	28 14%	31 14%	23 11%	19 10%	25 14%	4 4%	16 9%	227 12%	121 10%	125 12%	223 11%	12 8%	- -	6 12%
		bj		j	j	bj	bj	j	j	bj		bj	bj						
Other	153 7%	8 8%	22 9%	26 9%	23 7%	12 6%	14 6%	11 5%	13 7%	8 4%	3 3%	14 7%	137 7%	74 6%	78 7%	137 7%	10 7%	- -	4 7%
			ij	ij															
This is my first contract for this service	226 10%	13 13%	22 9%	30 10%	40 12%	15 8%	23 10%	17 8%	15 8%	19 10%	14 13%	20 10%	193 10%	107 9%	118 11%	203 10%	15 10%	1 9%	6 11%

Citizens Advice – Loyalty penalty survey

Q5_5. Home insurance: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2395	2135	100	154	40	82	30	2	986	731	301	377	1894	483	111	127	245
Total	2257	2011	89	150	37	77	35	2	586	697	495	478	1706	526	130	139	257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1016 45%	938 47%	33 37%	45 30%	8 23%	24 32%	12 34%	1 52%	277 47%	332 48%	199 40%	207 43%	826 48%	185 35%	52 40%	53 38%	80 31%
		cde							c	c			bde				
My current contract offered a better service than my previous contract	467 21%	413 21%	20 22%	31 21%	7 19%	15 19%	10 28%	- -	135 23%	141 20%	120 24%	71 15%	395 23%	68 13%	20 15%	18 13%	30 12%
									d	d	d		bde				
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	105 5%	89 4%	8 9%	8 5%	2 5%	5 7%	1 2%	- -	28 5%	24 3%	25 5%	27 6%	87 5%	18 3%	2 1%	6 4%	9 4%
			a														
This was the only contract available to me	112 5%	92 5%	3 3%	16 11%	5 15%	11 14%	- -	- -	22 4%	39 6%	23 5%	28 6%	81 5%	27 5%	7 5%	13 10%	7 3%
			ab	abf	abf											ae	
It was recommended to me by someone	203 9%	183 9%	8 9%	12 8%	5 14%	6 8%	1 3%	- -	58 10%	54 8%	49 10%	43 9%	141 8%	60 11%	17 13%	22 16%	21 8%
													a			ae	
I took out new contract after moving into a new property	247 11%	215 11%	10 11%	20 14%	7 18%	10 12%	3 10%	1 48%	71 12%	73 10%	46 9%	58 12%	170 10%	73 14%	13 10%	18 13%	42 16%
													a			a	
Other	153 7%	132 7%	7 7%	14 9%	3 7%	8 10%	4 11%	- -	43 7%	42 6%	35 7%	33 7%	104 6%	47 9%	11 8%	15 11%	22 8%
													a			a	
This is my first contract for this service	226 10%	205 10%	8 9%	13 9%	4 12%	5 6%	4 12%	- -	39 7%	75 11%	58 12%	54 11%	141 8%	82 15%	16 12%	7 5%	59 23%
										a	a	a	ad			abcd	

Citizens Advice – Loyalty penalty survey

Q5_5. Home insurance: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	2395	73	204	326	310	280	538	216	448	978	1378	14	823	256	1298
Total	2257	72	230	380	328	276	499	173	299	1073	1133	15	718	227	1294
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	1016 45%	26 36%	102 45%	165 43%	158 48%	130 47%	226 45%	71 41%	138 46%	493 46%	507 45%	3 18%	279 39%	100 44%	627 48% a
My current contract offered a better service than my previous contract	467 21%	11 15%	30 13%	76 20% bd	45 14%	70 25% bd	126 25% bd	34 20% bd	75 25% bd	206 19%	253 22%	2 14%	138 19%	48 21%	279 22%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	105 5%	2 3%	5 2%	11 3%	14 4%	14 5%	34 7% bc	10 6%	14 5%	37 3%	66 6% a	1 9%	56 8% bc	6 3%	43 3%
This was the only contract available to me	112 5%	6 9% de	11 5%	19 5%	10 3%	6 2%	39 8% de	7 4%	14 5%	35 3%	70 6% a	2 14%	75 10% bc	11 5% c	24 2%
It was recommended to me by someone	203 9%	4 6%	20 9%	37 10%	31 9%	25 9%	48 10%	12 7%	26 9%	76 7%	120 11% a	1 10%	86 12% bc	17 7%	99 8%
I took out new contract after moving into a new property	247 11%	10 14%	26 11%	35 9%	39 12%	32 12%	49 10%	25 15% c	31 11%	112 10%	134 12%	- -	96 13% c	34 15% c	117 9%
Other	153 7%	6 8%	18 8%	34 9% e	19 6%	11 4%	29 6%	13 8%	23 8% e	71 7%	79 7%	3 17%	44 6%	10 4%	98 8%
This is my first contract for this service	226 10%	11 15% h	30 13% h	33 9%	32 10%	24 9%	45 9%	32 19% cdefh	19 6%	125 12% b	93 8%	4 24%	77 11%	22 10%	126 10%

Citizens Advice – Loyalty penalty survey

Q5_6. Current account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2887	165	544	626	542	638	372	709	1168	1010
Total	2869	329	486	523	497	432	602	815	1020	1033
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	289	29	72	64	48	32	44	101	112	76
	10%	9%	15%	12%	10%	8%	7%	12%	11%	7%
			adehfi	efi				efi	efi	
My current contract offered a better service than my previous contract	591	41	82	103	108	107	150	122	211	257
	21%	12%	17%	20%	22%	25%	25%	15%	21%	25%
				ag	abg	abcgh	abg		ag	abcgh
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	262	38	62	56	44	24	38	100	100	62
	9%	11%	13%	11%	9%	6%	6%	12%	10%	6%
		efi	defi	efi	ei			efi	efi	
This was the only contract available to me	213	23	64	44	36	23	22	87	80	45
	7%	7%	13%	8%	7%	5%	4%	11%	8%	4%
			acdefhi	efi	fi			defhi	efi	
It was recommended to me by someone	412	68	92	73	69	51	59	159	142	111
	14%	21%	19%	14%	14%	12%	10%	20%	14%	11%
		cdefhi	cdefhi					cdefhi	fi	
I took out new contract after moving into a new property	154	24	42	28	16	16	28	65	44	44
	5%	7%	9%	5%	3%	4%	5%	8%	4%	4%
		d	cdefhi					defhi		
Other	330	35	31	43	52	75	93	66	95	168
	11%	11%	6%	8%	10%	17%	15%	8%	9%	16%
					b	abcdgh	bcdgh		b	bcdgh
This is my first contract for this service	895	116	127	162	161	121	208	243	323	329
	31%	35%	26%	31%	32%	28%	35%	30%	32%	32%
		b			b		be		b	b

Citizens Advice – Loyalty penalty survey

Q5_6. Current account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2887	123	359	393	437	249	188	266	252	257	141	222	2524	1341	1540	2597	98	26	105
Total	2869	121	327	397	412	248	271	265	215	237	134	242	2493	1460	1403	2465	174	46	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	289 10%	13 11%	43 13% deil	46 12% di	28 7%	20 8%	24 9%	24 9%	22 10%	15 7%	23 17% defghil	30 12% di	236 9%	172 12% b	117 8%	267 11% b	7 4%	2 4%	6 6%
My current contract offered a better service than my previous contract	591 21%	22 19%	75 23% d	83 21% d	64 16%	52 21%	54 20%	58 22% d	56 26% dl	48 20%	30 22%	49 20%	512 21% d	307 21%	283 20%	520 21%	33 19%	8 18%	17 15%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	262 9%	11 9%	31 9%	39 10%	39 9%	18 7%	32 12% j	25 10%	16 7%	19 8%	8 6%	24 10%	230 9%	124 8%	136 10%	241 10%	7 4%	4 9%	5 5%
This was the only contract available to me	213 7%	9 7%	23 7% bdeghil	49 12% bdeghil	21 5%	18 7%	24 9%	12 5%	14 6%	12 5%	10 7%	20 8%	183 7%	125 9% b	87 6%	191 8%	6 3%	- -	13 12% b
It was recommended to me by someone	412 14%	7 6%	60 18% aei	60 15% ae	66 16% aei	24 10%	47 17% aei	41 15% a	29 13% a	24 10%	21 16% a	32 13% a	359 14% ae	186 13%	226 16% a	353 14%	25 14%	6 13%	12 10%
I took out new contract after moving into a new property	154 5%	13 11% bdfgjl	12 4%	25 6% j	17 4%	16 6%	10 4%	9 3%	15 7% bj	16 7% j	3 2%	16 7% j	134 5%	83 6%	69 5%	136 6%	8 4%	2 3%	7 6%
Other	330 11%	10 8%	43 13%	44 11%	48 12%	32 13%	24 9%	27 10%	25 12%	39 16% acfgkl	14 10%	24 10%	292 12%	180 12%	149 11%	266 11%	31 18% a	2 5%	20 18% a
This is my first contract for this service	895 31%	44 37% bc	79 24%	104 26% bcfhjl	157 38% bcfhjl	83 34% bc	75 28%	97 36% bc	65 30%	78 33% b	37 28%	75 31%	782 31% bc	423 29%	471 34% a	747 30%	64 37%	25 54%	38 33%



Citizens Advice – Loyalty penalty survey

Q5_6. Current account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2887	2486	164	227	54	109	58	6	1057	894	377	559	1945	885	215	217	453
Total	2869	2459	160	237	55	110	69	4	644	882	630	713	1789	1001	261	248	492
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	289 10%	253 10%	16 10%	20 8%	5 9%	10 9%	4 6%	1 21%	79 12%	88 10%	57 9%	66 9%	206 12%	78 8%	13 5%	29 12%	37 8%
													bce			c	
My current contract offered a better service than my previous contract	591 21%	519 21%	22 14%	48 20%	9 16%	24 22%	15 21%	1 29%	140 22%	196 22%	138 22%	117 16%	412 23%	166 17%	34 13%	50 20%	82 17%
		b							d	d	d		bce			c	
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	262 9%	219 9%	17 11%	24 10%	5 9%	17 15%	3 4%	- -	74 11%	85 10%	52 8%	50 7%	186 10%	71 7%	20 8%	9 4%	41 8%
						af			d				bd			d	
This was the only contract available to me	213 7%	173 7%	11 7%	26 11%	4 6%	11 10%	12 18%	- -	45 7%	54 6%	56 9%	58 8%	113 6%	93 9%	23 9%	25 10%	45 9%
				a			ab							a		a	a
It was recommended to me by someone	412 14%	333 14%	29 18%	45 19%	12 21%	21 20%	11 17%	1 19%	90 14%	127 14%	87 14%	108 15%	242 14%	156 16%	46 18%	39 16%	70 14%
				a													
I took out new contract after moving into a new property	154 5%	138 6%	4 2%	12 5%	2 4%	4 4%	5 8%	- -	38 6%	40 5%	27 4%	48 7%	106 6%	41 4%	11 4%	13 5%	17 3%
													be				
Other	330 11%	280 11%	21 13%	25 11%	6 11%	10 9%	10 14%	- -	76 12%	102 12%	62 10%	90 13%	204 11%	111 11%	37 14%	25 10%	49 10%
This is my first contract for this service	895 31%	777 32%	56 35%	61 26%	17 31%	28 26%	15 21%	1 31%	183 28%	290 33%	188 30%	233 33%	516 29%	360 36%	100 38%	75 30%	184 38%
									a				a	a		a	a

Citizens Advice – Loyalty penalty survey

Q5_6. Current account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	2887	109	317	421	397	336	598	231	478	1242	1572	31	1022	316	1516
Total	2869	125	359	510	428	348	570	187	342	1402	1352	50	981	295	1558
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	289 10%	6 5%	22 6%	48 9%	54 13% ab	30 9%	70 12% ab	19 10%	40 12% ab	112 8%	161 12% a	2 4%	133 14% bc	22 7%	131 8%
My current contract offered a better service than my previous contract	591 21%	17 14%	65 18%	92 18%	99 23% a	67 19%	128 22% a	51 27% abce	73 21%	285 20%	291 21%	8 15%	184 19%	59 20%	341 22%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	262 9%	6 5%	18 5%	45 9% b	44 10% be	21 6%	71 12% abeg	14 7%	42 12% abeg	96 7%	159 12% a	5 10%	125 13% c	28 9%	107 7%
This was the only contract available to me	213 7%	9 8%	15 4%	53 10% bfh	34 8% b	25 7%	39 7%	19 10% bh	18 5%	90 6%	119 9% a	* 1%	109 11% bc	21 7%	82 5%
It was recommended to me by someone	412 14%	26 21% c	49 14%	55 11%	66 15%	48 14%	89 16% c	28 15%	51 15%	202 14%	189 14%	10 20%	158 16%	39 13%	210 13%
I took out new contract after moving into a new property	154 5%	11 9%	15 4%	24 5%	25 6%	17 5%	28 5%	16 9% bcf	19 5%	63 5%	83 6%	4 8%	81 8% bc	11 4%	60 4%
Other	330 11%	19 15% ef	53 15% def	81 16% defh	41 10%	27 8%	43 8%	25 13% ef	39 11% f	167 12%	151 11%	5 10%	99 10% a	27 9%	194 12%
This is my first contract for this service	895 31%	39 31%	133 37% cdgh	149 29%	116 27%	135 39% cdfgh	175 31%	49 26%	99 29%	473 34% b	380 28%	21 42%	241 25%	109 37% a	537 34% a

Citizens Advice – Loyalty penalty survey

Q5_7. Savings account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	2460	148	471	539	455	523	324	619	994	847
Total	2448	299	418	450	414	350	517	717	864	868
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	262 11%	23 8%	58 14% fi	57 13% fi	44 11%	39 11%	41 8%	81 11%	100 12%	80 9%
My current contract offered a better service than my previous contract	520 21%	42 14%	75 18%	90 20%	83 20%	89 25% abcgh	140 27% abcdgh	117 16%	174 20%	229 26% abcdgh
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	155 6%	20 7% ei	49 12% defhi	38 8% efi	23 6% ei	7 2%	18 3%	69 10% defi	61 7% efi	25 3%
This was the only contract available to me	179 7%	34 11% defi	45 11% defi	42 9% defi	25 6% f	18 5%	14 3%	79 11% defhi	67 8% fi	33 4%
It was recommended to me by someone	349 14%	60 20% cdefhi	79 19% cdefhi	58 13%	53 13%	37 11%	61 12%	139 19% cdefhi	112 13%	98 11%
I took out new contract after moving into a new property	114 5%	16 5%	38 9% cdefhi	22 5% i	13 3%	12 3%	13 2%	54 8% defhi	36 4%	25 3%
Other	342 14%	26 9%	27 6%	55 12% bg	57 14% bg	75 21% abcdgh	103 20% abcdgh	52 7%	112 13% bg	178 21% abcdgh
This is my first contract for this service	739 30%	120 40% bcefhi	111 27%	135 30% e	141 34% bei	85 24%	147 28%	231 32% bei	276 32% bei	232 27%

Citizens Advice – Loyalty penalty survey

Q5_7. Savings account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2460	104	289	344	387	199	156	231	207	223	130	190	2140	1162	1292	2248	75	20	70
Total	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	262 11%	12 11%	41 16%	50 14%	30 8%	17 8%	17 7%	19 8%	17 9%	21 10%	23 18%	15 7%	223 11%	148 12%	114 10%	242 11%	10 7%	- -	4 5%
			defghikl	defgkl							defghikl								
My current contract offered a better service than my previous contract	520 21%	28 27%	57 22%	72 21%	63 17%	45 23%	65 29%	53 23%	41 23%	32 15%	19 15%	45 22%	456 22%	286 23%	234 20%	468 22%	25 18%	5 13%	12 16%
		dij	i			i	cdijl	ij	i				di						
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	155 6%	9 9%	13 5%	28 8%	21 6%	11 5%	20 9%	14 6%	13 7%	6 3%	6 5%	15 7%	134 6%	83 7%	71 6%	149 7%	2 2%	1 4%	- -
		i		i			i		i			i	i			d			
This was the only contract available to me	179 7%	6 6%	18 7%	40 12%	26 7%	8 4%	22 10%	13 6%	13 8%	11 5%	8 6%	12 6%	159 8%	99 8%	80 7%	155 7%	10 7%	- -	11 14%
				degikl			e												a
It was recommended to me by someone	349 14%	14 14%	46 18%	56 16%	53 15%	24 12%	27 12%	32 14%	20 11%	27 13%	12 9%	36 18%	301 14%	184 15%	164 14%	307 14%	21 16%	5 12%	11 14%
			hj	j								j							
I took out new contract after moving into a new property	114 5%	9 9%	8 3%	33 9%	15 4%	12 6%	1 1%	5 2%	13 7%	9 4%	2 2%	8 4%	104 5%	65 5%	48 4%	105 5%	- -	2 4%	5 6%
		bfgj		bdfgijkl	f	f			bfgj	f		f	f			b			b
Other	342 14%	6 6%	39 15%	39 11%	43 12%	33 17%	45 20%	32 14%	30 17%	33 15%	20 15%	21 10%	301 14%	178 14%	163 14%	303 14%	18 13%	- -	14 18%
			a		a	acdckl	a	a	a	a	a	a	a						
This is my first contract for this service	739 30%	28 27%	60 23%	83 24%	136 37%	66 33%	54 24%	75 33%	46 26%	78 36%	45 35%	69 34%	625 30%	332 26%	405 34%	616 29%	52 38%	27 67%	25 34%
				bcfhl	bc			bc	bcfhl	bcf	bc	bc			a				

Citizens Advice – Loyalty penalty survey

Q5_7. Savings account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2460	2128	130	194	48	94	46	6	952	752	329	427	1735	678	164	171	343
Total	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	262 11%	224 11%	16 13%	21 11%	4 8%	11 11%	5 10%	1 21%	76 13%	72 10%	52 9%	62 11%	202 13%	58 7%	11 6%	22 11%	24 6%
									b				bce				
My current contract offered a better service than my previous contract	520 21%	455 22%	21 17%	42 21%	7 15%	25 26%	8 15%	2 48%	150 26%	173 23%	106 19%	91 17%	373 23%	142 18%	33 17%	34 17%	75 20%
									cd	d			b				
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	155 6%	129 6%	8 6%	18 9%	3 6%	13 13%	2 4%	- -	43 7%	40 5%	39 7%	33 6%	121 8%	34 4%	11 5%	5 3%	19 5%
						a							bd				
This was the only contract available to me	179 7%	147 7%	7 6%	24 12%	7 15%	7 7%	10 19%	- -	31 5%	55 7%	39 7%	54 10%	108 7%	66 9%	13 7%	20 10%	33 9%
				a	ab		abe					a					
It was recommended to me by someone	349 14%	298 14%	13 11%	36 18%	9 18%	17 18%	10 19%	- -	85 15%	108 14%	80 14%	76 14%	235 15%	111 14%	31 16%	31 15%	48 13%
I took out new contract after moving into a new property	114 5%	87 4%	4 3%	20 10%	5 10%	10 10%	5 10%	- -	30 5%	29 4%	26 5%	29 5%	77 5%	27 3%	7 3%	8 4%	13 3%
				ab	ab												
Other	342 14%	298 14%	23 19%	20 10%	6 12%	6 6%	8 16%	- -	90 15%	91 12%	91 16%	71 13%	237 15%	94 12%	22 11%	24 12%	48 13%
		e	ce						b								
This is my first contract for this service	739 30%	653 31%	38 31%	47 23%	13 27%	21 21%	12 22%	1 31%	153 26%	238 32%	169 30%	179 33%	405 25%	300 39%	80 40%	68 34%	152 40%
		ce							a	a		a	a	a	a	a	a

Citizens Advice – Loyalty penalty survey

Q5_7. Savings account: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Significance Level: 95%															
Unweighted Total	2460	86	243	325	345	285	532	210	434	1024	1379	21	876	283	1273
Total	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	262 11%	5 5%	19 7%	47 12%	36 10%	32 11%	59 11%	20 11%	43 14% ab	104 9%	146 12% a	- -	109 13% bc	21 8%	131 10%
My current contract offered a better service than my previous contract	520 21%	14 14%	41 15%	84 21%	75 20%	55 19%	139 27% abdeg	31 18%	82 26% abdeg	229 20%	279 23% a	4 12%	164 20%	57 21%	297 23%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	155 6%	2 2%	11 4%	23 6%	27 7%	16 6%	41 8% ab	15 9% ab	20 6%	59 5%	93 8% a	2 6%	87 10% bc	13 5%	56 4%
This was the only contract available to me	179 7%	15 15% bdefh	14 5%	39 10% bh	29 8% h	15 5%	39 8% h	16 9% h	11 3%	78 7%	96 8%	* 1% *	97 12% bc	12 5%	64 5%
It was recommended to me by someone	349 14%	16 16%	37 13%	45 11%	76 20% bceh	30 11%	79 15%	27 16%	39 13%	161 14%	169 14%	11 32%	128 15%	40 15%	180 14%
I took out new contract after moving into a new property	114 5%	10 10% bcde	7 3%	15 4%	11 3%	9 3%	30 6% d	15 9% bcde	17 6%	41 4%	71 6% a	2 6%	54 6% c	10 4%	49 4%
Other	342 14%	11 11%	44 16%	75 19% efg	52 14%	36 13%	57 11%	20 11%	48 15% f	175 15%	161 13%	- -	84 10%	40 15% a	210 16% a
This is my first contract for this service	739 30%	33 33%	112 40% cdfh	106 26%	110 29%	101 35% cfh	146 28%	56 33% h	75 24%	377 32% b	325 27%	15 45%	235 28%	89 33%	404 31%

Citizens Advice – Loyalty penalty survey

Q5_8. Mortgage: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1296	63	312	402	271	190	58	375	673	248
Total	1124	120	263	300	221	129	92	382	521	221
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	246 22%	13 11%	56 21%	85 28% abefgi	56 25% afgi	23 18%	12 13%	69 18%	142 27% abefgi	35 16%
My current contract offered a better service than my previous contract	182 16%	9 7%	57 22% afi	48 16% f	40 18% af	24 18% af	5 6%	65 17% af	88 17% af	29 13%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	78 7%	17 15% cdefhi	30 11% cdefhi	18 6% ei	12 5% ei	- -	2 2%	47 12% cdefhi	29 6% ei	2 1%
This was the only contract available to me	122 11%	21 18% cdhi	44 17% cdefhi	22 7%	16 7%	13 10%	6 6%	65 17% cdefhi	38 7%	19 8%
It was recommended to me by someone	165 15%	15 12%	50 19% ei	44 15%	28 13%	14 11%	13 15%	64 17%	73 14%	28 13%
I took out new contract after moving into a new property	158 14%	22 18%	38 14%	43 14%	26 12%	20 16%	10 11%	59 16%	68 13%	30 14%
Other	106 9%	23 19% bcdgh	12 5%	11 4%	18 8% c	19 15% bcdgh	22 24% bcdgh	35 9% bch	29 6%	42 19% bcdgh
This is my first contract for this service	244 22%	24 20%	40 15%	75 25% bg	52 24% bg	26 21%	26 28% bg	65 17%	127 24% bg	52 24% bg

Citizens Advice – Loyalty penalty survey

Q5_8. Mortgage: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1296	64	156	214	186	101	67	128	110	102	58	110	1128	654	639	1257	9	6	15
Total	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	246 22%	18 31% j	30 26% j	37 20% j	34 21% j	15 18% j	26 29% j	25 23% j	17 20% j	17 21% j	5 10% j	22 22% j	218 23% j	145 23%	100 20%	239 22%	1 3%	- -	1 6%
My current contract offered a better service than my previous contract	182 16%	8 14%	22 19% di	29 16% i	15 10% i	24 28% acdgi	19 21% di	18 17% i	15 17% i	6 7% i	6 12% i	21 21% di	155 16% di	97 16%	84 17%	178 17%	1 3%	- -	1 8%
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	78 7%	4 6%	6 5% bdefghj	25 13% bdefghj	9 6% bdefghj	1 1% bdefghj	2 3% bdefghj	5 5% bdefghj	5 6% bdefghj	6 8% e	1 2% e	13 13% bdefghj	64 7% e	44 7%	34 7%	78 7%	- -	- -	- -
This was the only contract available to me	122 11%	10 18% dk	10 9% dk	28 15% dk	12 8% dk	10 12% dk	7 8% dk	14 13% dk	7 8% dk	11 14% dk	6 11% dk	6 6% dk	110 11% dk	65 10%	56 11%	119 11%	- -	1 19%	1 4%
It was recommended to me by someone	165 15%	8 13%	16 13% k	36 20% ik	28 18% k	14 16% k	12 13% k	13 12% k	15 17% k	8 10% k	11 19% k	5 5% k	149 15% k	92 15%	73 15%	150 14%	4 16%	2 26%	7 36%
I took out new contract after moving into a new property	158 14%	8 14%	15 13%	25 13% g	25 16% g	13 16% g	10 11% g	8 7% g	16 18% gk	20 25% bcfgkl	9 17% g	8 8% g	140 14% g	83 13%	74 15%	150 14%	6 26%	- -	1 4%
Other	106 9%	2 4%	14 12%	16 9% aceghil	18 11% aceghil	6 7% aceghil	8 8% aceghil	9 8% aceghil	5 6% aceghil	4 5% aceghil	7 14% aceghil	17 17% aceghil	81 8% aceghil	58 9%	46 9%	89 8%	10 44%	3 39%	3 18%
This is my first contract for this service	244 22%	15 25% c	27 23% c	27 15% c	34 21% c	21 24% c	18 20% cdikl	34 32% cdikl	25 28% ci	12 14% ci	12 23% ci	19 19% ci	212 22% c	127 21%	116 23%	231 22%	3 12%	1 16%	6 33%



Citizens Advice – Loyalty penalty survey

Q5_8. Mortgage: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1296	1107	72	115	32	63	20	-	599	394	154	149	1189	100	38	30	32
Total	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	246 22%	212 22%	9 14%	24 22%	3 9%	17 28%	5 24%	-	90 27%	68 19%	50 20%	37 20%	222 22%	24 22%	5 11%	9 27%	11 30%
						bd			b								
My current contract offered a better service than my previous contract	182 16%	151 16%	6 10%	24 22%	6 22%	12 21%	5 26%	-	57 17%	59 17%	48 19%	18 10%	164 16%	16 15%	8 19%	4 12%	4 11%
				b					d	d	d						
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	78 7%	68 7%	1 2%	9 8%	3 10%	6 10%	1 3%	-	36 11%	15 4%	15 6%	11 6%	69 7%	9 9%	4 11%	5 14%	1 2%
									b								
This was the only contract available to me	122 11%	95 10%	11 17%	16 15%	2 8%	11 19%	2 11%	-	25 7%	37 10%	33 13%	27 15%	110 11%	9 9%	3 8%	4 13%	2 5%
			a			a					a	a					
It was recommended to me by someone	165 15%	142 15%	5 8%	18 17%	8 26%	8 13%	3 14%	-	44 13%	49 14%	39 16%	34 18%	149 15%	16 14%	7 17%	5 16%	4 10%
				b													
I took out new contract after moving into a new property	158 14%	134 14%	10 15%	14 13%	2 6%	9 16%	3 15%	-	60 18%	52 15%	27 11%	18 10%	144 14%	11 11%	3 7%	1 4%	8 22%
									cd							d	
Other	106 9%	84 9%	6 9%	16 15%	7 25%	4 6%	5 24%	-	21 6%	33 9%	21 8%	30 16%	82 8%	20 19%	11 27%	4 13%	5 15%
			a	abe								abc		a	a		
This is my first contract for this service	244 22%	213 22%	20 31%	10 9%	3 10%	6 11%	1 3%	-	61 18%	90 25%	52 21%	41 22%	230 23%	12 11%	5 12%	3 8%	4 12%
		ce	cde							a			b				

Citizens Advice – Loyalty penalty survey

Q5_8. Mortgage: What was the main reason for taking out your current contract for the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		*a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1296	27	47	124	146	142	328	153	329	413	860	11	526	157	603
Total	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My current contract offered a cheaper price than my previous contract	246 22%	3 11%	5 9%	19 15%	27 18%	28 21%	72 24%	32 28%	59 28%	90 21%	154 23%	1 7%	96 21%	30 23%	116 22%
							bc	bc	bcd						
My current contract offered a better service than my previous contract	182 16%	3 11%	6 11%	17 13%	22 15%	18 14%	56 18%	15 13%	45 21%	54 13%	124 18%	* 3%	92 20%	27 20%	63 12%
								g			a		c	c	
The contract offered a gift or offer as well as the service provided (e.g. vouchers or money back)	78 7%	1 2%	- -	17 13%	10 7%	8 6%	25 8%	4 4%	13 6%	18 4%	58 9%	1 6%	56 12%	8 6%	13 3%
				begh			b				a		bc	c	
This was the only contract available to me	122 11%	1 4%	5 9%	15 12%	14 10%	9 7%	44 14%	16 14%	18 8%	37 9%	82 12%	2 14%	72 16%	10 8%	38 7%
							eh	e					bc		
It was recommended to me by someone	165 15%	6 19%	12 22%	19 15%	16 11%	21 16%	40 13%	22 19%	27 13%	50 12%	112 17%	- -	70 15%	14 11%	80 15%
											a				
I took out new contract after moving into a new property	158 14%	4 12%	4 7%	12 10%	13 9%	17 13%	54 18%	16 14%	37 17%	50 12%	106 16%	1 6%	72 16%	8 6%	76 14%
							cd	cd					b		b
Other	106 9%	3 11%	16 29%	17 13%	26 18%	6 5%	18 6%	6 5%	13 6%	41 10%	53 8%	9 67%	30 7%	8 6%	66 13%
			cefg	efgh	efgh										ab
This is my first contract for this service	244 22%	12 37%	10 18%	28 22%	34 23%	36 28%	57 19%	31 26%	36 17%	119 28%	122 18%	- -	81 18%	36 27%	126 24%
						fh		h		b			a	a	a

Citizens Advice – Loyalty penalty survey

Q6. Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	2794	1779	2294	2810	2395	2887	2460	1296
Total	2714	1749	2258	2757	2257	2869	2448	1124
	100%	100%	100%	100%	100%	100%	100%	100%
Never	1136 42%	908 52%	1191 53%	1540 56%	1328 59%	1733 60%	1409 58%	525 47%
		ah	ah	abch	abcdh	abcdgh	abch	a
Less than once a year	397 15%	206 12%	255 11%	288 10%	186 8%	251 9%	217 9%	148 13%
	bcdefg	efg	efg	ef				defg
Once a year	501 18%	230 13%	290 13%	329 12%	339 15%	235 8%	269 11%	182 16%
	bcdefg	fg	fg	f	cdfg		f	bcdfg
Twice or more a year	358 13%	178 10%	234 10%	217 8%	118 5%	182 6%	193 8%	89 8%
	bcdefgh	defgh	defgh	ef			ef	e
Not applicable	137 5%	136 8%	165 7%	172 6%	166 7%	270 9%	209 9%	116 10%
		ad	a		a	acde	ad	abcde
Don't know	186 7%	91 5%	122 5%	211 8%	120 5%	197 7%	152 6%	64 6%
	bce			bcegh		bce		
Net: Never	1136 42%	908 52%	1191 53%	1540 56%	1328 59%	1733 60%	1409 58%	525 47%
		ah	ah	abch	abcdh	abcdgh	abch	a
Net: Ever	1255 46%	614 35%	780 35%	834 30%	643 28%	668 23%	679 28%	419 37%
	bcdefgh	defg	defg	fg	f		f	defg



Citizens Advice – Loyalty penalty survey

Q6_1. Energy (gas and electricity): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2794	113	510	616	552	631	372	623	1168	1003
Total	2714	226	446	510	504	428	600	672	1014	1028
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1136	68	151	200	248	210	259	219	447	469
	42%	30%	34%	39%	49%	49%	43%	33%	44%	46%
			g	abcg	abcgh	abg		abcg	abcg	abcg
Less than once a year	397	37	69	84	86	52	68	106	170	120
	15%	17%	15%	17%	17%	12%	11%	16%	17%	12%
			i	efi	efi			i	efi	
Once a year	501	38	102	94	59	81	127	140	153	207
	18%	17%	23%	18%	12%	19%	21%	21%	15%	20%
			dh	d		dh	dh	dh		dh
Twice or more a year	358	47	74	66	63	44	65	121	128	109
	13%	21%	17%	13%	12%	10%	11%	18%	13%	11%
		cdefhi	efhi					cdefhi		
Not applicable	137	3	23	29	20	21	41	26	49	62
	5%	1%	5%	6%	4%	5%	7%	4%	5%	6%
				a			adg			ag
Don't know	186	33	26	38	29	21	39	59	66	60
	7%	15%	6%	7%	6%	5%	7%	9%	7%	6%
		bcdefhi						dei		
Net: Never	1136	68	151	200	248	210	259	219	447	469
	42%	30%	34%	39%	49%	49%	43%	33%	44%	46%
			g	abcg	abcgh	abg		abcg	abcg	abcg
Net: Ever	1255	122	246	244	208	176	260	368	451	436
	46%	54%	55%	48%	41%	41%	43%	55%	45%	42%
		defi	cdefhi	dei				cdefhi		



Citizens Advice – Loyalty penalty survey

Q6_1. Energy (gas and electricity): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2794	124	337	379	420	238	184	259	240	254	143	216	2435	1309	1480	2526	90	18	102
Total	2714	121	291	380	379	232	263	251	196	232	136	233	2345	1392	1317	2349	158	30	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1136	47	120	139	179	99	102	111	79	104	64	93	979	548	585	965	69	11	64
	42%	38%	41%	36%	47%	43%	39%	44%	40%	45%	47%	40%	42%	39%	44%	41%	44%	36%	57%
				cl					c		c			a				a	
Less than once a year	397	18	43	72	46	33	29	39	35	32	25	25	347	215	181	360	14	7	8
	15%	15%	15%	19%	12%	14%	11%	16%	18%	14%	18%	11%	15%	15%	14%	15%	9%	24%	7%
			dfkl					dfk		k						d			
Once a year	501	27	57	79	62	40	54	40	41	29	22	50	429	281	220	446	33	-	14
	18%	22%	19%	21%	16%	17%	21%	16%	21%	13%	16%	21%	18%	20%	17%	19%	21%	-	13%
		i	i	i			i		i			i	i	b					
Twice or more a year	358	9	32	55	41	33	50	26	25	43	8	36	314	215	143	321	19	3	8
	13%	7%	11%	15%	11%	14%	19%	10%	13%	19%	6%	15%	13%	15%	11%	14%	12%	9%	7%
			aj			j	abdgitl		j	abdgitl		aj	j	b					
Not applicable	137	6	13	15	24	6	16	15	9	10	10	14	114	54	83	108	14	-	8
	5%	5%	4%	4%	6%	3%	6%	6%	5%	4%	7%	6%	5%	4%	6%	5%	9%	-	7%
				e						e		e		a			a		
Don't know	186	15	27	20	26	21	14	20	7	13	7	16	163	79	106	149	9	9	11
	7%	12%	9%	5%	7%	9%	5%	8%	4%	6%	5%	7%	7%	6%	8%	6%	6%	32%	10%
		cfhijl	ch		h									a					
Net: Never	1136	47	120	139	179	99	102	111	79	104	64	93	979	548	585	965	69	11	64
	42%	38%	41%	36%	47%	43%	39%	44%	40%	45%	47%	40%	42%	39%	44%	41%	44%	36%	57%
				cl					c		c			a				a	
Net: Ever	1255	54	131	206	149	106	132	106	101	104	55	111	1090	711	543	1127	65	10	30
	46%	44%	45%	54%	39%	46%	50%	42%	51%	45%	40%	48%	46%	51%	41%	48%	41%	32%	27%
			bdegijl			d			dgj			d	d	b		d	d		

Citizens Advice – Loyalty penalty survey

Q6_1. Energy (gas and electricity): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2794	2428	152	204	50	99	50	5	1042	859	358	535	1935	832	208	211	413
Total	2714	2358	144	200	45	94	57	3	628	826	587	673	1760	917	253	237	427
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1136 42%	1006 43% ce	60 42% e	66 33%	16 36%	26 27%	22 39%	1 24%	245 39%	355 43%	238 40%	298 44% a	701 40%	412 45% a	107 42%	115 49% a	190 44%
Less than once a year	397 15%	343 15%	18 13%	34 17%	4 8%	14 15%	15 26% abd	1 33%	83 13%	135 16% d	96 16%	83 12%	254 14%	140 15%	37 15%	30 13%	73 17%
Once a year	501 18%	441 19%	18 13%	38 19%	10 21%	21 22%	8 13%	- -	149 24% bcd	143 17%	100 17%	108 16%	381 22% bcde	115 12%	35 14%	33 14%	47 11%
Twice or more a year	358 13%	306 13%	26 18% f	23 12%	6 13%	13 14%	3 6%	1 20%	84 13%	107 13%	86 15%	81 12%	246 14%	109 12%	25 10%	23 10%	61 14%
Not applicable	137 5%	111 5%	10 7%	15 8%	4 8%	7 7%	4 7%	1 22%	32 5%	33 4%	28 5%	44 7% b	79 4%	57 6%	23 9% a	13 5%	22 5%
Don't know	186 7%	150 6%	10 7%	24 12% a	6 14% a	13 14% a	5 9%	- -	35 6%	54 6%	40 7%	57 9% a	99 6%	84 9% a	26 10% a	24 10% a	34 8%
Net: Never	1136 42%	1006 43% ce	60 42% e	66 33%	16 36%	26 27%	22 39%	1 24%	245 39%	355 43%	238 40%	298 44% a	701 40%	412 45% a	107 42%	115 49% a	190 44%
Net: Ever	1255 46%	1090 46%	63 44%	95 47%	19 42%	49 52%	25 45%	2 54%	316 50% d	385 47% d	282 48% d	272 41%	881 50% bcde	364 40%	97 38%	85 36%	181 43%

Citizens Advice – Loyalty penalty survey

Q6_1. Energy (gas and electricity): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
	a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Significance Level: 95%															
Unweighted Total	2794	106	295	403	386	327	579	234	464	1202	1532	20	972	307	1485
Total	2714	117	326	477	415	327	547	187	318	1336	1292	27	893	283	1508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1136 42%	56 48%	141 43%	203 43%	170 41%	143 44%	212 39%	74 40%	137 43%	611 46% b	500 39%	9 33%	340 38%	131 46% a	651 43% a
Less than once a year	397 15%	10 9%	38 12%	74 16%	52 12%	45 14%	101 18% abd	29 16%	47 15%	192 14%	191 15%	7 27%	135 15%	39 14%	215 14%
Once a year	501 18%	22 19%	54 17%	88 18%	69 17%	62 19%	103 19%	38 20%	65 20%	206 15%	278 22% a	1 2%	186 21% c	45 16%	265 18%
Twice or more a year	358 13%	7 6%	35 11%	57 12%	71 17% abch	43 13% a	74 14% a	31 17% ab	39 12%	160 12%	186 14%	2 6%	145 16% c	41 14%	170 11%
Not applicable	137 5%	6 5%	28 9% defgh	34 7% dgh	13 3%	13 4%	25 5%	4 2%	13 4%	67 5%	67 5%	1 5%	33 4%	13 5%	89 6% a
Don't know	186 7%	15 13% cefg	28 9% c	21 4%	41 10% cfh	20 6%	32 6%	11 6%	17 6%	101 8% b	71 5%	7 26%	54 6%	13 5%	117 8%
Net: Never	1136 42%	56 48%	141 43%	203 43%	170 41%	143 44%	212 39%	74 40%	137 43%	611 46% b	500 39%	9 33%	340 38%	131 46% a	651 43% a
Net: Ever	1255 46%	40 34%	128 39%	219 46% a	192 46% a	151 46% a	278 51% ab	98 53% ab	150 47% ab	557 42%	654 51% a	10 36%	466 52% bc	126 44%	651 43%

Citizens Advice – Loyalty penalty survey

Q6_2. Mobile (sim-only contract): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1779	120	395	388	329	344	203	515	717	547
Total	1749	233	330	316	303	234	333	563	620	567
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	908	69	105	138	198	164	235	173	336	399
	52%	29%	32%	44%	65%	70%	71%	31%	54%	70%
			abg	abcgh	abcgh	abcgh	abcgh		abcg	abcgh
Less than once a year	206	40	61	43	22	16	24	101	66	39
	12%	17%	18%	14%	7%	7%	7%	18%	11%	7%
		defhi	defhi	defi				defhi	ei	
Once a year	230	35	81	61	22	12	20	116	83	32
	13%	15%	24%	19%	7%	5%	6%	21%	13%	6%
		defi	adefhi	defhi				defhi	defi	
Twice or more a year	178	48	46	37	22	13	12	94	59	25
	10%	21%	14%	12%	7%	5%	4%	17%	10%	4%
		cdefhi	defhi	efi				cdefhi	efi	
Not applicable	136	11	24	23	22	22	33	35	46	56
	8%	5%	7%	7%	7%	10%	10%	6%	7%	10%
										g
Don't know	91	29	14	14	16	8	9	43	30	18
	5%	13%	4%	5%	5%	3%	3%	8%	5%	3%
		bcdefhi						befhi		
Net: Never	908	69	105	138	198	164	235	173	336	399
	52%	29%	32%	44%	65%	70%	71%	31%	54%	70%
			abg	abcgh	abcgh	abcgh	abcgh		abcg	abcgh
Net: Ever	614	124	187	141	67	40	56	311	208	95
	35%	53%	57%	45%	22%	17%	17%	55%	34%	17%
		defhi	cdefhi	defhi				cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q6_2. Mobile (sim-only contract): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	1779	84	207	303	257	137	104	173	150	159	84	121	1574	859	915	1620	51	16	60
Total	1749	90	188	294	239	137	155	164	121	145	79	137	1533	920	824	1525	93	31	65
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	908	48	105	109	142	79	82	98	63	77	45	61	802	480	424	769	60	17	47
	52%	53%	56%	37%	59%	58%	53%	59%	52%	53%	57%	45%	52%	52%	51%	50%	65%	54%	73%
		c	c	ckl	ck	c	ck	c	c	c	c	c	c			a		a	
Less than once a year	206	11	14	45	24	8	19	21	24	17	10	14	182	112	94	182	10	7	2
	12%	12%	7%	15%	10%	6%	12%	13%	19%	12%	12%	10%	12%	12%	11%	12%	11%	21%	4%
			be				e	bdekl				be							
Once a year	230	19	9	63	23	20	16	15	13	16	7	29	194	123	107	215	5	1	2
	13%	21%	5%	22%	10%	14%	10%	9%	10%	11%	9%	21%	13%	13%	13%	14%	5%	4%	3%
		bdghjl		bdfghijl		b		b		b		bdfghijl	b		d				
Twice or more a year	178	4	21	51	19	12	16	8	9	16	4	18	156	94	83	165	3	-	5
	10%	4%	11%	17%	8%	9%	10%	5%	7%	11%	5%	13%	10%	10%	11%	3%	-	7%	
		g	abdeghjl						g			ag	g						
Not applicable	136	5	19	13	16	10	15	13	9	15	12	9	115	68	68	115	13	-	4
	8%	5%	10%	4%	7%	8%	10%	8%	7%	10%	16%	7%	7%	7%	8%	8%	14%	-	7%
		c				c			c	acdhl									
Don't know	91	4	21	12	16	8	6	10	4	4	1	5	85	43	47	79	2	6	4
	5%	4%	11%	4%	7%	6%	4%	6%	4%	3%	1%	4%	6%	5%	6%	5%	2%	21%	6%
			cfhijkl		j														
Net: Never	908	48	105	109	142	79	82	98	63	77	45	61	802	480	424	769	60	17	47
	52%	53%	56%	37%	59%	58%	53%	59%	52%	53%	57%	45%	52%	52%	51%	50%	65%	54%	73%
		c	c	ckl	ck	c	ck	c	c	c	c	c	c			a		a	
Net: Ever	614	34	43	160	65	39	51	44	45	49	21	61	531	329	285	562	18	8	9
	35%	37%	23%	54%	27%	29%	33%	27%	37%	34%	27%	45%	35%	36%	35%	37%	19%	25%	14%
		b	abdefghijl					bdg	b			bdegjl	bdg			bd			

Citizens Advice – Loyalty penalty survey

Q6_2. Mobile (sim-only contract): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1779	1496	104	171	39	91	39	2	683	552	230	314	1234	509	135	118	256
Total	1749	1466	98	177	37	93	46	1	425	548	380	397	1135	557	162	131	264
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	908	802	46	54	12	27	15	-	207	314	172	216	592	283	79	63	141
	52%	55%	47%	31%	31%	29%	33%	-	49%	57%	45%	54%	52%	51%	49%	48%	53%
		cdef	ce							ac		c					
Less than once a year	206	155	9	40	5	27	8	-	45	59	46	55	129	64	18	15	31
	12%	11%	10%	23%	13%	29%	18%	-	11%	11%	12%	14%	11%	12%	11%	11%	12%
			ab			ab											
Once a year	230	198	10	22	8	8	7	-	61	62	63	45	171	58	17	16	24
	13%	14%	10%	12%	21%	8%	15%	-	14%	11%	17%	11%	15%	10%	11%	12%	9%
				e							b		be				
Twice or more a year	178	135	12	29	3	18	7	1	55	53	42	28	105	68	18	19	30
	10%	9%	12%	16%	7%	20%	14%	100%	13%	10%	11%	7%	9%	12%	11%	15%	11%
			a		a				d								
Not applicable	136	104	17	16	3	8	5	-	36	33	36	31	90	46	18	9	19
	8%	7%	17%	9%	8%	8%	12%	-	9%	6%	9%	8%	8%	8%	11%	7%	7%
			a														
Don't know	91	72	4	16	7	5	4	-	20	28	21	22	49	40	12	10	18
	5%	5%	4%	9%	19%	5%	8%	-	5%	5%	6%	6%	4%	7%	7%	7%	7%
			a	abe										a			
Net: Never	908	802	46	54	12	27	15	-	207	314	172	216	592	283	79	63	141
	52%	55%	47%	31%	31%	29%	33%	-	49%	57%	45%	54%	52%	51%	49%	48%	53%
		cdef	ce							ac		c					
Net: Ever	614	489	31	91	15	53	22	1	161	174	151	128	405	189	54	50	85
	35%	33%	32%	51%	41%	57%	47%	100%	38%	32%	40%	32%	36%	34%	33%	38%	32%
			ab		ab				b		b						

Citizens Advice – Loyalty penalty survey

Q6_2. Mobile (sim-only contract): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	1779	72	177	233	235	211	389	149	313	688	1044	21	677	197	883
Total	1749	79	197	272	252	224	378	122	226	787	891	35	643	192	889
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	908 52%	43 55%	108 55%	154 57% fg	129 51%	119 53%	178 47%	54 45%	122 54%	453 58% b	415 47%	14 41%	269 42%	101 52% a	526 59% a
Less than once a year	206 12%	16 20% deh	23 12%	32 12%	27 11%	19 8%	46 12%	16 13%	26 11%	80 10%	118 13%	6 16%	94 15% c	27 14% c	80 9%
Once a year	230 13%	3 4%	17 8%	28 10%	31 12% a	31 14% a	71 19% abcdh	21 18% abc	30 13% a	77 10%	148 17% a	3 9%	127 20% bc	22 11%	81 9%
Twice or more a year	178 10%	4 6%	14 7%	25 9%	34 14% be	17 8%	42 11%	15 12%	25 11%	67 9%	102 11% a	5 16%	80 12% c	22 12%	74 8%
Not applicable	136 8%	6 8%	23 12% dh	23 8%	13 5%	22 10%	28 8%	7 6%	14 6%	65 8%	71 8%	- -	44 7%	12 6%	79 9%
Don't know	91 5%	6 8%	11 6%	10 4%	19 7% f	15 7%	13 3%	7 6%	9 4%	46 6%	36 4%	6 18%	30 5%	9 4%	49 5%
Net: Never	908 52%	43 55%	108 55%	154 57% fg	129 51%	119 53%	178 47%	54 45%	122 54%	453 58% b	415 47%	14 41%	269 42%	101 52% a	526 59% a
Net: Ever	614 35%	23 30%	54 27%	85 31%	92 36% b	67 30%	159 42% bce	53 43% bce	81 36%	224 28%	368 41% a	14 40%	301 47% bc	71 37% c	235 26%

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Q6_3. Mobile (contract including mobile phone): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age							NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+				
Significance Level: 95%		a	b	c	d	e	f	g	h	i	
Unweighted Total	2294	148	497	534	431	459	225	645	965	684	
Total	2258	302	441	449	392	303	372	743	840	675	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Never	1191	124	153	224	250	211	228	278	474	439	
	53%	41%	35%	50%	64%	70%	61%	37%	56%	65%	
				bg	abcgh	abcfgh	abcg		abcg	abcgh	
Less than once a year	255	46	76	50	32	21	30	122	82	51	
	11%	15%	17%	11%	8%	7%	8%	16%	10%	8%	
		defhi	cdefhi	ei				cdefhi			
Once a year	290	46	96	74	31	20	23	142	105	43	
	13%	15%	22%	17%	8%	7%	6%	19%	13%	6%	
		defi	cdefhi	defhi				defhi	defi		
Twice or more a year	234	49	72	49	27	17	20	121	76	37	
	10%	16%	16%	11%	7%	6%	5%	16%	9%	5%	
		defhi	cdefhi	defi				cdefhi	ei		
Not applicable	165	11	19	27	32	21	56	30	58	77	
	7%	4%	4%	6%	8%	7%	15%	4%	7%	11%	
				bg		g	abcdegh		bg	abcegh	
Don't know	122	25	25	24	20	13	14	50	44	28	
	5%	8%	6%	5%	5%	4%	4%	7%	5%	4%	
		i						i			
Net: Never	1191	124	153	224	250	211	228	278	474	439	
	53%	41%	35%	50%	64%	70%	61%	37%	56%	65%	
				bg	abcgh	abcfgh	abcg		abcg	abcgh	
Net: Ever	780	141	244	174	90	58	73	385	264	131	
	35%	47%	55%	39%	23%	19%	20%	52%	31%	19%	
		defhi	cdefhi	defhi				cdefhi	defi		



Citizens Advice – Loyalty penalty survey

Q6_3. Mobile (contract including mobile phone): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2294	96	276	342	345	185	146	210	197	206	107	184	2003	1070	1218	2107	54	26	60
Total	2258	90	251	330	312	190	207	198	169	203	114	195	1950	1130	1122	1984	102	51	66
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1191	43	143	122	182	107	119	110	88	122	66	89	1036	573	615	1044	57	28	40
	53%	48%	57%	37%	59%	56%	58%	55%	52%	60%	58%	46%	53%	51%	55%	53%	56%	55%	61%
		c	ck	ck	ck	ck	ck	c	c	ack	ck	ck	ck		a				
Less than once a year	255	12	18	47	33	19	19	27	15	22	17	26	213	137	119	233	7	6	3
	11%	14%	7%	14%	11%	10%	9%	14%	9%	11%	15%	13%	11%	12%	11%	12%	7%	11%	4%
				b				b			b	b							
Once a year	290	13	30	73	36	15	21	14	30	16	11	32	248	154	135	271	1	3	6
	13%	15%	12%	22%	12%	8%	10%	7%	18%	8%	9%	16%	13%	14%	12%	14%	1%	6%	9%
		g		bdefgjil					defgjil			egi	gi			b			
Twice or more a year	234	10	22	49	21	20	27	18	18	24	2	22	210	129	104	207	13	5	4
	10%	12%	9%	15%	7%	11%	13%	9%	11%	12%	2%	11%	11%	11%	9%	10%	13%	9%	6%
		j	j	bdgjl		j	dj	j	j	dj		j	dj						
Not applicable	165	4	19	25	19	10	15	14	12	14	13	21	131	85	80	127	20	-	10
	7%	4%	8%	8%	6%	5%	7%	7%	7%	7%	11%	11%	7%	8%	7%	6%	20%	-	16%
												adl				a		a	
Don't know	122	8	20	14	20	18	6	16	7	5	5	5	112	53	69	102	4	9	4
	5%	8%	8%	4%	7%	10%	3%	8%	4%	2%	4%	3%	6%	5%	6%	5%	4%	18%	5%
		fik	fik	ik	cfhikl			fik				i							
Net: Never	1191	43	143	122	182	107	119	110	88	122	66	89	1036	573	615	1044	57	28	40
	53%	48%	57%	37%	59%	56%	58%	55%	52%	60%	58%	46%	53%	51%	55%	53%	56%	55%	61%
		c	ck	ck	ck	ck	ck	c	c	ack	ck	ck	ck		a				
Net: Ever	780	36	70	169	90	55	67	59	63	62	30	79	670	420	358	711	21	13	12
	35%	40%	28%	51%	29%	29%	32%	30%	37%	31%	26%	41%	34%	37%	32%	36%	20%	26%	18%
		bdj		abdefghijkl				bd				bdegij	bd	b		bd			

Citizens Advice – Loyalty penalty survey

Q6_3. Mobile (contract including mobile phone): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2294	1968	120	200	48	97	52	3	861	722	310	401	1559	692	160	172	360
Total	2258	1918	120	212	50	100	60	2	517	714	510	517	1406	784	192	197	396
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1191	1046	64	78	22	30	26	1	272	411	256	251	735	415	105	107	202
	53%	55%	53%	37%	43%	30%	43%	39%	53%	58%	50%	49%	52%	53%	55%	55%	51%
		ce	ce							acd							
Less than once a year	255	218	12	25	3	17	5	1	48	83	64	61	156	88	21	21	46
	11%	11%	10%	12%	6%	17%	8%	25%	9%	12%	12%	12%	11%	11%	11%	11%	12%
Once a year	290	235	13	42	8	19	16	-	73	75	76	66	198	90	19	28	43
	13%	12%	11%	20%	15%	19%	27%	-	14%	10%	15%	13%	14%	12%	10%	14%	11%
			ab	ab			ab		b		b						
Twice or more a year	234	184	12	34	6	23	6	-	60	60	67	47	141	84	24	11	48
	10%	10%	10%	16%	11%	23%	10%	-	12%	8%	13%	9%	10%	11%	13%	6%	12%
			a	a		ab			b		b			d	d	d	d
Not applicable	165	135	14	17	6	5	4	1	39	41	25	60	104	61	12	18	31
	7%	7%	11%	8%	12%	6%	7%	35%	8%	6%	5%	12%	7%	8%	6%	9%	8%
												abc					
Don't know	122	101	6	15	6	6	3	-	25	44	22	31	72	47	9	12	26
	5%	5%	5%	7%	13%	6%	5%	-	5%	6%	4%	6%	5%	6%	5%	6%	7%
				a													
Net: Never	1191	1046	64	78	22	30	26	1	272	411	256	251	735	415	105	107	202
	53%	55%	53%	37%	43%	30%	43%	39%	53%	58%	50%	49%	52%	53%	55%	55%	51%
		ce	ce							acd							
Net: Ever	780	637	37	102	16	58	27	1	181	217	206	175	494	262	65	60	137
	35%	33%	30%	48%	32%	59%	45%	25%	35%	30%	40%	34%	35%	33%	34%	31%	35%
			abd	abd							b						

Citizens Advice – Loyalty penalty survey

Q6_3. Mobile (contract including mobile phone): Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2294	78	207	322	307	273	495	203	409	941	1294	25	878	261	1132
Total	2258	92	246	383	338	271	481	158	289	1054	1106	42	849	248	1138
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1191	47	130	196	175	158	236	86	162	600	540	21	375	140	664
	53%	51%	53%	51%	52%	58%	49%	54%	56%	57%	49%	51%	44%	56%	58%
					f	f			f	b				a	a
Less than once a year	255	12	27	46	41	28	65	16	21	119	131	4	112	24	116
	11%	13%	11%	12%	12%	10%	14%	10%	7%	11%	12%	10%	13%	10%	10%
				h	h		h						c		
Once a year	290	7	19	49	40	37	77	21	42	94	175	6	160	32	97
	13%	8%	8%	13%	12%	14%	16%	13%	14%	9%	16%	14%	19%	13%	9%
					b	b	b		b		a		bc	c	
Twice or more a year	234	3	25	43	34	22	54	21	33	92	130	5	122	27	82
	10%	3%	10%	11%	10%	8%	11%	13%	11%	9%	12%	11%	14%	11%	7%
		a	a	a	a	a	a	a	a	a	a	a	c		
Not applicable	165	19	33	31	20	16	30	5	13	88	76	1	49	11	103
	7%	20%	14%	8%	6%	6%	6%	3%	4%	8%	7%	3%	6%	5%	9%
		cdefgh	cdefgh	gh											ab
Don't know	122	4	12	18	29	10	20	9	19	61	53	4	31	14	76
	5%	5%	5%	5%	9%	4%	4%	6%	6%	6%	5%	10%	4%	6%	7%
					ef								a		
Net: Never	1191	47	130	196	175	158	236	86	162	600	540	21	375	140	664
	53%	51%	53%	51%	52%	58%	49%	54%	56%	57%	49%	51%	44%	56%	58%
					f	f			f	b				a	a
Net: Ever	780	22	70	137	115	87	196	57	96	305	436	15	394	82	295
	35%	24%	28%	36%	34%	32%	41%	36%	33%	29%	39%	36%	46%	33%	26%
			a				abeh	a			a		bc	c	

Citizens Advice – Loyalty penalty survey

Q6_4. Broadband: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2810	130	532	620	534	626	368	662	1154	994
Total	2757	259	473	520	490	423	592	732	1010	1014
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1540	110	179	258	316	294	383	289	574	677
	56%	42%	38%	50%	65%	70%	65%	39%	57%	67%
				bg	abcgh	abcgh	abcgh		abcg	abcgh
Less than once a year	288	31	85	64	41	29	39	116	105	67
	10%	12%	18%	12%	8%	7%	7%	16%	10%	7%
		efi	cdefhi	defi				defhi	efi	
Once a year	329	42	90	79	44	33	41	131	124	74
	12%	16%	19%	15%	9%	8%	7%	18%	12%	7%
		defi	defhi	defi				defhi	efi	
Twice or more a year	217	36	60	48	30	20	23	96	78	43
	8%	14%	13%	9%	6%	5%	4%	13%	8%	4%
		defhi	defhi	defi				cdefhi	efi	
Not applicable	172	13	21	28	30	25	56	34	58	80
	6%	5%	4%	5%	6%	6%	9%	5%	6%	8%
							bcegh			bgh
Don't know	211	27	39	43	29	23	50	66	72	73
	8%	10%	8%	8%	6%	5%	8%	9%	7%	7%
		e	e	e				de		
Net: Never	1540	110	179	258	316	294	383	289	574	677
	56%	42%	38%	50%	65%	70%	65%	39%	57%	67%
				bg	abcgh	abcgh	abcgh		abcg	abcgh
Net: Ever	834	109	234	191	115	81	103	344	306	184
	30%	42%	49%	37%	23%	19%	17%	47%	30%	18%
		defhi	cdefhi	defhi	fi			cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q6_4. Broadband: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2810	119	340	383	427	238	187	257	246	259	136	218	2456	1315	1490	2527	97	20	101
Total	2757	115	295	381	392	234	270	249	207	244	127	242	2388	1413	1339	2369	168	35	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1540	62	193	153	238	143	139	145	108	145	79	134	1327	779	758	1296	105	17	77
	56%	54%	65%	40%	61%	61%	52%	58%	52%	59%	63%	55%	56%	55%	57%	55%	63%	48%	71%
		c	acfhkl		cfhl	cf	c	c	c	c	c	c	c					a	
Less than once a year	288	16	26	54	34	23	20	30	21	32	19	13	255	152	136	259	9	5	5
	10%	14%	9%	14%	9%	10%	7%	12%	10%	13%	15%	6%	11%	11%	10%	11%	5%	14%	4%
		k		bdfkl				k		k	bdfk		k			d			
Once a year	329	16	18	86	35	22	26	21	31	18	8	48	273	180	149	302	9	3	9
	12%	14%	6%	23%	9%	9%	10%	8%	15%	7%	6%	20%	11%	13%	11%	13%	6%	8%	8%
		bi		abdefghijl				bdgij				bdefgjil	bi			b			
Twice or more a year	217	4	17	45	26	19	41	15	19	18	4	10	203	123	93	204	3	1	6
	8%	3%	6%	12%	7%	8%	15%	6%	9%	7%	3%	4%	8%	9%	7%	9%	2%	4%	5%
				abdgjkl		j	abdegijkl		ajk				ajk			b			
Not applicable	172	7	15	16	25	8	23	20	14	16	6	21	145	78	94	138	25	-	4
	6%	7%	5%	4%	6%	3%	9%	8%	7%	7%	4%	9%	6%	6%	7%	6%	15%	-	3%
						ce	ce					ce				ad			
Don't know	211	9	27	27	35	19	21	18	14	16	11	15	185	101	109	168	16	9	8
	8%	8%	9%	7%	9%	8%	8%	7%	7%	6%	8%	6%	8%	7%	8%	7%	9%	27%	8%
Net: Never	1540	62	193	153	238	143	139	145	108	145	79	134	1327	779	758	1296	105	17	77
	56%	54%	65%	40%	61%	61%	52%	58%	52%	59%	63%	55%	56%	55%	57%	55%	63%	48%	71%
		c	acfhkl		cfhl	cf	c	c	c	c	c	c	c					a	
Net: Ever	834	36	61	185	94	64	86	66	71	67	31	71	731	455	378	766	22	9	20
	30%	31%	20%	49%	24%	27%	32%	26%	34%	28%	25%	30%	31%	32%	28%	32%	13%	25%	18%
		b		abdefghijkl			bd		bdj	b		b	bd	b		bd			

Citizens Advice – Loyalty penalty survey

Q6_4. Broadband: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2810	2431	156	213	53	105	49	6	1036	863	364	547	1926	844	210	211	423
Total	2757	2379	152	214	50	105	56	4	627	843	601	686	1755	939	258	242	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1540 56%	1372 58% bce	72 48% e	89 42%	25 50% e	35 33%	29 52% e	1 21%	345 55% c	508 60% ac	294 49%	393 57% c	989 56%	514 55%	138 53%	140 58%	237 54%
Less than once a year	288 10%	243 10%	19 12%	26 12%	6 12%	14 13%	5 10%	1 14%	70 11%	85 10%	68 11%	65 9%	171 10%	106 11%	22 9%	28 12%	56 13%
Once a year	329 12%	281 12%	11 8%	35 17% ab	6 11%	20 19% ab	9 17%	- -	77 12%	96 11%	83 14%	73 11%	231 13% be	92 10%	32 12% e	28 12%	32 7%
Twice or more a year	217 8%	172 7%	17 11%	24 11% a	3 7%	17 16% a	4 7%	* 8%	64 10% bd	55 6%	63 10% bd	36 5%	139 8%	78 8%	18 7%	12 5%	48 11% ad
Not applicable	172 6%	138 6%	17 11% a	17 8%	3 6%	7 7%	6 11%	1 19%	37 6%	37 4%	41 7%	57 8% b	95 5%	74 8% a	27 11% a	15 6%	32 7%
Don't know	211 8%	173 7%	15 10%	22 10%	7 14%	11 11%	2 4%	2 39%	36 6%	62 7%	52 9% a	62 9% a	130 7%	74 8%	21 8%	19 8%	34 8%
Net: Never	1540 56%	1372 58% bce	72 48% e	89 42%	25 50% e	35 33%	29 52% e	1 21%	345 55% c	508 60% ac	294 49%	393 57% c	989 56%	514 55%	138 53%	140 58%	237 54%
Net: Ever	834 30%	696 29%	48 31%	86 40% a	15 30%	51 49% abd	19 33%	1 21%	210 34% bd	236 28%	213 35% bd	174 25%	542 31%	276 29%	72 28%	68 28%	136 31%

Citizens Advice – Loyalty penalty survey

Q6_4. Broadband: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income									EDucation			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	2810	103	294	409	381	329	594	233	467	1213	1532	23	979	311	1486
Total	2757	114	335	484	414	336	560	186	327	1358	1304	36	915	287	1518
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1540	69	195	263	218	201	300	99	194	803	687	16	439	171	909
	56%	61%	58%	54%	53%	60%	54%	53%	59%	59%	53%	45%	48%	60%	60%
										b				a	a
Less than once a year	288	11	25	52	49	37	64	20	29	125	149	6	130	25	131
	10%	10%	7%	11%	12%	11%	12%	11%	9%	9%	11%	18%	14%	9%	9%
													bc		
Once a year	329	13	34	41	49	33	91	25	44	133	188	1	146	34	149
	12%	11%	10%	8%	12%	10%	16%	13%	13%	10%	14%	2%	16%	12%	10%
							bce		c		a		c		
Twice or more a year	217	1	19	38	30	23	48	28	30	87	123	3	101	25	88
	8%	1%	6%	8%	7%	7%	9%	15%	9%	6%	9%	8%	11%	9%	6%
				a	a	a	abcdefh		a		a		c		c
Not applicable	172	7	37	44	26	14	24	6	15	97	72	1	34	13	117
	6%	6%	11%	9%	6%	4%	4%	3%	4%	7%	6%	4%	4%	4%	8%
			defgh	efgh											ab
Don't know	211	12	26	46	40	29	33	9	15	113	85	9	65	19	124
	8%	11%	8%	9%	10%	9%	6%	5%	5%	8%	6%	24%	7%	7%	8%
		gh		fgh	fgh	h									
Net: Never	1540	69	195	263	218	201	300	99	194	803	687	16	439	171	909
	56%	61%	58%	54%	53%	60%	54%	53%	59%	59%	53%	45%	48%	60%	60%
										b				a	a
Net: Ever	834	25	77	131	129	93	203	72	103	345	460	10	377	84	368
	30%	22%	23%	27%	31%	28%	36%	39%	32%	25%	35%	28%	41%	29%	24%
				b			abce	abcde	b		a		bc		

Citizens Advice – Loyalty penalty survey

Q6_5. Home insurance: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2395	80	399	527	465	572	352	479	992	924
Total	2257	152	337	422	400	377	569	489	823	945
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1328	52	117	231	265	263	400	169	496	664
	59%	34%	35%	55%	66%	70%	70%	35%	60%	70%
			abg	abcgh	abcgh	abcgh	abcgh		abcg	abcgh
Less than once a year	186	20	46	44	27	21	29	65	70	50
	8%	13%	14%	10%	7%	6%	5%	13%	9%	5%
		defi	defhi	defi				defhi	efi	
Once a year	339	33	101	64	50	39	51	134	114	91
	15%	22%	30%	15%	12%	10%	9%	27%	14%	10%
		defi	cdefhi	efi				cdefhi	efi	
Twice or more a year	118	18	35	31	17	10	7	53	49	17
	5%	12%	10%	7%	4%	3%	1%	11%	6%	2%
		defhi	defhi	defi	fi			defhi	efi	
Not applicable	166	10	19	24	28	26	58	29	52	84
	7%	7%	6%	6%	7%	7%	10%	6%	6%	9%
							bcgh			ch
Don't know	120	19	19	29	13	17	23	38	42	40
	5%	13%	6%	7%	3%	4%	4%	8%	5%	4%
		bdefhi		di				defhi		
Net: Never	1328	52	117	231	265	263	400	169	496	664
	59%	34%	35%	55%	66%	70%	70%	35%	60%	70%
			abg	abcgh	abcgh	abcgh	abcgh		abcg	abcgh
Net: Ever	643	71	181	139	94	70	87	252	233	157
	28%	47%	54%	33%	23%	19%	15%	52%	28%	17%
		cdefhi	cdefhi	defi	fi			cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q6_5. Home insurance: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2395	101	287	302	371	207	158	216	220	221	123	189	2083	1142	1247	2221	77	8	50
Total	2257	100	238	294	332	195	225	205	182	187	110	189	1958	1195	1055	2001	145	13	51
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1328	62	150	120	209	121	133	124	108	112	78	111	1139	675	650	1167	105	1	35
	59%	63%	63%	41%	63%	62%	59%	60%	59%	60%	71%	59%	58%	56%	62%	58%	72%	9%	69%
		c	c	c	c	c	c	c	c	c	cfhikl	c	c		a		a		
Less than once a year	186	11	15	40	23	16	14	14	19	13	7	13	166	108	78	171	3	4	3
	8%	11%	6%	14%	7%	8%	6%	7%	11%	7%	6%	7%	8%	9%	7%	9%	2%	32%	6%
				bdfgijkl												b			
Once a year	339	15	28	71	31	22	39	32	26	28	13	34	291	183	154	314	7	3	7
	15%	15%	12%	24%	9%	11%	17%	16%	14%	15%	12%	18%	15%	15%	15%	16%	5%	23%	13%
				abdeghijl			d	d	d	d	d	d	d			b			
Twice or more a year	118	3	15	29	19	12	12	8	6	5	2	7	109	83	35	115	2	-	-
	5%	3%	6%	10%	6%	6%	5%	4%	3%	3%	2%	4%	6%	7%	3%	6%	2%	-	-
				adghijkl										b					
Not applicable	166	1	15	23	32	10	16	16	11	15	4	21	140	83	82	130	24	-	4
	7%	1%	6%	8%	10%	5%	7%	8%	6%	8%	4%	11%	7%	7%	8%	7%	16%	-	8%
				a	aj		a	a		a		aejl	a				a		
Don't know	120	8	15	12	18	13	10	11	12	14	5	3	112	62	57	104	4	5	2
	5%	8%	6%	4%	5%	7%	5%	5%	7%	7%	5%	1%	6%	5%	5%	5%	3%	35%	4%
		k	k	k	k	k	k	k	k	k	k	k	k						
Net: Never	1328	62	150	120	209	121	133	124	108	112	78	111	1139	675	650	1167	105	1	35
	59%	63%	63%	41%	63%	62%	59%	60%	59%	60%	71%	59%	58%	56%	62%	58%	72%	9%	69%
		c	c	c	c	c	c	c	c	c	cfhikl	c	c		a		a		
Net: Ever	643	28	58	140	74	50	65	54	51	46	23	54	566	375	266	600	13	7	10
	28%	28%	24%	48%	22%	26%	29%	26%	28%	25%	21%	28%	29%	31%	25%	30%	9%	55%	19%
				abdefghijkl									d	b		b			

Citizens Advice – Loyalty penalty survey

Q6_5. Home insurance: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2395	2135	100	154	40	82	30	2	986	731	301	377	1894	483	111	127	245
Total	2257	2011	89	150	37	77	35	2	586	697	495	478	1706	526	130	139	257
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1328	1220	48	55	9	25	20	1	342	448	258	281	1026	289	67	74	147
	59%	61%	54%	37%	25%	33%	58%	52%	58%	64%	52%	59%	60%	55%	52%	53%	57%
		cde	cde			cde				ac			b				
Less than once a year	186	157	5	23	6	14	3	-	54	64	38	29	133	51	11	21	18
	8%	8%	6%	15%	15%	18%	10%	-	9%	9%	8%	6%	8%	10%	9%	15%	7%
			ab	ab	ab	ab										ae	
Once a year	339	296	11	31	11	16	4	-	84	90	99	66	268	67	18	22	27
	15%	15%	12%	21%	29%	21%	12%	-	14%	13%	20%	14%	16%	13%	14%	16%	11%
			a	a	ab						abd		e				
Twice or more a year	118	98	10	10	3	6	2	-	39	24	34	21	80	35	10	9	16
	5%	5%	11%	7%	7%	7%	5%	-	7%	3%	7%	4%	5%	7%	8%	6%	6%
		a	a						b		b						
Not applicable	166	145	4	16	4	10	1	1	41	37	40	47	121	44	15	7	22
	7%	7%	5%	11%	11%	13%	3%	48%	7%	5%	8%	10%	7%	8%	12%	5%	9%
				ab		ab						b					
Don't know	120	95	10	15	5	6	4	-	26	34	25	34	79	40	8	7	26
	5%	5%	12%	10%	12%	8%	12%	-	4%	5%	5%	7%	5%	8%	6%	5%	10%
		a	a	a	a							a		a		a	
Net: Never	1328	1220	48	55	9	25	20	1	342	448	258	281	1026	289	67	74	147
	59%	61%	54%	37%	25%	33%	58%	52%	58%	64%	52%	59%	60%	55%	52%	53%	57%
		cde	cde			cde				ac			b				
Net: Ever	643	551	26	64	19	36	10	-	177	178	172	116	481	153	40	51	62
	28%	27%	29%	43%	52%	46%	27%	-	30%	26%	35%	24%	28%	29%	31%	37%	24%
			ab	abf	ab				bd		bd					ae	



Citizens Advice – Loyalty penalty survey

Q6_5. Home insurance: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2395	73	204	326	310	280	538	216	448	978	1378	14	823	256	1298
Total	2257	72	230	380	328	276	499	173	299	1073	1133	15	718	227	1294
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1328	38	132	227	195	189	268	91	188	679	624	5	343	140	837
	59%	53%	58%	60%	60%	68%	54%	53%	63%	63%	55%	35%	48%	62%	65%
					abcd	fg				b			a	a	
Less than once a year	186	7	9	30	34	13	49	21	23	65	115	3	77	17	88
	8%	10%	4%	8%	10%	5%	10%	12%	8%	6%	10%	17%	11%	7%	7%
				be			be	be			a		c		
Once a year	339	7	41	49	45	33	95	29	40	124	209	3	167	27	145
	15%	10%	18%	13%	14%	12%	19%	16%	13%	12%	18%	20%	23%	12%	11%
							ceh				a		bc		
Twice or more a year	118	3	8	20	15	13	34	11	15	55	56	3	59	13	47
	5%	4%	3%	5%	5%	5%	7%	6%	5%	5%	5%	18%	8%	6%	4%
													c		
Not applicable	166	10	29	38	15	14	34	6	21	94	68	1	44	14	104
	7%	13%	13%	10%	4%	5%	7%	4%	7%	9%	6%	9%	6%	6%	8%
		deg	defgh	deg						b					
Don't know	120	7	10	17	24	15	20	15	11	55	60	-	28	17	74
	5%	10%	4%	4%	7%	5%	4%	9%	4%	5%	5%	-	4%	8%	6%
		cfh			fh			cfh					a		
Net: Never	1328	38	132	227	195	189	268	91	188	679	624	5	343	140	837
	59%	53%	58%	60%	60%	68%	54%	53%	63%	63%	55%	35%	48%	62%	65%
						abcd	fg			b			a	a	
Net: Ever	643	17	58	99	94	58	177	60	79	245	380	8	303	56	280
	28%	24%	25%	26%	29%	21%	36%	35%	26%	23%	34%	56%	42%	25%	22%
				e		abcde	bceh				a		bc		

Citizens Advice – Loyalty penalty survey

Q6_6. Current account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2887	165	544	626	542	638	372	709	1168	1010
Total	2869	329	486	523	497	432	602	815	1020	1033
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1733	154	206	297	339	317	420	360	636	737
	60%	47%	42%	57%	68%	74%	70%	44%	62%	71%
				abg	abcgh	abcdgh	abcgh		abcg	abcgh
Less than once a year	251	38	78	40	37	25	32	116	77	58
	9%	12%	16%	8%	7%	6%	5%	14%	8%	6%
		efi	cdefhi					cdefhi		
Once a year	235	36	86	59	28	14	12	122	87	26
	8%	11%	18%	11%	6%	3%	2%	15%	9%	3%
		defi	acdefhi	defi	efi			cdefhi	defi	
Twice or more a year	182	39	51	39	25	14	14	89	64	28
	6%	12%	10%	8%	5%	3%	2%	11%	6%	3%
		defhi	defhi	efi	fi			cdefhi	efi	
Not applicable	270	25	32	52	37	40	85	57	89	125
	9%	8%	6%	10%	7%	9%	14%	7%	9%	12%
				b			abcdegh			bdgh
Don't know	197	37	34	36	30	21	38	71	67	59
	7%	11%	7%	7%	6%	5%	6%	9%	7%	6%
		dehi						ei		
Net: Never	1733	154	206	297	339	317	420	360	636	737
	60%	47%	42%	57%	68%	74%	70%	44%	62%	71%
				abg	abcgh	abcdgh	abcgh		abcg	abcgh
Net: Ever	668	113	215	138	90	54	59	327	228	112
	23%	34%	44%	26%	18%	12%	10%	40%	22%	11%
		cdefhi	acdefhi	defi	efi			cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q6_6. Current account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2887	123	359	393	437	249	188	266	252	257	141	222	2524	1341	1540	2597	98	26	105
Total	2869	121	327	397	412	248	271	265	215	237	134	242	2493	1460	1403	2465	174	46	113
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1733	74	204	180	280	149	163	167	128	160	82	147	1504	883	846	1469	118	26	77
	60%	61%	62%	45%	68%	60%	60%	63%	60%	67%	61%	61%	60%	60%	60%	60%	68%	56%	68%
		c	c		cehl	c	c	c	c	cl	c	c	c						
Less than once a year	251	18	20	48	21	16	26	21	26	17	19	19	213	133	117	225	11	4	7
	9%	15%	6%	12%	5%	7%	9%	8%	12%	7%	14%	8%	9%	9%	8%	9%	7%	8%	6%
		bdegikl		bdeil		d		bde		bdeikl		d							
Once a year	235	8	27	70	28	16	13	19	15	11	2	25	207	127	108	221	2	1	5
	8%	6%	8%	18%	7%	7%	5%	7%	7%	5%	2%	11%	8%	9%	8%	9%	1%	3%	4%
			j	abdefghijkl	j	j		j	j			fij	ij			b			
Twice or more a year	182	3	18	46	22	13	26	9	10	10	9	13	160	106	75	168	4	1	7
	6%	3%	5%	12%	5%	5%	10%	4%	5%	4%	7%	5%	6%	7%	5%	7%	3%	1%	6%
			abdeghikl			adghi							b						
Not applicable	270	8	29	33	35	27	32	25	22	29	9	22	240	131	139	214	32	7	9
	9%	7%	9%	8%	9%	11%	12%	9%	10%	12%	7%	9%	10%	9%	10%	9%	18%	16%	8%
																ad			
Don't know	197	9	29	21	26	27	10	23	13	10	13	15	169	79	116	168	6	8	9
	7%	8%	9%	5%	6%	11%	4%	9%	6%	4%	10%	6%	7%	5%	8%	7%	3%	17%	8%
			fi			cdfil		fi		fi					a				
Net: Never	1733	74	204	180	280	149	163	167	128	160	82	147	1504	883	846	1469	118	26	77
	60%	61%	62%	45%	68%	60%	60%	63%	60%	67%	61%	61%	60%	60%	60%	60%	68%	56%	68%
		c	c		cehl	c	c	c	c	cl	c	c	c						
Net: Ever	668	29	65	163	71	46	65	50	51	38	30	57	580	366	301	614	18	6	18
	23%	24%	20%	41%	17%	19%	24%	19%	24%	16%	23%	24%	23%	25%	21%	25%	10%	12%	16%
			abdefghijkl			di		di				i	di	b		bd			

Citizens Advice – Loyalty penalty survey

Q6_6. Current account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2887	2486	164	227	54	109	58	6	1057	894	377	559	1945	885	215	217	453
Total	2869	2459	160	237	55	110	69	4	644	882	630	713	1789	1001	261	248	492
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1733	1531	90	105	24	41	38	1	386	566	357	424	1064	612	156	157	299
	60%	62%	56%	44%	45%	38%	55%	35%	60%	64%	57%	59%	59%	61%	60%	63%	61%
		cde	ce			e				c							
Less than once a year	251	216	14	21	4	13	3	-	49	73	68	60	174	74	14	16	44
	9%	9%	9%	9%	8%	12%	5%	-	8%	8%	11%	8%	10%	7%	5%	7%	9%
										a			bc				
Once a year	235	187	15	30	8	19	2	-	72	60	54	49	175	58	14	18	26
	8%	8%	9%	13%	15%	17%	4%	-	11%	7%	9%	7%	10%	6%	5%	7%	5%
				af	af	abf			bd				bce				
Twice or more a year	182	144	12	25	6	13	6	*	45	36	55	46	114	62	18	10	33
	6%	6%	8%	11%	10%	12%	9%	8%	7%	4%	9%	7%	6%	6%	7%	4%	7%
			a	a	a	a	a	a	b		b	b					
Not applicable	270	220	16	34	9	13	12	1	62	73	56	80	143	124	37	35	52
	9%	9%	10%	14%	16%	12%	17%	19%	10%	8%	9%	11%	8%	12%	14%	14%	11%
			a	a		a	a							a	a	a	
Don't know	197	162	13	22	3	10	7	2	30	74	40	53	120	70	20	12	38
	7%	7%	8%	9%	6%	9%	11%	39%	5%	8%	6%	7%	7%	7%	8%	5%	8%
									a			a					
Net: Never	1733	1531	90	105	24	41	38	1	386	566	357	424	1064	612	156	157	299
	60%	62%	56%	44%	45%	38%	55%	35%	60%	64%	57%	59%	59%	61%	60%	63%	61%
		cde	ce			e				c							
Net: Ever	668	547	41	76	18	46	12	*	166	169	178	156	463	194	47	44	103
	23%	22%	26%	32%	33%	42%	17%	8%	26%	19%	28%	22%	26%	19%	18%	18%	21%
			af	af		abf			b		bd		bcde				



Citizens Advice – Loyalty penalty survey

Q6_6. Current account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income									EDucation			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2887	109	317	421	397	336	598	231	478	1242	1572	31	1022	316	1516
Total	2869	125	359	510	428	348	570	187	342	1402	1352	50	981	295	1558
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1733	78	233	302	259	218	319	110	215	900	769	31	523	178	1010
	60%	63%	65%	59%	60%	63%	56%	59%	63%	64%	57%	62%	53%	60%	65%
			f						f	b			a	a	
Less than once a year	251	6	17	50	33	29	65	21	30	98	145	*	108	33	106
	9%	5%	5%	10%	8%	8%	11%	11%	9%	7%	11%	1%	11%	11%	7%
			b				ab	ab	b		a		c	c	
Once a year	235	10	17	24	40	29	72	14	29	82	147	2	139	24	70
	8%	8%	5%	5%	9%	8%	13%	8%	9%	6%	11%	4%	14%	8%	5%
				bc	c	bcegh			bc		a		bc	c	
Twice or more a year	182	6	9	39	25	29	38	15	21	73	94	4	87	11	83
	6%	5%	2%	8%	6%	8%	7%	8%	6%	5%	7%	8%	9%	4%	5%
			b	b	b	b	b	b	b				bc		
Not applicable	270	14	61	57	30	24	46	13	25	137	122	7	69	30	170
	9%	12%	17%	11%	7%	7%	8%	7%	7%	10%	9%	14%	7%	10%	11%
			cdefgh	deh											a
Don't know	197	10	23	38	42	20	30	13	22	111	74	5	54	19	118
	7%	8%	6%	7%	10%	6%	5%	7%	6%	8%	5%	11%	6%	6%	8%
				f					b				a		
Net: Never	1733	78	233	302	259	218	319	110	215	900	769	31	523	178	1010
	60%	63%	65%	59%	60%	63%	56%	59%	63%	64%	57%	62%	53%	60%	65%
			f						f	b			a	a	
Net: Ever	668	22	43	113	98	86	175	51	81	253	386	7	335	68	260
	23%	18%	12%	22%	23%	25%	31%	27%	24%	18%	29%	13%	34%	23%	17%
			b	b	b	abcdeh	ab	b			a		bc	c	

Citizens Advice – Loyalty penalty survey

Q6_7. Savings account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2460	148	471	539	455	523	324	619	994	847
Total	2448	299	418	450	414	350	517	717	864	868
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1409	141	171	237	274	248	338	312	511	586
	58%	47%	41%	53%	66%	71%	65%	43%	59%	68%
				bg	abcgh	abcgh	abcgh		abcg	abcgh
Less than once a year	217	43	56	43	30	17	28	99	73	46
	9%	14%	14%	10%	7%	5%	5%	14%	8%	5%
		defhi	cdefhi	efi				cdefhi	ei	
Once a year	269	50	81	54	29	23	32	130	83	55
	11%	17%	19%	12%	7%	7%	6%	18%	10%	6%
		defhi	cdefhi	defi				cdefhi	ei	
Twice or more a year	193	26	58	40	26	13	30	84	66	43
	8%	9%	14%	9%	6%	4%	6%	12%	8%	5%
		e	cdefhi	ei				defhi	ei	
Not applicable	209	10	29	46	35	35	54	39	81	89
	9%	4%	7%	10%	8%	10%	10%	6%	9%	10%
				ag	a	ag	ag		ag	abg
Don't know	152	29	23	30	21	14	35	52	51	49
	6%	10%	5%	7%	5%	4%	7%	7%	6%	6%
		de		e				e		
Net: Never	1409	141	171	237	274	248	338	312	511	586
	58%	47%	41%	53%	66%	71%	65%	43%	59%	68%
				bg	abcgh	abcgh	abcgh		abcg	abcgh
Net: Ever	679	118	196	137	85	54	91	314	221	144
	28%	40%	47%	30%	20%	15%	17%	44%	26%	17%
		cdefhi	cdefhi	defhi	e			cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q6_7. Savings account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2460	104	289	344	387	199	156	231	207	223	130	190	2140	1162	1292	2248	75	20	70
Total	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1409	60	150	140	248	110	128	134	97	137	88	116	1204	705	700	1221	88	24	48
	58%	58%	58%	40%	68%	56%	57%	59%	54%	64%	68%	57%	57%	56%	59%	57%	65%	59%	63%
		c	c		bcefg hkl	c	c	c	c	chl	cehkl	c	c						
Less than once a year	217	16	17	45	18	15	25	18	22	15	5	20	192	128	90	196	7	7	4
	9%	16%	7%	13%	5%	8%	11%	8%	12%	7%	4%	10%	9%	10%	8%	9%	5%	16%	6%
		bdegijl		bdijl		dj		bdj				d	dj	b					
Once a year	269	9	28	74	28	20	16	27	22	13	9	21	238	148	121	252	8	-	3
	11%	9%	11%	21%	8%	10%	7%	12%	13%	6%	7%	10%	11%	12%	10%	12%	6%	-	4%
				abdefghijkl				i	i				di						
Twice or more a year	193	7	19	45	25	12	19	13	12	17	3	22	168	115	77	177	4	1	6
	8%	7%	7%	13%	7%	6%	8%	6%	7%	8%	2%	11%	8%	9%	6%	8%	3%	1%	7%
			j	bdeghjl	j		j			j		j	j	b					
Not applicable	209	2	20	25	29	18	26	17	16	26	13	19	178	100	108	169	18	4	10
	9%	2%	8%	7%	8%	9%	11%	8%	9%	12%	10%	9%	8%	8%	9%	8%	13%	10%	13%
		a	a	a	a	a	a	a	a	a	a	a	a						
Don't know	152	9	23	17	18	22	10	19	9	7	11	7	135	61	90	127	10	5	5
	6%	9%	9%	5%	5%	11%	5%	8%	5%	3%	8%	3%	6%	5%	8%	6%	7%	13%	6%
		ik	cdik			cdfhikl		ik		ik					a				
Net: Never	1409	60	150	140	248	110	128	134	97	137	88	116	1204	705	700	1221	88	24	48
	58%	58%	58%	40%	68%	56%	57%	59%	54%	64%	68%	57%	57%	56%	59%	57%	65%	59%	63%
		c	c		bcefg hkl	c	c	c	c	chl	cehkl	c	c						
Net: Ever	679	32	64	164	72	47	60	58	56	45	17	64	598	391	287	624	19	7	13
	28%	31%	25%	47%	20%	24%	27%	25%	32%	21%	13%	31%	28%	31%	24%	29%	14%	18%	17%
		dij	j	abdefghijkl		j	j	j	dij			dij	dij	b		bd			

Citizens Advice – Loyalty penalty survey

Q6_7. Savings account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2460	2128	130	194	48	94	46	6	952	752	329	427	1735	678	164	171	343
Total	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1409	1251	66	86	19	37	28	1	322	465	319	303	897	455	108	121	227
	58%	59%	54%	42%	41%	38%	52%	35%	55%	62%	57%	55%	56%	59%	54%	61%	60%
		cde	ce							ad							
Less than once a year	217	178	12	22	2	13	7	-	58	61	56	43	151	64	13	14	37
	9%	8%	10%	11%	5%	14%	12%	-	10%	8%	10%	8%	9%	8%	7%	7%	10%
Once a year	269	225	12	31	8	16	6	1	77	77	58	58	207	59	20	16	23
	11%	11%	10%	15%	16%	16%	12%	29%	13%	10%	10%	11%	13%	8%	10%	8%	6%
													be				
Twice or more a year	193	160	8	25	9	12	3	*	47	47	51	48	135	55	12	15	27
	8%	8%	7%	12%	20%	12%	5%	8%	8%	6%	9%	9%	8%	7%	6%	8%	7%
				a	abf												
Not applicable	209	166	16	27	5	13	8	1	55	54	44	56	121	87	29	19	40
	9%	8%	13%	13%	11%	13%	15%	19%	9%	7%	8%	10%	8%	11%	14%	9%	10%
			a	a										a	a		
Don't know	152	130	9	13	4	7	2	*	25	51	34	42	92	57	17	14	26
	6%	6%	7%	6%	8%	7%	4%	10%	4%	7%	6%	8%	6%	7%	9%	7%	7%
										a		a					
Net: Never	1409	1251	66	86	19	37	28	1	322	465	319	303	897	455	108	121	227
	58%	59%	54%	42%	41%	38%	52%	35%	55%	62%	57%	55%	56%	59%	54%	61%	60%
		cde	ce							ad							
Net: Ever	679	563	33	78	19	41	16	1	182	184	165	149	493	177	45	45	87
	28%	27%	26%	38%	41%	42%	29%	36%	31%	24%	29%	27%	31%	23%	23%	23%	23%
			ab	a	ab				b				bcde				

Citizens Advice – Loyalty penalty survey

Q6_7. Savings account: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	2460	86	243	325	345	285	532	210	434	1024	1379	21	876	283	1273
Total	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1409	62	168	223	198	179	289	105	185	710	643	22	413	162	817
	58%	62%	60%	55%	52%	63%	55%	61%	60%	61%	54%	65%	49%	61%	62%
					df			d	d	b			a	a	
Less than once a year	217	7	12	39	42	22	51	13	32	82	127	4	95	29	88
	9%	7%	4%	10%	11%	8%	10%	8%	10%	7%	11%	10%	11%	11%	7%
			b	b			b		b		a		c	c	
Once a year	269	8	15	50	35	27	82	17	35	91	165	-	140	27	101
	11%	8%	5%	12%	9%	9%	16%	10%	11%	8%	14%	-	17%	10%	8%
			b			abdegh		b	b		a		bc		
Twice or more a year	193	8	16	30	36	24	42	18	18	77	105	5	92	16	85
	8%	8%	6%	8%	9%	8%	8%	11%	6%	7%	9%	14%	11%	6%	6%
								h			a		bc		
Not applicable	209	7	47	38	29	19	33	13	23	114	91	3	57	18	131
	9%	7%	17%	9%	8%	7%	6%	7%	7%	10%	8%	8%	7%	7%	10%
			acdefgh												a
Don't know	152	8	19	23	40	15	25	6	16	88	61	*	36	14	96
	6%	8%	7%	6%	11%	5%	5%	3%	5%	8%	5%	1%	4%	5%	7%
				cefg						b					a
Net: Never	1409	62	168	223	198	179	289	105	185	710	643	22	413	162	817
	58%	62%	60%	55%	52%	63%	55%	61%	60%	61%	54%	65%	49%	61%	62%
						df		d	d	b			a	a	
Net: Ever	679	23	44	119	112	73	175	49	85	250	397	8	328	72	274
	28%	23%	16%	30%	30%	26%	34%	28%	27%	22%	33%	25%	39%	27%	21%
			b	b	b	beh	b	b	b		a		bc	c	

Citizens Advice – Loyalty penalty survey

Q6_8. Mortgage: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1296	63	312	402	271	190	58	375	673	248
Total	1124	120	263	300	221	129	92	382	521	221
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	525 47%	35 29%	72 27%	140 47% abg	139 63% abcgh	86 67% abcgh	53 57% abg	107 28%	279 54% abcg	139 63% abcgh
Less than once a year	148 13%	26 22% defhi	44 17% defi	46 15% dei	20 9%	6 5%	6 6%	70 18% defhi	66 13% ei	11 5%
Once a year	182 16%	26 22% defhi	88 33% cdefhi	46 15% defi	14 7%	6 5%	2 2%	114 30% cdefhi	61 12% defi	8 4%
Twice or more a year	89 8%	13 11% fi	33 13% cdfhi	20 7% f	14 6%	10 8% f	- - -	46 12% cdfhi	34 6% f	10 4%
Not applicable	116 10%	8 7%	11 4%	27 9% bg	25 11% bg	15 11% bg	30 33% abcdeghi	19 5%	52 10% bg	45 20% abcdegh
Don't know	64 6%	12 10% di	14 5%	21 7%	9 4%	6 4%	2 3%	26 7%	29 6%	8 4%
Net: Never	525 47%	35 29%	72 27%	140 47% abg	139 63% abcgh	86 67% abcgh	53 57% abg	107 28%	279 54% abcg	139 63% abcgh
Net: Ever	419 37%	65 54% cdefhi	165 63% cdefhi	112 37% defhi	48 22% fi	22 17%	7 8%	230 60% cdefhi	160 31% defi	29 13%

Citizens Advice – Loyalty penalty survey

Q6_8. Mortgage: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Region													Gender		Working status			
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d	
Significance Level: 95%																			
Unweighted Total	1296	64	156	214	186	101	67	128	110	102	58	110	1128	654	639	1257	9	6	15
Total	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	525	18	56	54	89	51	48	56	40	39	31	42	452	282	242	502	11	-	9
	47%	31%	48%	29%	56%	60%	54%	52%	46%	48%	56%	42%	47%	46%	48%	47%	48%	-	48%
			ac	ackl	abchkl	ac	ac	ac	ac	ac	ac	c	ac						
Less than once a year	148	15	14	37	12	7	10	10	17	12	7	7	134	87	60	139	-	3	-
	13%	25%	12%	20%	8%	8%	11%	9%	20%	14%	12%	7%	14%	14%	12%	13%	-	43%	-
		bdefgkl		bdegkl				degk				d							
Once a year	182	7	15	47	21	10	12	16	9	17	3	24	155	94	88	178	-	1	-
	16%	12%	13%	26%	13%	11%	13%	15%	11%	21%	6%	24%	16%	15%	18%	17%	-	19%	-
				abdefghijl						hj		abdehjl	j						
Twice or more a year	89	6	7	29	14	5	8	4	4	5	3	5	82	60	29	86	-	-	4
	8%	10%	6%	16%	9%	5%	9%	4%	5%	7%	6%	4%	8%	10%	6%	8%	-	-	21%
				bdeghijkl									b						
Not applicable	116	7	16	10	13	8	9	11	9	7	8	19	90	64	53	100	12	1	3
	10%	12%	14%	5%	8%	9%	10%	10%	10%	8%	14%	19%	9%	10%	10%	9%	52%	19%	19%
			c								c	cdil							
Don't know	64	6	9	6	11	4	1	10	7	2	3	4	57	33	30	59	-	2	2
	6%	11%	8%	3%	7%	5%	1%	10%	8%	3%	5%	4%	6%	5%	6%	6%	-	19%	12%
		cfi						cfi											
Net: Never	525	18	56	54	89	51	48	56	40	39	31	42	452	282	242	502	11	-	9
	47%	31%	48%	29%	56%	60%	54%	52%	46%	48%	56%	42%	47%	46%	48%	47%	48%	-	48%
			ac	ackl	abchkl	ac	ac	ac	ac	ac	ac	c	ac						
Net: Ever	419	27	36	114	47	21	30	30	31	34	13	36	370	242	177	403	-	5	4
	37%	46%	31%	62%	29%	25%	34%	28%	35%	41%	24%	36%	38%	39%	35%	38%	-	62%	21%
		bdegj		abdefghijkl						degj			degj						

Citizens Advice – Loyalty penalty survey

Q6_8. Mortgage: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	1296	1107	72	115	32	63	20	-	599	394	154	149	1189	100	38	30	32
Total	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	525	463	26	35	7	18	10	-	163	186	101	75	494	25	6	8	11
	47%	49%	40%	32%	24%	30%	49%	-	49%	52%	41%	40%	49%	23%	16%	24%	30%
		cde								cd			bcde				
Less than once a year	148	112	15	21	4	11	5	-	46	39	36	27	129	19	7	4	8
	13%	12%	23%	19%	15%	18%	27%	-	14%	11%	14%	14%	13%	18%	18%	11%	23%
		a		a													
Once a year	182	151	8	23	7	13	3	-	47	50	56	29	151	27	9	7	10
	16%	16%	12%	22%	24%	23%	15%	-	14%	14%	23%	15%	15%	25%	24%	22%	29%
										ab				a			a
Twice or more a year	89	76	1	11	2	7	2	-	31	18	22	19	76	13	2	9	2
	8%	8%	2%	10%	8%	12%	10%	-	9%	5%	9%	10%	8%	12%	6%	28%	5%
				b		b			b			b				abce	
Not applicable	116	97	10	10	5	5	-	-	33	39	20	24	103	14	7	3	3
	10%	10%	15%	9%	16%	9%	-	-	10%	11%	8%	13%	10%	13%	18%	10%	9%
Don't know	64	50	5	8	4	5	-	-	14	24	13	13	52	10	7	1	1
	6%	5%	8%	8%	13%	8%	-	-	4%	7%	5%	7%	5%	9%	19%	5%	3%
														a			
Net: Never	525	463	26	35	7	18	10	-	163	186	101	75	494	25	6	8	11
	47%	49%	40%	32%	24%	30%	49%	-	49%	52%	41%	40%	49%	23%	16%	24%	30%
		cde								cd			bcde				
Net: Ever	419	339	24	55	14	31	10	-	124	107	114	75	356	59	19	20	20
	37%	36%	37%	51%	47%	53%	51%	-	37%	30%	46%	40%	35%	55%	47%	62%	57%
				a		a			b		ab	b		a		a	a

Citizens Advice – Loyalty penalty survey

Q6_8. Mortgage: Since you began your current contract for the following services, roughly how often, if at all, have you been informed by your provider that you could save money by moving to a different deal?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		*a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1296	27	47	124	146	142	328	153	329	413	860	11	526	157	603
Total	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	525 47%	11 33%	24 42%	60 47%	60 41%	63 48%	137 45%	56 49%	115 54% df	232 55% b	287 43%	4 29%	162 35%	71 54% a	289 55% a
Less than once a year	148 13%	7 22%	2 3%	17 13%	17 11%	17 13% b	49 16% b	14 12%	26 12%	37 9%	105 16% a	2 17%	76 17% c	15 11%	56 11%
Once a year	182 16%	7 21%	6 10%	20 15%	25 17%	22 16%	63 21% h	16 14%	24 11%	51 12%	125 19% a	1 11%	118 26% bc	21 16% c	41 8%
Twice or more a year	89 8%	2 5%	2 4%	12 9%	10 7%	8 6%	17 6%	18 15% bdef	21 10% f	28 7%	58 9%	2 12%	49 11% bc	6 5%	33 6%
Not applicable	116 10%	4 13%	16 29% cdefgh	14 11%	19 13% gh	14 11%	29 10%	6 5%	14 7%	43 10%	68 10%	4 31%	34 8%	10 8%	70 13% a
Don't know	64 6%	2 6%	7 12% f	6 5%	15 10% f	7 6%	7 2%	6 5%	13 6% f	32 8% b	30 4%	- -	18 4%	9 7%	37 7% a
Net: Never	525 47%	11 33%	24 42%	60 47%	60 41%	63 48%	137 45%	56 49%	115 54% df	232 55% b	287 43%	4 29%	162 35%	71 54% a	289 55% a
Net: Ever	419 37%	16 48%	10 17%	48 38% b	52 36% b	47 36% b	129 43% bh	48 41% b	71 33% b	116 28%	288 43% a	6 40%	242 53% bc	43 32%	131 25%

Citizens Advice – Loyalty penalty survey

Q7. You mentioned earlier that you currently have a mortgage contract. When you entered your current contract, what type of mortgage did you choose?

BASE: All with mortgage

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		1296	63	312	402	271	190	58	375	673	248
Total		1124	120	263	300	221	129	92	382	521	221
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2 year fixed-rate mortgage	(2.0)	205	20	54	72	40	11	8	74	112	19
		18%	17%	20%	24%	18%	8%	9%	19%	21%	9%
				efi	efi	ei			ei	efi	
3 year fixed-rate mortgage	(3.0)	199	21	81	57	25	11	4	102	82	15
		18%	18%	31%	19%	11%	8%	5%	27%	16%	7%
			efi	acdefhi	defi				cdefhi	efi	
5 year fixed-rate mortgage	(5.0)	279	26	78	89	51	24	11	104	140	35
		25%	22%	30%	30%	23%	19%	11%	27%	27%	16%
				efi	efi	fi			efi	efi	
Fixed-rate mortgage for more than 5 years	(10.0)	110	21	19	26	20	16	9	39	46	25
		10%	17%	7%	9%	9%	12%	9%	10%	9%	11%
			bch				b				
Variable interest mortgage		182	5	19	39	52	39	28	24	91	67
		16%	4%	7%	13%	24%	31%	30%	6%	18%	30%
					abg	abcgh	abcgh	abcgh		abg	abcgh
Other		65	7	4	4	13	14	24	11	17	37
		6%	6%	1%	1%	6%	11%	25%	3%	3%	17%
			bc			bc	bcgh	abcdegh			abcdgh
Don't know		85	20	10	12	20	14	10	29	33	23
		8%	17%	4%	4%	9%	11%	10%	8%	6%	11%
			bcgh			bc	bch	bc	bc		bch
Base for stats		792	88	231	244	136	62	32	319	380	93
Mean Score		4.42	5.00	4.00	4.18	4.49	5.42	5.33	4.28	4.29	5.39
			bc			b	bcdgh				bcdgh
Standard Deviation		2.543	3.000	2.128	2.369	2.611	2.954	3.149	2.438	2.459	3.004
Standard Error		.083	.438	.127	.129	.198	.310	.764	.134	.109	.289
Error variance		.01	.19	.02	.02	.04	.10	.58	.02	.01	.08

Citizens Advice – Loyalty penalty survey

Q7. You mentioned earlier that you currently have a mortgage contract. When you entered your current contract, what type of mortgage did you choose?

BASE: All with mortgage

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	*d
Significance Level: 95%																			
Unweighted Total	1296	64	156	214	186	101	67	128	110	102	58	110	1128	654	639	1257	9	6	15
Total	1124	58	116	184	159	85	89	108	87	82	55	101	969	620	501	1063	23	8	18
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2 year fixed-rate mortgage (2.0)	205	5	23	32	19	16	22	18	22	27	6	15	183	121	82	199	4	-	1
	18%	9%	19%	17%	12%	19%	25%	16%	25%	33%	12%	15%	19%	20%	16%	19%	17%	-	4%
			a				ad		adj	abcdegijkl			ad						
3 year fixed-rate mortgage (3.0)	199	19	17	57	26	13	5	13	8	13	3	24	172	111	87	196	-	1	-
	18%	33%	15%	31%	17%	16%	5%	12%	10%	15%	6%	24%	18%	18%	17%	18%	-	7%	-
		bdefghijl	f	bdefghijl	f	f				f		fghj	fhj						
5 year fixed-rate mortgage (5.0)	279	16	28	40	39	22	22	33	25	24	15	15	249	153	126	270	-	1	3
	25%	28%	24%	22%	25%	25%	25%	30%	29%	29%	28%	15%	26%	25%	25%	25%	-	19%	15%
		k			k	k		k	k	k	k		k						
Fixed-rate mortgage for more than 5 years (10.0)	110	5	11	15	21	7	9	17	8	4	9	5	96	54	55	103	2	-	3
	10%	8%	9%	8%	13%	9%	10%	16%	9%	4%	17%	5%	10%	9%	11%	10%	10%	-	16%
					ik			cikl			cik								
Variable interest mortgage	182	7	22	17	35	17	22	13	9	9	13	17	152	110	72	171	4	1	3
	16%	12%	19%	9%	22%	20%	25%	12%	11%	11%	24%	17%	16%	18%	14%	16%	17%	19%	16%
			c		cghil	c	cghil				cghi		c						
Other	65	1	6	5	11	6	1	6	7	2	3	15	47	36	28	53	10	-	2
	6%	2%	5%	3%	7%	8%	1%	6%	8%	3%	5%	15%	5%	6%	6%	5%	45%	-	13%
									cf			abcdfgil							
Don't know	85	4	10	18	8	4	8	10	6	4	4	10	71	34	51	71	3	4	7
	8%	7%	9%	10%	5%	4%	9%	9%	7%	4%	7%	10%	7%	5%	10%	7%	12%	55%	37%
														a					
Base for stats	792	45	78	144	105	58	57	80	64	67	34	59	699	440	350	768	6	2	6
Mean Score	4.42	4.32	4.38	4.06	4.97	4.35	4.48	5.08	4.30	3.67	5.62	3.79	4.41	4.28	4.58	4.39	4.93	4.48	6.96
			i		cikl			cikl			abcehikl		ik						
Standard Deviation	2.543	2.206	2.562	2.305	2.775	2.491	2.748	2.828	2.509	2.017	2.964	2.140	2.534	2.464	2.619	2.518	4.224	1.235	3.170
Standard Error	.083	.312	.242	.174	.242	.300	.414	.292	.275	.228	.475	.252	.088	.112	.122	.083	2.987	.873	1.294
Error variance	.01	.10	.06	.03	.06	.09	.17	.09	.08	.05	.23	.06	.01	.01	.01	.01	8.92	.76	1.68

Citizens Advice – Loyalty penalty survey

Q7. You mentioned earlier that you currently have a mortgage contract. When you entered your current contract, what type of mortgage did you choose?

BASE: All with mortgage

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1296	1107	72	115	32	63	20	-	599	394	154	149	1189	100	38	30	32
Total	1124	949	65	108	29	59	20	-	335	355	248	186	1004	107	40	32	35
	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%
2 year fixed-rate mortgage (2.0)	205 18%	160 17%	23 36%	21 19%	3 9%	12 20%	6 30%	-	63 19%	67 19%	50 20%	25 13%	192 19%	12 11%	2 5%	1 2%	9 27%
			acde										bcd				bcd
3 year fixed-rate mortgage (3.0)	199 18%	174 18%	7 11%	18 16%	2 8%	12 21%	3 16%	-	57 17%	53 15%	42 17%	47 25%	183 18%	14 13%	6 14%	3 9%	5 15%
												ab					
5 year fixed-rate mortgage (5.0)	279 25%	230 24%	13 21%	34 31%	12 41%	18 31%	4 18%	-	91 27%	99 28%	57 23%	31 17%	252 25%	27 25%	9 23%	10 30%	8 23%
					ab				d	d							
Fixed-rate mortgage for more than 5 years (10.0)	110 10%	95 10%	4 5%	11 10%	3 10%	7 12%	1 3%	-	39 12%	32 9%	25 10%	14 7%	89 9%	18 17%	6 14%	9 28%	3 9%
													a			a	
Variable interest mortgage	182 16%	164 17%	11 16%	7 7%	1 5%	5 8%	1 6%	-	53 16%	59 17%	42 17%	28 15%	171 17%	11 10%	1 4%	2 6%	8 22%
		c	c										c				c
Other	65 6%	55 6%	2 3%	8 8%	3 10%	4 6%	2 8%	-	15 4%	18 5%	11 4%	21 11%	54 5%	9 8%	8 20%	1 3%	-
												abc			ade		-
Don't know	85 8%	71 7%	5 8%	9 9%	5 18%	1 1%	4 18%	-	16 5%	27 8%	20 8%	22 12%	62 6%	17 15%	8 20%	7 22%	1 4%
				e	ae							a		a	ae	ae	
Base for stats	792	659	48	83	20	50	14	-	250	251	175	116	716	71	22	22	26
Mean Score	4.42	4.47	3.59	4.48	5.13	4.51	3.40	-	4.58	4.42	4.37	4.14	4.31	5.37	5.49	6.68	4.15
		b		b		b							a				
Standard Deviation	2.543	2.566	2.234	2.484	2.394	2.583	1.976	-	2.638	2.468	2.603	2.399	2.468	2.946	2.862	2.930	2.603
Standard Error	.083	.091	.299	.256	.470	.352	.528	-	.123	.147	.248	.245	.083	.357	.561	.639	.568
Error variance	.01	.01	.09	.07	.22	.12	.28	-	.02	.02	.06	.06	.01	.13	.32	.41	.32

Citizens Advice – Loyalty penalty survey

Q7. You mentioned earlier that you currently have a mortgage contract. When you entered your current contract, what type of mortgage did you choose?

BASE: All with mortgage

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		*a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1296	27	47	124	146	142	328	153	329	413	860	11	526	157	603
Total	1124	33	56	128	145	131	302	116	213	423	672	14	457	132	526
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
2 year fixed-rate mortgage (2.0)	205	-	9	23	24	26	57	20	45	77	127	-	73	25	106
	18%	-	17%	18%	16%	20%	19%	17%	21%	18%	19%	-	16%	19%	20%
3 year fixed-rate mortgage (3.0)	199	2	1	26	25	13	78	21	32	53	144	*	116	19	62
	18%	7%	2%	20%	17%	10%	26%	18%	15%	12%	21%	3%	25%	15%	12%
				be	b		bdeh	be	b		a		bc		
5 year fixed-rate mortgage (5.0)	279	3	7	27	38	43	70	30	62	102	170	3	115	33	128
	25%	10%	12%	21%	26%	32%	23%	25%	29%	24%	25%	24%	25%	25%	24%
						bcf			b						
Fixed-rate mortgage for more than 5 years (10.0)	110	4	4	13	14	15	25	12	24	42	66	1	51	15	40
	10%	11%	7%	10%	10%	11%	8%	10%	11%	10%	10%	6%	11%	11%	8%
													c		
Variable interest mortgage	182	9	6	22	15	24	49	26	31	85	94	1	51	25	106
	16%	27%	11%	17%	10%	18%	16%	22%	15%	20%	14%	11%	11%	19%	20%
								dh		b				a	a
Other	65	1	12	6	15	6	11	1	13	29	33	-	10	8	47
	6%	4%	22%	5%	10%	5%	4%	*	6%	7%	5%	-	2%	6%	9%
			cdefgh	g	fg	g	g		g					a	a
Don't know	85	14	15	11	15	6	12	8	5	34	38	8	40	6	37
	8%	42%	28%	9%	10%	4%	4%	7%	2%	8%	6%	57%	9%	5%	7%
			cdefgh	fh	fh			h							
Base for stats	792	9	22	88	101	96	230	82	164	274	507	5	356	92	336
Mean Score	4.42	6.49	4.54	4.34	4.48	4.68	4.13	4.46	4.52	4.53	4.34	5.81	4.45	4.58	4.27
Standard Deviation	2.543	3.115	3.014	2.595	2.528	2.594	2.368	2.550	2.602	2.629	2.497	2.404	2.544	2.701	2.452
Standard Error	.083	.939	.643	.285	.246	.259	.149	.237	.163	.159	.097	.981	.123	.258	.122
Error variance	.01	.88	.41	.08	.06	.07	.02	.06	.03	.03	.01	.96	.02	.07	.01

Citizens Advice – Loyalty penalty survey

Q8. Do you currently have a cash ISA?

BASE: All with a savings account

Significance Level: 95%

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Unweighted Total	2460	148	471	539	455	523	324	619	994	847
Total	2448	299	418	450	414	350	517	717	864	868
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	1172	114	195	223	169	178	294	308	392	472
	48%	38%	47%	50%	41%	51%	57%	43%	45%	54%
			adg		adgh	abcdgh				abdgh
No	1229	165	211	215	245	172	222	376	460	394
	50%	55%	50%	48%	59%	49%	43%	52%	53%	45%
		fi	f		bcefg			fi	cfi	
Don't know	48	20	13	11	1	1	2	33	12	2
	2%	7%	3%	2%	*	*	*	5%	1%	*
		bcdefhi	defhi	defi				defhi	dei	

Citizens Advice – Loyalty penalty survey

Q8. Do you currently have a cash ISA?

BASE: All with a savings account

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	2460	104	289	344	387	199	156	231	207	223	130	190	2140	1162	1292	2248	75	20	70
Total	2448	103	257	347	366	196	224	228	178	215	129	205	2114	1257	1185	2141	136	41	76
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	1172	58	113	190	144	105	107	104	87	106	58	99	1015	595	574	1051	60	9	24
	48%	56%	44%	55%	39%	53%	48%	46%	49%	49%	45%	48%	48%	47%	48%	49%	44%	21%	32%
		bd		bdgl		bd			d	d		d	d			d			
No	1229	45	140	144	216	87	115	120	88	106	70	99	1060	638	586	1055	74	24	50
	50%	43%	54%	42%	59%	44%	51%	53%	49%	49%	54%	48%	50%	51%	49%	49%	54%	59%	66%
			ce		acehikl		c	c			c		c						a
Don't know	48	*	4	12	7	5	2	3	4	2	1	7	40	23	24	35	2	8	2
	2%	*	2%	4%	2%	2%	1%	1%	2%	1%	*	4%	2%	2%	2%	2%	1%	20%	2%
				l															

Citizens Advice – Loyalty penalty survey

Q8. Do you currently have a cash ISA?

BASE: All with a savings account

Significance Level: 95%

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Unweighted Total	2460	2128	130	194	48	94	46	6	952	752	329	427	1735	678	164	171	343
Total	2448	2111	124	203	47	98	53	4	584	754	561	549	1603	777	198	199	380
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	1172	1028	64	77	14	43	19	1	308	379	242	244	862	289	58	77	153
	48%	49%	52%	38%	29%	44%	36%	35%	53%	50%	43%	44%	54%	37%	30%	39%	40%
		cd	cd						cd	c			bcde				c
No	1229	1057	52	117	31	56	28	3	267	360	307	295	721	469	132	117	221
	50%	50%	42%	58%	64%	56%	53%	65%	46%	48%	55%	54%	45%	60%	67%	58%	58%
			ab	ab	b						ab	a		a	a	a	a
Don't know	48	27	8	9	3	-	6	-	10	15	12	11	20	19	8	6	6
	2%	1%	6%	5%	7%	-	11%	-	2%	2%	2%	2%	1%	2%	4%	3%	2%
			ae	ae	ae		ae							a	a		

Citizens Advice – Loyalty penalty survey

Q8. Do you currently have a cash ISA?

BASE: All with a savings account

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Significance Level: 95%															
Unweighted Total	2460	86	243	325	345	285	532	210	434	1024	1379	21	876	283	1273
Total	2448	100	278	403	379	286	521	173	309	1161	1192	34	834	267	1318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	1172	39	89	187	182	134	281	77	182	508	629	9	375	119	664
	48%	39%	32%	46%	48%	47%	54%	45%	59%	44%	53%	27%	45%	45%	50%
			b	b	b	abcg	b	abcdeg		a					a
No	1229	54	183	208	187	149	233	93	122	636	543	21	442	143	631
	50%	54%	66%	51%	49%	52%	45%	54%	40%	55%	46%	63%	53%	54%	48%
		h	cdefgh	h	h	fh	45%	fh	40%	b	fh		c		
Don't know	48	7	6	9	9	3	7	2	5	17	19	3	17	5	22
	2%	7%	2%	2%	2%	1%	1%	1%	1%	1%	2%	10%	2%	2%	2%
		bcdefgh													

Citizens Advice – Loyalty penalty survey

Q9. How long ago did you set up your most recent cash ISA?

BASE: All with an ISA

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		1214	59	227	273	191	277	187	286	464	464
Total		1172	114	195	223	169	178	294	308	392	472
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago	(0.5)	176	19	31	25	35	27	38	50	60	65
		15%	17%	16%	11%	21% cfi	15%	13%	16%	15%	14%
More than 1 year but less than 2 years ago	(1.5)	224	30	60	42	25	32	36	89	66	68
		19%	26% dfi	31% cdefhi	19%	15%	18%	12%	29% cdefhi	17%	14%
2 years or more but less than 3 years ago	(2.5)	173	9	31	45	19	21	48	40	64	69
		15%	8%	16%	20% adegei	11%	12%	16%	13%	16%	15%
3 years or more but less than 4 years ago	(3.5)	136	21	23	31	16	16	29	44	47	45
		12%	19% dei	12%	14%	9%	9%	10%	14% i	12%	10%
4 years or more but less than 5 years ago	(4.5)	108	18	11	18	16	13	32	29	34	45
		9%	16% be	6%	8%	9%	7%	11%	9%	9%	10%
5 years or more but less than 10 years ago	(7.5)	177	8	25	30	21	30	63	33	51	93
		15%	7%	13%	14%	12%	17% ag	21% abcdgh	11%	13%	20% abcdgh
10 years ago or more	(15.0)	145	6	10	24	33	31	42	16	57	72
		12%	5%	5%	11% bg	19% abcg	17% abcg	14% bg	5%	15% bg	15% abg
Don't know		33	3	4	7	5	7	7	7	12	14
		3%	2%	2%	3%	3%	4%	2%	2%	3%	3%
Net: Less than 2 years		399	48	91	67	60	59	74	139	127	133
		34%	43% fi	47% cdefhi	30%	36% f	33%	25%	45% cdefhi	32%	28%
Net: Less than 5 years		816	97	156	161	111	109	183	253	272	292
		70%	86% cdefhi	80% cdefhi	72% efi	66%	62%	62%	82% cdefhi	69% ei	62%
Base for stats		1139	111	191	216	164	170	287	301	379	458
Mean Score		4.67	3.45	3.39	4.49	5.33	5.38	5.34	3.41	4.85	5.35
					bg	abg	abcg	abcg		abg	abcg
Standard Deviation		4.514	3.365	3.432	4.283	5.287	5.067	4.615	3.402	4.754	4.783
Standard Error		.131	.442	.229	.264	.387	.311	.342	.203	.224	.226
Error variance		.02	.20	.05	.07	.15	.10	.12	.04	.05	.05

Citizens Advice – Loyalty penalty survey

Q9. How long ago did you set up your most recent cash ISA?

BASE: All with an ISA

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d
Significance Level: 95%																			
Unweighted Total	1214	55	143	184	161	104	77	106	110	114	67	93	1054	571	641	1132	36	4	21
Total	1172	58	113	190	144	105	107	104	87	106	58	99	1015	595	574	1051	60	9	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than 1 year ago (0.5)	176	7	18	30	23	7	20	13	17	16	6	19	150	94	81	160	7	1	4
	15%	12%	16%	16%	16%	6%	18%	12%	19%	15%	11%	20%	15%	16%	14%	15%	12%	17%	15%
			e	e	e		e		e	e		e	e						
More than 1 year but less than 2 years ago (1.5)	224	18	21	51	27	27	13	6	12	20	5	24	194	99	124	212	4	-	2
	19%	30%	19%	27%	19%	26%	12%	5%	13%	18%	9%	24%	19%	17%	22%	20%	7%	-	9%
		fghij	g	fghij	g	fghj			g	g		fghj	gj		a				
2 years or more but less than 3 years ago (2.5)	173	5	19	29	21	16	15	20	19	12	8	9	157	101	72	153	14	-	1
	15%	9%	17%	15%	15%	16%	14%	19%	22%	11%	13%	9%	15%	17%	13%	15%	24%	-	2%
							k		aik					b					
3 years or more but less than 4 years ago (3.5)	136	8	12	20	9	13	8	16	9	16	11	14	112	74	61	122	8	3	1
	12%	14%	10%	11%	6%	13%	7%	15%	11%	15%	18%	14%	11%	12%	11%	12%	13%	38%	3%
							d		d	d		d	d						
4 years or more but less than 5 years ago (4.5)	108	8	7	15	4	5	11	10	9	15	9	14	85	68	40	101	-	-	6
	9%	14%	6%	8%	3%	5%	10%	10%	11%	14%	15%	14%	8%	11%	7%	10%	-	-	26%
		d		d			d	d	d	bdel	bdel	bde	d	b					
5 years or more but less than 10 years ago (7.5)	177	2	26	18	26	23	21	19	13	16	6	7	164	85	92	157	13	1	2
	15%	4%	23%	10%	18%	22%	20%	18%	14%	15%	10%	7%	16%	14%	16%	15%	22%	14%	9%
			acjk		ack	acjk	ack	ack	a	a			ack						
10 years ago or more (15.0)	145	9	9	23	26	6	19	17	8	12	8	8	128	68	77	122	13	-	5
	12%	16%	8%	12%	18%	6%	17%	16%	9%	11%	15%	8%	13%	11%	13%	12%	22%	-	20%
		e			behk		be	e					e						
Don't know	33	-	1	3	6	7	1	4	1	1	5	3	24	6	27	24	1	3	4
	3%	-	1%	2%	4%	7%	1%	4%	1%	1%	9%	3%	2%	1%	5%	2%	1%	30%	16%
					abcfhil					abcfhil				a					
Net: Less than 2 years	399	25	39	82	51	34	32	18	28	35	12	43	344	194	205	372	11	1	6
	34%	43%	34%	43%	35%	32%	30%	17%	33%	33%	20%	44%	34%	33%	36%	35%	19%	17%	24%
		gi	gi	gil	gi	g	g		g	g		gj	gj			b			
Net: Less than 5 years	816	46	77	146	85	69	66	65	66	78	39	80	698	436	378	748	33	5	13
	70%	80%	68%	77%	59%	66%	62%	62%	76%	73%	66%	81%	69%	73%	66%	71%	55%	55%	55%
		dfg		defgl					dfg	d		bdefgjl	d	b		b			

Citizens Advice – Loyalty penalty survey

Q9. How long ago did you set up your most recent cash ISA?

BASE: All with an ISA

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d	
Unweighted Total	1214	55	143	184	161	104	77	106	110	114	67	93	1054	571	641	1132	36	4	21
Total	1172	58	113	190	144	105	107	104	87	106	58	99	1015	595	574	1051	60	9	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	1139	58	112	187	137	97	106	101	86	105	53	95	990	589	548	1027	60	6	20
Mean Score	4.67	4.62	4.41	4.19	5.42	4.26	5.48	5.56	4.15	4.58	5.24	3.73	4.73	4.52	4.84	4.55	6.22	3.57	6.20
				chk		chk	bcehk				k		k				a		
Standard Deviation	4.514	4.897	4.056	4.487	5.219	3.638	5.005	4.734	4.081	4.284	4.703	3.960	4.546	4.344	4.696	4.420	5.284	2.573	5.437
Standard Error	.131	.660	.340	.334	.419	.367	.574	.464	.391	.403	.607	.420	.142	.183	.189	.133	.893	1.485	1.281
Error variance	.02	.44	.12	.11	.18	.14	.33	.22	.15	.16	.37	.18	.02	.03	.04	.02	.80	2.21	1.64



Citizens Advice – Loyalty penalty survey

Q9. How long ago did you set up your most recent cash ISA?

BASE: All with an ISA

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	1214	1066	65	80	17	44	17	2	521	366	137	190	950	244	52	67	125	
Total	1172	1028	64	77	14	43	19	1	308	379	242	244	862	289	58	77	153	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	176	147	12	16	2	7	5	1	61	66	29	20	136	35	7	5	23
		15%	14%	19%	20%	16%	17%	29%	39%	20%	17%	12%	8%	16%	12%	12%	6%	15%
										cd	d			d				
More than 1 year but less than 2 years ago	(1.5)	224	187	14	22	3	16	3	-	50	52	51	70	169	51	13	6	33
		19%	18%	22%	29%	20%	39%	14%	-	16%	14%	21%	29%	20%	18%	22%	7%	21%
					a		a				b	ab		d	d	d		d
2 years or more but less than 3 years ago	(2.5)	173	153	9	11	5	7	-	-	48	58	35	33	132	38	8	15	16
		15%	15%	14%	15%	36%	15%	-	-	16%	15%	14%	14%	15%	13%	13%	19%	10%
3 years or more but less than 4 years ago	(3.5)	136	118	10	9	2	6	1	-	46	36	33	21	97	36	10	7	19
		12%	11%	15%	11%	12%	14%	6%	-	15%	9%	14%	9%	11%	13%	17%	9%	13%
										bd								
4 years or more but less than 5 years ago	(4.5)	108	91	5	10	-	3	7	-	21	48	20	19	75	31	7	8	15
		9%	9%	8%	13%	-	8%	35%	-	7%	13%	8%	8%	9%	11%	12%	11%	10%
										a								
5 years or more but less than 10 years ago	(7.5)	177	163	8	6	1	3	2	1	49	54	38	37	133	44	1	24	19
		15%	16%	12%	8%	8%	6%	9%	61%	16%	14%	16%	15%	15%	15%	2%	30%	12%
														c	c		abce	c
10 years ago or more	(15.0)	145	137	5	3	1	1	1	-	29	51	31	34	99	44	8	12	24
		12%	13%	8%	4%	9%	1%	7%	-	9%	13%	13%	14%	11%	15%	14%	15%	16%
			ce															
Don't know		33	31	1	-	-	-	-	-	5	14	5	9	21	10	4	2	4
		3%	3%	2%	-	-	-	-	-	2%	4%	2%	4%	2%	3%	7%	2%	3%
										a				a				
Net: Less than 2 years		399	335	26	37	5	24	8	1	110	118	80	91	305	86	20	10	56
		34%	33%	41%	49%	36%	56%	43%	39%	36%	31%	33%	37%	35%	30%	34%	14%	36%
					a		a							d	d	d		d
Net: Less than 5 years		816	697	50	68	11	40	16	1	225	259	168	164	609	191	45	40	106
		70%	68%	78%	88%	83%	93%	84%	39%	73%	68%	69%	67%	71%	66%	76%	52%	69%
					a		ab							d	d	d		d
Base for stats		1139	997	62	77	14	43	19	1	303	364	237	235	841	279	54	75	149
Mean Score		4.67	4.85	3.79	3.08	3.61	2.52	3.83	4.75	4.22	4.84	4.81	4.86	4.53	5.18	4.48	6.13	4.95
			ce							a				a			a	
Standard Deviation		4.514	4.615	3.913	3.108	4.091	2.250	3.808	6.426	4.168	4.649	4.543	4.685	4.423	4.775	4.734	4.507	4.878
Standard Error		.131	.143	.493	.348	.992	.339	.924	4.544	.184	.247	.392	.348	.145	.310	.676	.555	.442
Error variance		.02	.02	.24	.12	.98	.12	.85	20.65	.03	.06	.15	.12	.02	.10	.46	.31	.20

Citizens Advice – Loyalty penalty survey

Q9. How long ago did you set up your most recent cash ISA?

BASE: All with an ISA

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c	
Unweighted Total	1214	32	83	152	163	140	295	101	248	445	746	9	403	132	663	
Total	1172	39	89	187	182	134	281	77	182	508	629	9	375	119	664	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than 1 year ago	(0.5)	176	4	15	17	22	27	35	15	41	71	102	3	54	21	98
	15%	11%	17%	9%	12%	20%	12%	19%	23%	14%	16%	34%	14%	17%	15%	
						cf		c	cdf							
More than 1 year but less than 2 years ago	(1.5)	224	5	9	28	39	28	84	9	22	87	133	1	95	15	108
	19%	12%	10%	15%	21%	21%	30%	12%	12%	17%	21%	15%	25%	12%	16%	
					bgh	bh	abcdgh						bc			
2 years or more but less than 3 years ago	(2.5)	173	2	12	22	31	24	47	12	23	66	99	5	59	17	97
	15%	6%	14%	12%	17%	18%	17%	16%	13%	13%	16%	51%	16%	14%	15%	
3 years or more but less than 4 years ago	(3.5)	136	4	5	29	19	7	36	16	20	47	89	-	48	9	77
	12%	10%	6%	15%	11%	5%	13%	21%	11%	9%	14%	-	13%	8%	12%	
				be			e	bdefh	e		a					
4 years or more but less than 5 years ago	(4.5)	108	2	7	25	19	12	18	5	18	50	50	-	37	8	63
	9%	6%	7%	13%	11%	9%	7%	7%	10%	10%	8%	-	10%	7%	10%	
				f												
5 years or more but less than 10 years ago	(7.5)	177	6	15	34	25	20	41	9	28	95	79	-	42	25	111
	15%	15%	17%	18%	14%	15%	15%	12%	15%	19%	13%	-	11%	21%	17%	
								b		b			a	a	a	
10 years ago or more	(15.0)	145	11	21	25	23	12	17	9	27	73	68	-	29	19	96
	12%	29%	23%	13%	12%	9%	6%	12%	15%	14%	11%	-	8%	16%	14%	
		cdefg	defg	f	f			f	f				a	a	a	
Don't know		33	5	6	8	5	4	4	1	1	20	10	-	11	5	15
	3%	12%	6%	5%	3%	3%	1%	1%	1%	4%	2%	-	3%	5%	2%	
		defgh	fh	fh						b						
Net: Less than 2 years		399	9	24	44	61	55	118	24	63	157	234	4	149	35	206
	34%	23%	27%	24%	33%	41%	42%	31%	35%	31%	37%	49%	40%	30%	31%	
						bc	abcg		c		a		bc			
Net: Less than 5 years		816	17	48	120	130	98	220	58	125	320	472	9	293	70	443
	70%	45%	54%	64%	71%	73%	78%	75%	69%	63%	75%	100%	78%	59%	67%	
				a	ab	ab	abch	ab	ab		a		bc			
Base for stats		1139	34	84	178	177	131	277	77	180	488	620	9	364	114	650
Mean Score	4.67	7.26	6.25	5.27	4.65	4.05	3.71	4.48	4.90	5.17	4.28	1.67	3.86	5.44	5.04	
			defgh	ef	f			f		b			a	a	a	
Standard Deviation	4.514	5.863	5.539	4.475	4.491	4.214	3.598	4.444	4.838	4.727	4.313	.961	3.878	4.987	4.709	
Standard Error	.131	1.108	.627	.372	.357	.361	.211	.444	.308	.229	.159	.320	.196	.441	.185	
Error variance	.02	1.23	.39	.14	.13	.13	.04	.20	.10	.05	.03	.10	.04	.19	.03	

Citizens Advice – Loyalty penalty survey

Q10. Thinking about the most recent cash ISA you set up, what kind of deal did you choose?

BASE: All with an ISA

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		1214	59	227	273	191	277	187	286	464	464
Total		1172	114	195	223	169	178	294	308	392	472
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Flexible cash ISA		576	31	80	113	86	87	178	111	199	265
		49%	27%	41%	51%	51%	49%	61%	36%	51%	56%
					abg	abg	ag	abcegh		abg	abg
1 year fixed	(1.0)	166	34	46	23	21	19	23	80	44	43
		14%	30%	24%	10%	13%	11%	8%	26%	11%	9%
			cdefhi	cdefhi					cdefhi		
2 year fixed	(2.0)	145	15	31	26	16	22	35	46	41	57
		12%	14%	16%	12%	9%	12%	12%	15%	11%	12%
3 year fixed	(3.0)	65	3	14	15	9	12	11	17	25	23
		6%	3%	7%	7%	6%	7%	4%	6%	6%	5%
5 year fixed	(5.0)	93	12	8	15	18	16	23	20	33	40
		8%	11%	4%	7%	10%	9%	8%	7%	8%	8%
						b	b			b	b
Other		23	8	-	4	4	2	5	8	8	7
		2%	7%	-	2%	2%	1%	2%	3%	2%	1%
			bcefhi		b	b		b	b	b	
Don't know		105	10	16	27	15	19	18	26	42	37
		9%	9%	8%	12%	9%	11%	6%	9%	11%	8%
					f						
Base for stats		468	65	98	79	64	70	93	163	143	162
Mean Score		2.38	2.09	1.92	2.48	2.64	2.59	2.62	1.99	2.55	2.61
					bg	bg	bg	bg		bg	bg
Standard Deviation		1.462	1.511	1.168	1.414	1.607	1.493	1.509	1.312	1.500	1.498
Standard Error		.066	.252	.109	.141	.192	.143	.196	.107	.115	.116
Error variance		*	.06	.01	.02	.04	.02	.04	.01	.01	.01

Citizens Advice – Loyalty penalty survey

Q10. Thinking about the most recent cash ISA you set up, what kind of deal did you choose?

BASE: All with an ISA

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d
Significance Level: 95%																			
Unweighted Total	1214	55	143	184	161	104	77	106	110	114	67	93	1054	571	641	1132	36	4	21
Total	1172	58	113	190	144	105	107	104	87	106	58	99	1015	595	574	1051	60	9	24
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Flexible cash ISA	576	20	58	77	73	50	58	59	48	52	26	55	495	311	263	512	39	1	11
	49%	34%	51%	41%	51%	48%	54%	56%	55%	49%	44%	55%	49%	52%	46%	49%	65%	17%	44%
		a	a		a		ac	ac	ac			ac	ac	b			a		
1 year fixed (1.0)	166	16	14	46	17	13	9	10	10	15	8	9	149	67	99	160	5	-	1
	14%	28%	12%	24%	12%	12%	8%	9%	12%	15%	13%	9%	15%	11%	17%	15%	8%	-	2%
		bdefghijkl		bdefghijkl											a				
2 year fixed (2.0)	145	7	10	23	16	12	17	9	13	16	8	14	123	86	59	138	3	-	-
	12%	12%	9%	12%	11%	12%	16%	9%	15%	15%	13%	14%	12%	14%	10%	13%	5%	-	-
														b					
3 year fixed (3.0)	65	1	6	16	8	5	2	7	6	4	2	9	54	38	26	59	4	-	2
	6%	2%	5%	8%	5%	4%	2%	6%	7%	4%	3%	9%	5%	6%	5%	6%	7%	-	9%
5 year fixed (5.0)	93	10	10	18	8	11	5	9	5	8	5	3	85	50	42	79	2	3	4
	8%	18%	9%	10%	5%	11%	5%	8%	6%	8%	8%	3%	8%	8%	7%	8%	3%	38%	17%
		dfhkl		k		k													
Other	23	-	3	2	4	3	5	-	1	4	-	1	22	7	15	22	-	-	-
	2%	-	3%	1%	3%	3%	5%	-	1%	4%	-	1%	2%	1%	3%	2%	-	-	-
							cg		g										
Don't know	105	3	12	9	18	11	10	11	4	6	11	9	85	36	70	81	7	4	7
	9%	5%	11%	5%	13%	10%	10%	11%	5%	6%	18%	9%	8%	6%	12%	8%	12%	45%	29%
			c		ch						achil				a				
Base for stats	468	35	40	102	48	41	34	34	34	44	22	34	412	241	226	436	13	3	7
Mean Score	2.38	2.46	2.57	2.24	2.29	2.62	2.27	2.66	2.32	2.32	2.38	2.25	2.39	2.50	2.24	2.31	2.36	5.00	4.06
Standard Deviation	1.462	1.748	1.593	1.471	1.393	1.599	1.293	1.538	1.322	1.452	1.530	1.126	1.485	1.437	1.481	1.429	1.366	*	1.381
Standard Error	.066	.309	.221	.146	.186	.270	.259	.268	.191	.199	.342	.190	.071	.092	.095	.066	.516	*	.617
Error variance	*	.10	.05	.02	.03	.07	.07	.07	.04	.04	.12	.04	.01	.01	.01	*	.27	*	.38

Citizens Advice – Loyalty penalty survey

Q10. Thinking about the most recent cash ISA you set up, what kind of deal did you choose?

BASE: All with an ISA

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	1214	1066	65	80	17	44	17	2	521	366	137	190	950	244	52	67	125	
Total	1172	1028	64	77	14	43	19	1	308	379	242	244	862	289	58	77	153	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Flexible cash ISA	576	509	35	29	2	16	11	1	146	202	125	103	410	151	24	29	99	
	49%	50%	54%	38%	13%	36%	56%	100%	47%	53%	52%	42%	48%	52%	40%	38%	65%	
										d				d			abcd	
1 year fixed	(1.0)	166	146	3	17	3	12	3	-	40	32	33	62	144	20	7	6	7
		14%	14%	4%	23%	22%	28%	13%	-	13%	8%	14%	25%	17%	7%	12%	8%	4%
			b	ab	ab	ab	ab	ab	abc	b			abc	be				
2 year fixed	(2.0)	145	123	10	12	3	7	2	-	48	48	26	22	119	25	11	4	9
		12%	12%	15%	16%	25%	17%	8%	-	16%	13%	11%	9%	14%	9%	19%	6%	6%
										d				be		bde		
3 year fixed	(3.0)	65	52	3	10	3	6	1	-	27	20	7	11	50	14	6	*	8
		6%	5%	4%	13%	24%	13%	6%	-	9%	5%	3%	4%	6%	5%	11%	1%	5%
			a	a	a	a	a	a	bc	bc				d		d		
5 year fixed	(5.0)	93	85	3	4	*	1	3	-	18	39	22	13	63	29	5	18	7
		8%	8%	5%	6%	4%	2%	17%	-	6%	10%	9%	6%	7%	10%	8%	23%	4%
											a						abce	
Other		23	19	2	2	2	-	-	-	3	12	6	2	14	9	1	1	7
		2%	2%	2%	2%	13%	-	-	-	1%	3%	2%	1%	2%	3%	1%	1%	5%
			a	a	a	a	a	a	a	a								a
Don't know		105	93	9	2	-	2	-	-	26	26	23	30	61	40	5	18	17
		9%	9%	15%	2%	-	4%	-	-	8%	7%	10%	12%	7%	14%	9%	23%	11%
			c	c									b		a		ace	
Base for stats	468	406	18	44	10	25	8	-	133	139	87	109	377	89	29	29	30	
Mean Score	2.38	2.39	2.57	2.14	2.17	1.85	2.96	-	2.31	2.76	2.46	1.90	2.26	2.92	2.45	3.62	2.71	
									d	ad	d		a					
Standard Deviation	1.462	1.488	1.329	1.247	1.069	.994	1.823	-	1.272	1.532	1.595	1.341	1.404	1.590	1.319	1.789	1.433	
Standard Error	.066	.072	.277	.186	.309	.195	.689	-	.086	.130	.217	.150	.070	.178	.249	.358	.276	
Error variance	*	.01	.08	.03	.10	.04	.47	-	.01	.02	.05	.02	*	.03	.06	.13	.08	



Citizens Advice – Loyalty penalty survey

Q10. Thinking about the most recent cash ISA you set up, what kind of deal did you choose?

BASE: All with an ISA

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	1214	32	83	152	163	140	295	101	248	445	746	9	403	132	663
Total	1172	39	89	187	182	134	281	77	182	508	629	9	375	119	664
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Flexible cash ISA	576	11	50	99	92	62	129	37	96	263	300	4	137	55	380
	49%	27%	56%	53%	51%	46%	46%	47%	53%	52%	48%	39%	36%	46%	57%
		a	a	a	a	a	a	a	a				a	a	ab
1 year fixed (1.0)	166	5	5	23	17	18	65	11	21	45	113	1	86	5	73
	14%	13%	6%	12%	9%	14%	23%	14%	12%	9%	18%	15%	23%	5%	11%
							bcd				a		bc		b
2 year fixed (2.0)	145	2	8	25	28	23	27	11	21	65	73	4	60	19	66
	12%	6%	9%	13%	15%	17%	10%	14%	11%	13%	12%	39%	16%	16%	10%
						f							c	c	
3 year fixed (3.0)	65	3	3	9	10	6	15	6	13	15	49	-	32	8	24
	6%	8%	4%	5%	6%	4%	5%	8%	7%	3%	8%	-	9%	7%	4%
											a		c		
5 year fixed (5.0)	93	6	9	13	17	10	24	3	11	57	35	1	24	11	58
	8%	14%	10%	7%	9%	8%	8%	4%	6%	11%	6%	6%	6%	9%	9%
		g								b					
Other	23	-	1	4	4	1	5	2	7	15	8	-	5	3	12
	2%	-	1%	2%	2%	*	2%	3%	4%	3%	1%	-	1%	2%	2%
									e	b					
Don't know	105	12	13	14	14	15	16	8	13	50	51	-	31	19	51
	9%	30%	15%	7%	8%	11%	6%	10%	7%	10%	8%	-	8%	16%	8%
		cdefgh	fh			f								ac	
Base for stats	468	16	26	70	72	57	131	31	66	181	270	5	202	43	221
Mean Score	2.38	2.90	2.99	2.34	2.62	2.31	2.16	2.13	2.39	2.78	2.16	2.06	2.09	2.80	2.56
					f					b			a	a	a
Standard Deviation	1.462	1.719	1.623	1.414	1.465	1.403	1.498	1.209	1.393	1.601	1.324	1.192	1.280	1.394	1.579
Standard Error	.066	.496	.307	.187	.188	.183	.127	.184	.145	.127	.074	.487	.089	.195	.105
Error variance	*	.25	.09	.04	.04	.03	.02	.03	.02	.02	.01	.24	.01	.04	.01

Citizens Advice – Loyalty penalty survey

Q11. And approximately how much do you currently have saved in your most recent ISA?

BASE: All with an ISA

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		1214	59	227	273	191	277	187	286	464	464
Total		1172	114	195	223	169	178	294	308	392	472
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £500	(250.0)	197	22	25	60	33	22	34	48	93	56
		17%	19%	13%	27%	20%	12%	12%	15%	24%	12%
					befgi	efi				befgi	
£500-£999	(749.5)	71	15	16	11	8	7	13	32	19	20
		6%	13%	8%	5%	5%	4%	4%	10%	5%	4%
			cdefhi	ei					cdefhi		
£1000-£1999	(1499.5)	118	18	26	34	15	14	10	44	50	25
		10%	16%	13%	15%	9%	8%	4%	14%	13%	5%
			fi	fi	defi	f	f		efi	fi	
£2000-£2999	(2499.5)	112	20	39	18	13	7	16	58	31	23
		10%	17%	20%	8%	8%	4%	5%	19%	8%	5%
			cdefhi	cdefhi	e				cdefhi	ei	
£3000-£4999	(3999.5)	111	12	31	22	18	8	20	43	40	28
		10%	11%	16%	10%	11%	4%	7%	14%	10%	6%
			e	cefhi	ei	ei			efi	ei	
£5000-£9999	(7499.5)	136	10	28	28	23	15	31	39	51	46
		12%	9%	15%	13%	14%	8%	11%	13%	13%	10%
				e							
£10,000 or more	(15000.0)	276	15	16	26	37	72	110	30	64	182
		24%	13%	8%	12%	22%	40%	37%	10%	16%	39%
						bcg	abcdgh	abcdgh		bg	abcdgh
Prefer not to say		123	2	11	17	15	26	52	13	32	78
		10%	2%	6%	8%	9%	15%	18%	4%	8%	16%
						g	abcgh	abcdgh		g	abcdgh
Don't know		27	-	2	7	5	6	8	2	11	14
		2%	-	1%	3%	3%	4%	3%	1%	3%	3%
					g	g	bg	g		g	g
Base for stats		1021	112	182	200	149	145	234	294	348	379
Mean Score		6038.50	3907.10	4020.10	4094.76	5911.69	8741.47	8684.79	3977.10	4870.06	8706.50
						abcgh	abcdgh	abcdgh		bg	abcdgh
Standard Deviation		5884.98	4755.08	4114.54	4892.79	5793.31	6501.79	6300.66	4361.70	5363.83	6369.94
Standard Error		181.098	624.373	282.588	311.953	451.008	434.419	512.740	265.445	264.578	328.942
Error variance		32796.4	389841	79855.8	97314.5	203409	188720	262902	70460.9	70001.7	108203

Citizens Advice – Loyalty penalty survey

Q11. And approximately how much do you currently have saved in your most recent ISA?

BASE: All with an ISA

	Total	Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	*d	
Significance Level: 95%																				
Unweighted Total	1214	55	143	184	161	104	77	106	110	114	67	93	1054	571	641	1132	36	4	21	
Total	1172	58	113	190	144	105	107	104	87	106	58	99	1015	595	574	1051	60	9	24	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than £500	(250.0)	197	11	18	17	17	28	24	22	11	18	10	22	165	93	103	173	12	-	8
		17%	19%	15%	9%	12%	27%	22%	21%	13%	17%	17%	22%	16%	16%	18%	16%	19%	-	35%
			c				bcdhl	cd	c		c		cd	c						
£500-£999	(749.5)	71	*	7	10	12	7	7	10	7	6	3	1	66	28	42	66	2	1	1
		6%	1%	6%	5%	8%	7%	7%	10%	8%	5%	5%	1%	7%	5%	7%	6%	4%	17%	4%
					ak				ak	ak										
£1000-£1999	(1499.5)	118	5	15	13	11	11	8	6	14	18	4	14	101	62	56	102	3	3	5
		10%	9%	13%	7%	7%	11%	7%	6%	16%	17%	6%	14%	10%	10%	10%	10%	5%	30%	19%
										cdg	cdgjl									
£2000-£2999	(2499.5)	112	13	12	25	8	7	12	7	3	9	2	15	96	54	59	108	3	-	-
		10%	22%	11%	13%	6%	7%	11%	7%	3%	8%	3%	15%	9%	9%	10%	10%	5%	-	-
			bdeghijl	h	dj			h					dj	h						
£3000-£4999	(3999.5)	111	15	9	26	6	13	6	10	8	12	3	4	105	57	54	106	3	-	-
		10%	25%	8%	14%	4%	12%	6%	10%	9%	11%	5%	4%	10%	10%	9%	10%	5%	-	-
			bcdefghijkl		djk		dk				d			dk						
£5000-£9999	(7499.5)	136	2	19	25	13	9	17	12	9	16	5	9	122	79	57	126	7	-	2
		12%	3%	16%	13%	9%	9%	16%	11%	11%	15%	9%	9%	12%	13%	10%	12%	12%	-	9%
			a	ad	a			a			a			a						
£10,000 or more	(15000.0)	276	10	19	51	46	12	26	21	25	20	23	23	230	158	118	249	15	3	4
		24%	17%	17%	27%	32%	12%	24%	20%	28%	19%	39%	24%	23%	27%	21%	24%	25%	38%	15%
					be	abegil		e		be		abegikl	e	e	b					
Prefer not to say	123	3	12	19	28	15	4	12	8	5	9	8	106	55	68	100	15	1	3	
	10%	4%	10%	10%	20%	14%	4%	12%	9%	5%	15%	8%	10%	9%	12%	10%	24%	14%	12%	
					abcfhikl		fi				fi		i				a			
Don't know	27	-	4	3	2	1	3	5	2	3	-	4	24	10	18	21	-	-	2	
	2%	-	4%	2%	2%	1%	3%	5%	2%	3%	-	4%	2%	2%	3%	2%	-	-	7%	
Base for stats	1021	56	98	168	113	88	100	87	77	98	49	87	885	531	488	929	46	7	20	
Mean Score	6038.50	4754.78	5313.15	6896.53	7648.19	4040.25	5983.76	5494.89	6586.88	5300.60	8226.31	5662.03	5953.68	6517.40	5540.54	6046.99	6836.46	7332.13	4003.45	
				abei	abegikl		e		e		abefgikl		e	b						
Standard Deviation	5884.98	5094.36	5348.62	5779.19	6490.40	5007.78	5898.76	5833.32	6184.46	5433.62	6640.12	6019.04	5809.40	5957.03	5770.10	5853.63	6307.63	7363.98	5727.26	
Standard Error	181.098	699.764	488.260	449.910	564.917	536.890	695.175	604.888	624.725	551.701	871.890	668.782	191.843	263.266	247.847	185.666	1192.03	4251.60	1389.06	
Error variance	32796.4	489670	238398	202419	319131	288251	483269	365889	390281	304374	760193	447270	36803.8	69309.0	61428.2	34471.8	1420937	18076068.43	1929501	



Citizens Advice – Loyalty penalty survey

Q11. And approximately how much do you currently have saved in your most recent ISA?

BASE: All with an ISA

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1214	1066	65	80	17	44	17	2	521	366	137	190	950	244	52	67	125
Total	1172	1028	64	77	14	43	19	1	308	379	242	244	862	289	58	77	153
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Less than £500 (250.0)	197 17%	176 17% e	13 20% e	7 9%	* 4%	1 2%	5 24%	1 61%	30 10%	67 18% a	49 20% a	51 21% a	109 13%	85 29% a	23 39% a	20 26% a	41 27% a
£500-£999 (749.5)	71 6%	61 6%	4 6%	6 7%	1 8%	2 5%	3 14%	- -	11 4%	33 9% a	12 5%	14 6%	38 4%	32 11% a	6 10% a	3 4%	22 15% ad
£1000-£1999 (1499.5)	118 10%	91 9%	10 15%	17 22% a	2 12%	14 33% ab	1 7%	- -	28 9%	41 11%	21 9%	28 11%	83 10%	35 12%	10 16%	7 9%	18 12%
£2000-£2999 (2499.5)	112 10%	101 10%	4 6%	8 10%	1 10%	3 8%	3 16%	- -	31 10%	37 10%	21 9%	24 10%	76 9%	33 11%	6 10%	11 14%	17 11%
£3000-£4999 (3999.5)	111 10%	104 10% b	1 2%	6 8%	3 23%	2 5%	1 4%	- -	22 7%	25 7%	33 14% ab	32 13% ab	97 11% bce	12 4%	1 1%	4 6%	7 5%
£5000-£9999 (7499.5)	136 12%	111 11%	13 21% a	10 13%	3 22%	6 15%	1 4%	- -	48 16% bd	39 10%	29 12%	20 8%	93 11%	38 13%	4 6%	11 15%	23 15%
£10,000 or more (15000.0)	276 24%	251 24% b	7 11%	18 23%	1 9%	10 24%	6 30%	1 39%	101 33% bcd	92 24% d	43 18%	40 17%	245 28% bcde	28 10%	3 5%	9 12%	16 11%
Prefer not to say	123 10%	107 10%	12 19% ace	3 4%	2 12%	2 4%	- -	- -	25 8%	39 10%	30 12%	29 12%	98 11% e	22 8%	7 12%	8 10%	7 4%
Don't know	27 2%	25 2%	1 1%	2 3%	- -	2 5%	- -	- -	11 4% b	4 1%	6 2%	6 3%	22 3%	5 2%	- -	4 5%	1 1%
Base for stats	1021	896	51	71	12	39	19	1	272	335	206	208	741	262	51	66	145
Mean Score	6038.50	6136.00	4686.29	5833.12	5039.15	6146.01	5678.58	6046.07	7723.63	5875.37	5307.04	4828.52	6924.57	3555.03	2168.95	4278.27	3718.51
Standard Deviation	5884.98	5941.97	5050.79	5716.47	4283.82	5745.69	6494.16	13540.0	6033.09	6012.04	5472.54	5410.25	6046.29	4633.43	3672.31	4982.50	4701.23
Standard Error	181.098	195.265	687.325	664.526	1106.08	908.473	1575.06	9574.21	282.525	336.610	503.788	423.764	210.889	315.265	541.452	659.948	442.255
Error variance	32796.4	38128.5	472416	441594	1223407	825323	2480829	91665444.84	79820.6	113306	253802	179576	44474.0	99392.2	293170	435531	195589

Citizens Advice – Loyalty penalty survey

Q11. And approximately how much do you currently have saved in your most recent ISA?

BASE: All with an ISA

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	1214	32	83	152	163	140	295	101	248	445	746	9	403	132	663	
Total	1172	39	89	187	182	134	281	77	182	508	629	9	375	119	664	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Less than £500	(250.0)	197	7	25	42	33	22	31	16	20	114	79	-	68	27	101
	17%	19%	28%	23%	18%	17%	11%	20%	11%	22%	13%	-	18%	23%	15%	
			efh	fh	f			fh		b			c			
£500-£999	(749.5)	71	1	15	15	12	6	15	3	4	34	32	3	25	9	37
	6%	4%	17%	8%	6%	4%	5%	3%	2%	7%	5%	34%	7%	7%	6%	
			defgh	h	h											
£1000-£1999	(1499.5)	118	9	9	29	18	13	24	6	10	47	69	-	58	12	48
	10%	24%	10%	15%	10%	10%	8%	7%	5%	9%	11%	-	15%	10%	7%	
		defgh		fh									c			
£2000-£2999	(2499.5)	112	1	4	14	27	13	38	8	7	30	80	3	67	8	37
	10%	3%	4%	7%	15%	9%	14%	11%	4%	6%	13%	29%	18%	7%	6%	
					bch	h	bh	h		a			bc			
£3000-£4999	(3999.5)	111	*	2	14	11	12	43	10	19	33	75	1	42	7	60
	10%	1%	2%	8%	6%	9%	b	15%	13%	11%	6%	12%	6%	11%	6%	9%
							abcd	bd	b	a						
£5000-£9999	(7499.5)	136	2	5	7	21	16	45	18	23	42	92	2	42	12	81
	12%	5%	6%	3%	11%	12%	c	16%	23%	13%	8%	15%	20%	11%	10%	12%
					c			bc	abcdeh	c	a					
£10,000 or more	(15000.0)	276	6	14	40	43	30	56	10	77	124	142	1	53	35	186
	24%	15%	15%	21%	24%	22%	g	20%	13%	43%	24%	23%	10%	14%	29%	28%
					g			abcdefg						a	a	a
Prefer not to say	123	7	16	24	17	20	21	3	16	70	49	-	18	7	93	
	10%	17%	17%	13%	9%	15%	8%	4%	9%	14%	8%	-	5%	6%	14%	
		g	fgh	g		fg				b					ab	
Don't know	27	4	1	1	2	3	8	5	4	14	12	-	3	2	22	
	2%	11%	1%	1%	1%	2%	3%	6%	2%	3%	2%	-	1%	2%	3%	
		bcdefh					cd								a	
Base for stats	1021	28	73	161	164	112	252	70	161	425	569	9	354	110	550	
Mean Score	6038.50	4538.06	3965.82	5000.34	5824.34	6038.18	5979.84	5102.80	8990.35	5911.41	6097.79	4310.91	4415.66	6321.15	7012.32	
					b	b	b		bdefg				a	a	a	
Standard Deviation	5884.98	5844.14	5643.56	5975.62	5907.92	5866.04	5365.96	4849.82	6126.85	6205.20	5613.58	4647.16	4932.83	6323.01	6140.98	
Standard Error	181.098	1192.93	684.383	530.251	494.045	542.316	330.879	500.221	413.072	324.351	216.871	1549.05	255.071	577.210	260.905	
Error variance	32796.4	1423081	468380	281166	244081	294106	109481	250221	170628	105203	47033.2	2399568	65061.1	333171	68071.6	



Citizens Advice – Loyalty penalty survey

Q12. Before switching to your current mobile phone package, how did you pay for your previous mobile phone package?

BASE: All with a mobile phone contract

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2689	169	546	602	517	555	300	715	1119	855
Total	2662	344	481	500	473	373	491	825	973	864
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	756	102	105	111	128	111	199	207	239	310
	28%	30%	22%	22%	27%	30%	41%	25%	25%	36%
		bc		b	bch	abcdegh				bcddegh
Monthly contract which included a mobile phone	1316	174	272	295	243	163	171	445	538	333
	49%	50%	56%	59%	51%	44%	35%	54%	55%	39%
		fi	efi	adeffi	efi	f		efi	efi	
Monthly contract without a mobile phone (sim-only)	465	54	89	81	83	74	84	142	164	158
	17%	16%	18%	16%	17%	20%	17%	17%	17%	18%
Not applicable - my current mobile phone package is the first one I have had	105	14	11	11	14	22	33	25	24	55
	4%	4%	2%	2%	3%	6%	7%	3%	3%	6%
					bcdgh	bcdgh				bcdgh
Don't know	21	1	4	2	6	4	4	6	8	7
	1%	*	1%	*	1%	1%	1%	1%	1%	1%

Citizens Advice – Loyalty penalty survey

Q12. Before switching to your current mobile phone package, how did you pay for your previous mobile phone package?

BASE: All with a mobile phone contract

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2689	117	322	384	406	225	172	254	233	242	132	202	2355	1244	1439	2443	75	26	90
Total	2662	118	292	383	378	228	245	243	196	227	132	221	2309	1340	1316	2311	137	51	99
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	756	26	98	117	100	68	53	80	52	58	52	50	654	397	355	620	56	23	42
	28%	22%	33%	31%	26%	30%	22%	33%	27%	26%	39%	23%	28%	30%	27%	27%	41%	46%	43%
			adfik	fk				afk			adfhikl					a		a	
Monthly contract which included a mobile phone	1316	67	148	184	196	110	125	102	93	112	60	120	1137	632	684	1181	59	19	30
	49%	56%	51%	48%	52%	48%	51%	42%	48%	49%	45%	54%	49%	47%	52%	51%	43%	37%	30%
		g	g	g	g						g	g			a	d			
Monthly contract without a mobile phone (sim-only)	465	16	35	68	65	33	53	54	38	43	16	44	405	246	217	406	16	5	23
	17%	14%	12%	18%	17%	14%	21%	22%	20%	19%	12%	20%	18%	18%	16%	18%	12%	11%	24%
				b	b		bj	bej	b	b		b	b					b	
Not applicable - my current mobile phone package is the first one I have had	105	9	10	12	13	16	13	5	6	13	3	5	97	56	49	88	7	3	3
	4%	7%	3%	3%	4%	7%	5%	2%	3%	6%	2%	2%	4%	4%	4%	4%	5%	6%	3%
		cgjk			cgjk				g										
Don't know	21	-	1	1	4	1	2	2	5	*	2	2	17	10	11	16	-	-	1
	1%	-	*	*	1%	1%	1%	1%	3%	*	2%	1%	1%	1%	1%	1%	-	-	1%
								bcil											

Citizens Advice – Loyalty penalty survey

Q12. Before switching to your current mobile phone package, how did you pay for your previous mobile phone package?

BASE: All with a mobile phone contract

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2689	2306	150	225	54	110	57	4	1005	836	356	492	1812	822	198	197	427
Total	2662	2270	145	238	54	115	68	2	611	830	589	632	1650	929	244	225	460
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	756	632	63	56	21	15	21	-	151	204	175	226	442	278	95	63	120
	28%	28%	43%	24%	39%	13%	31%	-	25%	25%	30%	36%	27%	30%	39%	28%	26%
		e	ace	e	ce		e					ab			abde		
Monthly contract which included a mobile phone	1316	1155	51	107	19	52	35	1	323	415	287	292	814	473	108	122	243
	49%	51%	35%	45%	36%	46%	52%	34%	53%	50%	49%	46%	49%	51%	44%	54%	53%
		bd		b			b		d							c	c
Monthly contract without a mobile phone (sim-only)	465	378	24	62	11	41	10	-	107	161	111	86	303	144	34	35	75
	17%	17%	16%	26%	20%	36%	15%	-	18%	19%	19%	14%	18%	16%	14%	16%	16%
				ab		abdf				d	d						
Not applicable - my current mobile phone package is the first one I have had	105	88	5	11	3	5	2	2	28	43	14	20	74	29	7	2	19
	4%	4%	4%	5%	5%	5%	3%	66%	5%	5%	2%	3%	5%	3%	3%	1%	4%
										c			d				d
Don't know	21	17	3	1	-	1	-	-	2	6	3	9	16	5	1	2	2
	1%	1%	2%	1%	-	1%	-	-	*	1%	1%	1%	1%	1%	*	1%	1%
												a					

Citizens Advice – Loyalty penalty survey

Q12. Before switching to your current mobile phone package, how did you pay for your previous mobile phone package?

BASE: All with a mobile phone contract

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2689	101	263	372	366	322	568	227	470	1125	1494	31	989	297	1374
Total	2662	116	308	442	399	330	546	184	338	1264	1280	54	954	276	1401
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	756	44	118	133	133	77	145	37	69	379	330	15	246	76	423
	28%	38%	38%	30%	33%	23%	27%	20%	20%	30%	26%	28%	26%	27%	30%
		efgh	ceifgh	egh	efgh		h			b					a
Monthly contract which included a mobile phone	1316	45	121	212	180	175	284	107	193	614	653	28	516	141	646
	49%	38%	39%	48%	45%	53%	52%	58%	57%	49%	51%	53%	54%	51%	46%
				b		abd	abd	abcd	abcd				c		
Monthly contract without a mobile phone (sim-only)	465	19	51	75	65	62	97	34	61	208	237	10	156	51	252
	17%	16%	17%	17%	16%	19%	18%	19%	18%	16%	18%	19%	16%	19%	18%
Not applicable - my current mobile phone package is the first one I have had	105	7	14	17	15	16	18	5	12	51	52	-	32	8	64
	4%	6%	5%	4%	4%	5%	3%	3%	4%	4%	4%	-	3%	3%	5%
Don't know	21	2	4	4	5	-	2	2	3	12	9	-	4	1	15
	1%	1%	1%	1%	1%	-	*	1%	1%	1%	1%	-	*	*	1%
		e	e	e	e										

Citizens Advice – Loyalty penalty survey

Q13. And how do you pay for your mobile phone package currently?

BASE: All with a mobile phone contract

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2689	169	546	602	517	555	300	715	1119	855
Total	2662	344	481	500	473	373	491	825	973	864
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	476	49	79	81	80	68	118	128	161	186
	18%	14%	16%	16%	17%	18%	24%	16%	17%	22%
						abcdegh				abcdgh
Monthly contract including a mobile phone	1368	203	290	295	238	157	186	493	532	343
	51%	59%	60%	59%	50%	42%	38%	60%	55%	40%
		efi	defhi	defi	efi			defhi	efi	
Monthly contract without a mobile phone (sim-only)	798	84	107	121	154	147	185	192	275	332
	30%	24%	22%	24%	33%	39%	38%	23%	28%	38%
				abcg	abcdgh	abcgh			bg	abcdgh
Don't know	20	8	5	3	1	1	2	13	5	3
	1%	2%	1%	1%	*	*	*	2%	*	*
		cdefhi						dehi		

Citizens Advice – Loyalty penalty survey

Q13. And how do you pay for your mobile phone package currently?

BASE: All with a mobile phone contract

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2689	117	322	384	406	225	172	254	233	242	132	202	2355	1244	1439	2443	75	26	90
Total	2662	118	292	383	378	228	245	243	196	227	132	221	2309	1340	1316	2311	137	51	99
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	476	17	57	93	57	41	26	58	40	26	23	37	416	259	217	389	39	6	31
	18%	15%	20%	24%	15%	18%	11%	24%	21%	12%	17%	17%	18%	19%	16%	17%	28%	11%	31%
			fi	adfikl		f		adfil	fi				fi				a		a
Monthly contract including a mobile phone	1368	63	141	195	199	115	116	107	98	125	69	139	1160	665	699	1217	54	37	30
	51%	53%	48%	51%	53%	51%	47%	44%	50%	55%	52%	63%	50%	50%	53%	53%	39%	72%	30%
				g					g			bcdefghjl			bd				
Monthly contract without a mobile phone (sim-only)	798	36	93	93	121	71	101	76	56	75	32	44	722	408	387	684	44	8	38
	30%	31%	32%	24%	32%	31%	41%	31%	28%	33%	24%	20%	31%	30%	29%	30%	32%	16%	38%
		k	ck	ck	k	bcdeghjkl		k	k	ck			ck						
Don't know	20	1	1	1	2	-	2	2	1	-	9	1	11	8	12	20	-	-	-
	1%	1%	*	*	*	-	1%	1%	1%	-	7%	*	*	1%	1%	1%	-	-	-
										abcdeghijkl									

Citizens Advice – Loyalty penalty survey

Q13. And how do you pay for your mobile phone package currently?

BASE: All with a mobile phone contract

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2689	2306	150	225	54	110	57	4	1005	836	356	492	1812	822	198	197	427
Total	2662	2270	145	238	54	115	68	2	611	830	589	632	1650	929	244	225	460
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	476	404	29	43	14	17	11	1	104	123	98	150	289	171	61	37	73
	18%	18%	20%	18%	26%	15%	16%	22%	17%	15%	17%	24%	18%	18%	25%	17%	16%
											abc			abde			
Monthly contract including a mobile phone	1368	1164	69	130	26	57	46	1	302	431	324	311	811	516	128	119	269
	51%	51%	47%	55%	49%	50%	67%	34%	49%	52%	55%	49%	49%	56%	52%	53%	58%
							abe							a			a
Monthly contract without a mobile phone (sim-only)	798	686	44	64	13	38	11	1	204	267	167	160	533	239	55	66	117
	30%	30%	30%	27%	25%	33%	17%	43%	33%	32%	28%	25%	32%	26%	23%	29%	25%
		f				f			d	d			bce				
Don't know	20	15	4	2	-	2	-	-	2	8	-	11	18	3	-	2	1
	1%	1%	2%	1%	-	2%	-	-	*	1%	-	2%	1%	*	-	1%	*
			a							a		ac	b				



Citizens Advice – Loyalty penalty survey

Q13. And how do you pay for your mobile phone package currently?

BASE: All with a mobile phone contract

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2689	101	263	372	366	322	568	227	470	1125	1494	31	989	297	1374
Total	2662	116	308	442	399	330	546	184	338	1264	1280	54	954	276	1401
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pay as you go/ prepay	476	36	86	77	83	45	86	20	43	218	226	14	167	44	255
	18%	31%	28%	18%	21%	14%	16%	11%	13%	17%	18%	26%	17%	16%	18%
		cdefgh	cdefgh	gh	egh										
Monthly contract including a mobile phone	1368	41	131	225	200	179	309	104	179	648	665	26	553	148	659
	51%	35%	42%	51%	50%	54%	57%	57%	53%	51%	52%	49%	58%	53%	47%
		ab	ab	a	a	ab	ab	ab	ab				c	c	
Monthly contract without a mobile phone (sim-only)	798	36	88	130	114	106	150	60	114	395	379	13	219	85	482
	30%	31%	29%	29%	29%	32%	27%	33%	34%	31%	30%	25%	23%	31%	34%
								f						a	a
Don't know	20	4	3	9	2	-	1	-	2	3	10	-	15	-	5
	1%	3%	1%	2%	*	-	*	-	1%	*	1%	-	2%	-	*
		defgh		efg									bc		

Citizens Advice – Loyalty penalty survey

Q14. And are you currently on the same network as your previous mobile phone package, or not?

BASE: All with a mobile phone contract

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2559	162	524	587	494	511	281	686	1081	792
Total	2537	329	466	487	454	347	454	795	941	801
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, I am on the same network	1565	186	319	314	280	210	256	505	594	466
	62%	56%	68%	64%	62%	60%	56%	64%	63%	58%
			adefhi	fi				fi	fi	
No, I am on a different network	942	138	140	165	172	135	193	278	336	328
	37%	42%	30%	34%	38%	39%	43%	35%	36%	41%
		b			b	b	bcgh		b	bcgh
Don't know	30	5	7	9	2	3	4	12	10	7
	1%	2%	1%	2%	*	1%	1%	2%	1%	1%
				d						

Citizens Advice – Loyalty penalty survey

Q14. And are you currently on the same network as your previous mobile phone package, or not?

BASE: All with a mobile phone contract

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2559	111	312	365	381	208	163	248	222	228	128	193	2238	1181	1372	2326	71	25	86
Total	2537	109	281	370	361	211	231	236	184	213	128	214	2195	1275	1256	2207	130	48	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, I am on the same network	1565	74	167	246	213	120	133	145	124	133	88	123	1354	767	795	1382	72	27	46
	62%	68%	59%	66%	59%	57%	57%	61%	67%	63%	69%	57%	62%	60%	63%	63%	55%	57%	49%
			defk					defk		defk						d			
No, I am on a different network	942	31	112	118	142	89	98	91	57	76	40	87	815	498	442	800	55	20	48
	37%	29%	40%	32%	39%	42%	42%	39%	31%	36%	31%	41%	37%	39%	35%	36%	42%	43%	50%
			ach		ach	achj	achj					ach		b					a
Don't know	30	4	2	6	5	2	1	*	3	4	-	4	26	10	18	24	4	-	1
	1%	3%	1%	2%	1%	1%	*	*	2%	2%	-	2%	1%	1%	1%	1%	3%	-	1%
		bgj																	



Citizens Advice – Loyalty penalty survey

Q14. And are you currently on the same network as your previous mobile phone package, or not?

BASE: All with a mobile phone contract

Significance Level: 95%

Unweighted Total

Total

Yes, I am on the same network

No, I am on a different network

Don't know

	Ethnicity							Social grade				Tenure					
	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Total	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Unweighted Total	2559	2200	141	210	52	103	54	1	957	787	347	468	1716	789	189	191	409
Total	2537	2165	137	226	51	108	66	1	581	780	573	603	1560	896	237	221	438
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, I am on the same network	1565	1348	83	127	28	60	38	1	360	468	356	381	1002	525	146	133	246
	62%	62%	60%	56%	55%	55%	58%	100%	62%	60%	62%	63%	64%	59%	62%	60%	56%
No, I am on a different network	942	794	53	94	21	46	27	-	214	303	210	215	544	357	88	85	184
	37%	37%	38%	42%	41%	42%	42%	-	37%	39%	37%	36%	35%	40%	37%	38%	42%
Don't know	30	23	2	5	2	3	-	-	7	9	7	7	14	13	3	3	7
	1%	1%	1%	2%	4%	2%	-	-	1%	1%	1%	1%	1%	1%	1%	1%	2%

Citizens Advice – Loyalty penalty survey

Q14. And are you currently on the same network as your previous mobile phone package, or not?

BASE: All with a mobile phone contract

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2559	94	248	352	346	305	547	219	448	1070	1421	31	951	289	1291
Total	2537	107	290	420	378	314	526	178	323	1201	1220	54	918	268	1321
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes, I am on the same network	1565	60	153	250	228	195	348	123	208	735	773	28	588	160	801
	62%	56%	53%	60%	60%	62%	66%	69%	64%	61%	63%	52%	64%	60%	61%
						b	abc	abcd	b						
No, I am on a different network	942	44	129	166	145	118	174	54	112	452	432	26	315	106	507
	37%	41%	45%	40%	38%	38%	33%	30%	35%	38%	35%	48%	34%	40%	38%
			fgh	g	g										a
Don't know	30	4	7	4	5	1	3	1	4	14	15	-	15	1	13
	1%	4%	3%	1%	1%	*	1%	1%	1%	1%	1%	-	2%	*	1%
		cefg	ef												

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		1854	115	404	459	365	350	161	519	824	511
Total		1781	227	360	376	325	237	255	588	702	492
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Before the end of the minimum contract period for my old package	(-1.0)	180	40	27	43	29	25	16	67	72	41
		10%	17%	8%	12%	9%	11%	6%	11%	10%	8%
			bdefhi		b						
As soon as the minimum contract period for my old package was up	(0.0)	812	111	165	161	160	101	114	276	321	215
		46%	49%	46%	43%	49%	43%	45%	47%	46%	44%
1-2 months after the end of the minimum contract period for my old package	(1.5)	217	32	51	58	30	22	25	83	88	47
		12%	14%	14%	15%	9%	9%	10%	14%	12%	9%
				dei	dei				dei		
3-4 months after the end of the minimum contract period for my old package	(3.5)	99	10	31	22	14	13	9	42	36	21
		6%	5%	9%	6%	4%	5%	3%	7%	5%	4%
				dghi							
5-6 months after the end of the minimum contract period for my old package	(5.5)	60	2	21	10	13	6	8	23	23	14
		3%	1%	6%	3%	4%	3%	3%	4%	3%	3%
				acehi							
7-8 months after the end of the minimum contract period for my old package	(7.5)	35	3	8	8	3	4	8	11	11	12
		2%	1%	2%	2%	1%	2%	3%	2%	2%	2%
9-10 months after the end of the minimum contract period for my old package	(9.5)	28	3	8	7	2	4	5	10	9	9
		2%	1%	2%	2%	1%	1%	2%	2%	1%	2%
11-12 months after the end of the minimum contract period for my old package	(11.5)	35	5	6	12	7	4	1	11	18	5
		2%	2%	2%	3%	2%	2%	*	2%	3%	1%
					fi					i	

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	1854	115	404	459	365	350	161	519	824	511
Total	1781	227	360	376	325	237	255	588	702	492
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
More than a year after the end of the minimum contract period for my old package (18.0)	190	10	25	32	40	37	46	35	72	83
	11%	4%	7%	8%	12%	16%	18%	6%	10%	17%
				abg	abcgh	abcgh			ag	abcgh
Don't know	126	11	18	24	28	20	25	29	52	45
	7%	5%	5%	6%	9%	9%	10%	5%	7%	9%
				bg	g	g				bg
Net: Within the minimum contract	180	40	27	43	29	25	16	67	72	41
	10%	17%	8%	12%	9%	11%	6%	11%	10%	8%
		bdefhi		b						
Net: 0-6 months	1187	156	268	250	216	142	155	423	467	297
	67%	69%	74%	66%	66%	60%	61%	72%	66%	60%
			cdefhi					efhi	ei	
Net: 7-12 months	98	11	22	28	12	12	14	33	39	26
	6%	5%	6%	7%	4%	5%	6%	6%	6%	5%
				d						
Net: 12+ months	190	10	25	32	40	37	46	35	72	83
	11%	4%	7%	8%	12%	16%	18%	6%	10%	17%
				abg	abcgh	abcgh			ag	abcgh
Base for stats	1655	217	342	353	297	216	230	558	650	447
Mean Score	3.13	1.59	2.71	2.87	3.29	4.04	4.50	2.28	3.06	4.28
			a	a	ag	abcgh	abcgh		ag	abcdgh
Standard Deviation	5.933	4.339	5.065	5.534	6.293	6.864	7.098	4.824	5.892	6.981
Standard Error	.143	.416	.260	.267	.345	.386	.589	.218	.213	.325
Error variance	.02	.17	.07	.07	.12	.15	.35	.05	.05	.11

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	1854	83	219	249	291	143	128	172	163	177	84	145	1625	847	1004	1712	40	15	52
Total	1781	83	183	253	261	142	177	156	132	155	76	164	1541	878	901	1587	75	25	53
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Before the end of the minimum contract period for my old package (-1.0)	180	9	16	18	23	13	22	12	10	13	19	25	136	84	95	162	4	1	8
	10%	11%	9%	7%	9%	9%	12%	8%	8%	8%	25%	15%	9%	10%	11%	10%	6%	5%	16%
											abcdeghil	cghl							
As soon as the minimum contract period for my old package was up (0.0)	812	46	95	104	124	59	86	63	59	70	34	71	706	402	409	723	39	16	14
	46%	55%	52%	41%	48%	42%	48%	40%	45%	45%	45%	44%	46%	46%	45%	46%	52%	67%	26%
		cg	cg													d	d		
1-2 months after the end of the minimum contract period for my old package (1.5)	217	7	21	33	31	15	24	20	15	26	6	18	193	109	108	199	10	3	3
	12%	9%	11%	13%	12%	11%	14%	13%	12%	17%	8%	11%	13%	12%	12%	13%	14%	11%	5%
3-4 months after the end of the minimum contract period for my old package (3.5)	99	2	7	24	14	10	9	10	9	5	3	6	90	51	47	90	-	1	3
	6%	2%	4%	10%	6%	7%	5%	6%	6%	3%	4%	4%	6%	6%	5%	6%	-	6%	5%
				abikl															
5-6 months after the end of the minimum contract period for my old package (5.5)	60	3	4	7	8	10	5	5	5	6	1	6	53	33	26	55	2	1	2
	3%	4%	2%	3%	3%	7%	3%	3%	4%	4%	1%	3%	3%	4%	3%	3%	2%	3%	4%
					bl														
7-8 months after the end of the minimum contract period for my old package (7.5)	35	4	1	4	7	2	1	7	2	3	-	4	31	19	15	30	2	-	3
	2%	5%	1%	1%	3%	2%	1%	4%	1%	2%	-	2%	2%	2%	2%	2%	2%	-	6%
		b						bfl											

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Region												Gender		Working status			
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	1854	83	219	249	291	143	128	172	163	177	84	145	1625	847	1004	1712	40	15	52
Total	1781	83	183	253	261	142	177	156	132	155	76	164	1541	878	901	1587	75	25	53
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
9-10 months after the end of the minimum contract period for my old package (9.5)	28 2%	* 1%	2 1%	3 1%	6 2%	6 4%	2 1%	4 3%	- -	2 2%	2 2%	- -	27 2%	13 1%	16 2%	27 2%	- -	- -	- -
					h	hkl		h											
11-12 months after the end of the minimum contract period for my old package (11.5)	35 2%	4 5%	4 2%	9 3%	5 2%	2 1%	- -	1 1%	3 2%	6 4%	- -	1 *	34 2%	12 1%	22 2%	32 2%	- -	- -	- -
		fgjk		f						f									
More than a year after the end of the minimum contract period for my old package (18.0)	190 11%	3 4%	22 12%	34 14%	16 6%	14 10%	17 9%	20 13%	20 15%	15 10%	5 6%	25 15%	160 10%	97 11%	93 10%	158 10%	14 19%	2 8%	12 23%
			ad	ad				ad	ad			adj	d						a
Don't know	126 7%	4 4%	11 6%	15 6%	26 10%	11 8%	11 6%	15 10%	10 7%	8 5%	7 9%	8 5%	111 7%	58 7%	68 8%	110 7%	3 4%	- -	8 15%
																			a
Net: Within the minimum contract	180 10%	9 11%	16 9%	18 7%	23 9%	13 9%	22 12%	12 8%	10 8%	13 8%	19 25%	25 15%	136 9%	84 10%	95 11%	162 10%	4 6%	1 5%	8 16%
										abcdefghil		cghl							
Net: 0-6 months	1187 67%	58 70%	127 69%	169 67%	177 68%	94 66%	124 70%	97 62%	88 67%	108 69%	44 58%	101 62%	1042 68%	595 68%	590 66%	1068 67%	51 68%	21 87%	21 40%
																d	d		
Net: 7-12 months	98 6%	9 10%	8 4%	16 6%	18 7%	10 7%	3 2%	12 8%	4 3%	11 7%	2 2%	4 3%	92 6%	43 5%	54 6%	89 6%	2 2%	- -	3 6%
		bfhjk			f	f		fk		f									
Net: 12+ months	190 11%	3 4%	22 12%	34 14%	16 6%	14 10%	17 9%	20 13%	20 15%	15 10%	5 6%	25 15%	160 10%	97 11%	93 10%	158 10%	14 19%	2 8%	12 23%
			ad	ad				ad	ad			adj	d						a
Base for stats	1655	79	172	237	234	131	166	141	122	147	69	155	1430	820	832	1477	71	25	45

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	1854	83	219	249	291	143	128	172	163	177	84	145	1625	847	1004	1712	40	15	52
Total	1781	83	183	253	261	142	177	156	132	155	76	164	1541	878	901	1587	75	25	53
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Mean Score	3.13	2.13	3.08	3.93	2.42	3.41	2.42	3.82	3.85	3.11	1.59	3.51	3.16	3.15	3.10	3.01	4.07	1.97	5.70
Standard Deviation	5.933	4.638	6.160	6.405	4.986	5.856	5.512	6.297	6.649	5.769	4.934	6.678	5.884	5.949	5.928	5.792	7.171	5.047	7.878
Standard Error	.143	.525	.432	.419	.306	.510	.503	.507	.545	.449	.562	.570	.152	.211	.196	.145	1.163	1.303	1.188
Error variance	.02	.28	.19	.18	.09	.26	.25	.26	.30	.20	.32	.33	.02	.04	.04	.02	1.35	1.70	1.41



Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	1854	1609	84	157	31	85	40	1	722	589	239	304	1271	549	117	137	295	
Total	1781	1532	74	169	30	93	45	1	430	576	398	377	1118	617	142	157	318	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Before the end of the minimum contract period for my old package (-1.0)	180	160	10	9	5	3	1	-	49	41	41	49	100	73	21	15	36	
	10%	10%	14%	5%	17%	3%	2%	-	11%	7%	10%	13%	9%	12%	15%	10%	11%	
		ce	cef		cef				b			b			a			
As soon as the minimum contract period for my old package was up (0.0)	812	714	27	69	9	31	27	1	183	282	173	173	517	278	63	58	157	
	46%	47%	37%	41%	31%	34%	61%	100%	43%	49%	44%	46%	46%	45%	44%	37%	49%	
		e					bcde		a			d				d		
1-2 months after the end of the minimum contract period for my old package (1.5)	217	183	11	23	4	14	5	-	56	66	57	38	150	59	15	14	30	
	12%	12%	15%	14%	15%	15%	12%	-	13%	12%	14%	10%	13%	10%	10%	9%	9%	
													b					
3-4 months after the end of the minimum contract period for my old package (3.5)	99	78	4	17	4	10	3	-	20	40	21	18	56	42	6	12	23	
	6%	5%	5%	10%	13%	11%	6%	-	5%	7%	5%	5%	5%	7%	4%	8%	7%	
				a	a	a												
5-6 months after the end of the minimum contract period for my old package (5.5)	60	47	3	10	2	6	1	-	14	30	9	6	43	14	3	3	8	
	3%	3%	3%	6%	8%	7%	2%	-	3%	5%	2%	2%	4%	2%	2%	2%	3%	
										d								
7-8 months after the end of the minimum contract period for my old package (7.5)	35	27	2	3	1	2	-	-	7	11	12	6	17	18	8	4	6	
	2%	2%	3%	2%	3%	2%	-	-	2%	2%	3%	2%	2%	3%	6%	3%	2%	
														a	ae			
9-10 months after the end of the minimum contract period for my old package (9.5)	28	23	3	3	1	1	1	-	5	10	8	6	18	9	-	5	5	
	2%	2%	4%	2%	4%	1%	1%	-	1%	2%	2%	2%	2%	1%	-	3%	1%	

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	1854	1609	84	157	31	85	40	1	722	589	239	304	1271	549	117	137	295
Total	1781	1532	74	169	30	93	45	1	430	576	398	377	1118	617	142	157	318
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
11-12 months after the end of the minimum contract period for my old package (11.5)	35	28	4	3	-	2	2	-	7	7	15	5	21	13	-	10	3
	2%	2%	5%	2%	-	2%	3%	-	2%	1%	4%	1%	2%	2%	-	6%	1%
			a								ab					abce	
More than a year after the end of the minimum contract period for my old package (18.0)	190	160	9	21	2	14	6	-	57	49	36	48	115	71	15	29	27
	11%	10%	12%	13%	8%	15%	12%	-	13%	9%	9%	13%	10%	11%	11%	18%	9%
									b							abe	
Don't know	126	113	1	11	1	10	*	-	32	39	27	29	82	41	11	7	23
	7%	7%	2%	6%	2%	10%	1%	-	7%	7%	7%	8%	7%	7%	8%	4%	7%
		b				b											
Net: Within the minimum contract	180	160	10	9	5	3	1	-	49	41	41	49	100	73	21	15	36
	10%	10%	14%	5%	17%	3%	2%	-	11%	7%	10%	13%	9%	12%	15%	10%	11%
		ce	cef		cef				b			b			a		
Net: 0-6 months	1187	1021	45	119	20	62	36	1	273	419	260	235	766	393	86	88	218
	67%	67%	61%	70%	67%	66%	81%	100%	64%	73%	65%	62%	68%	64%	61%	56%	69%
							b			acd			bd			d	
Net: 7-12 months	98	78	9	9	2	5	2	-	19	28	35	17	55	40	8	19	13
	6%	5%	12%	5%	7%	5%	5%	-	4%	5%	9%	5%	5%	7%	6%	12%	4%
			a								abd					abe	
Net: 12+ months	190	160	9	21	2	14	6	-	57	49	36	48	115	71	15	29	27
	11%	10%	12%	13%	8%	15%	12%	-	13%	9%	9%	13%	10%	11%	11%	18%	9%
									b							abe	
Base for stats	1655	1420	73	159	29	84	45	1	398	537	371	349	1036	577	131	150	295
Mean Score	3.13	3.00	3.82	3.87	3.02	4.56	3.20	-	3.50	2.81	3.09	3.22	3.05	3.28	2.83	5.10	2.54
						a			b							abce	
Standard Deviation	5.933	5.889	6.247	6.177	5.215	6.503	6.147	-	6.409	5.421	5.718	6.333	5.844	6.112	5.887	7.112	5.455
Standard Error	.143	.153	.690	.509	.952	.741	.984	-	.248	.232	.383	.381	.170	.271	.564	.629	.331
Error variance	.02	.02	.48	.26	.91	.55	.97	-	.06	.05	.15	.15	.03	.07	.32	.40	.11

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	1854	59	151	239	227	234	413	176	355	752	1058	22	701	213	921	
Total	1781	63	171	288	246	237	381	141	254	822	890	38	672	192	898	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Before the end of the minimum contract period for my old package	(-1.0)	180	9	20	39	23	27	27	8	26	88	86	4	86	13	80
	10%	14%	12%	13%	9%	12%	7%	6%	10%	11%	10%	10%	13%	7%	9%	
		g	g	fg	g	g							bc			
As soon as the minimum contract period for my old package was up	(0.0)	812	19	75	137	105	95	191	78	112	373	402	23	293	94	412
	46%	30%	44%	48%	43%	40%	50%	55%	44%	45%	45%	60%	44%	49%	46%	
		a	a	a	a	a	ae	abdeh	a							
1-2 months after the end of the minimum contract period for my old package	(1.5)	217	10	14	23	28	31	61	14	37	98	116	1	94	19	105
	12%	16%	8%	8%	11%	13%	16%	10%	14%	12%	13%	4%	14%	10%	12%	
		c					bcg		bc							
3-4 months after the end of the minimum contract period for my old package	(3.5)	99	4	12	10	18	16	18	9	11	35	57	4	41	18	39
	6%	7%	7%	3%	7%	7%	5%	6%	4%	4%	6%	10%	6%	9%	4%	
														c		
5-6 months after the end of the minimum contract period for my old package	(5.5)	60	1	7	9	6	10	12	8	8	18	42	-	26	9	25
	3%	1%	4%	3%	2%	4%	3%	5%	3%	2%	5%	-	4%	5%	3%	
											a					
7-8 months after the end of the minimum contract period for my old package	(7.5)	35	2	1	11	3	3	6	2	6	16	19	-	12	5	18
	2%	4%	1%	4%	1%	1%	2%	1%	2%	2%	2%	-	2%	3%	2%	
9-10 months after the end of the minimum contract period for my old package	(9.5)	28	1	1	6	5	4	6	3	3	17	11	-	11	2	16
	2%	2%	1%	2%	2%	2%	2%	2%	1%	2%	1%	-	2%	1%	2%	

Citizens Advice – Loyalty penalty survey

Q15. When did you move from your previous mobile phone package to your current package?

BASE: All whose previous contract is a monthly contract

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	*c	a	b	c
Unweighted Total	1854	59	151	239	227	234	413	176	355	752	1058	22	701	213	921
Total	1781	63	171	288	246	237	381	141	254	822	890	38	672	192	898
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
11-12 months after the end of the minimum contract period for my old package (11.5)	35 2%	* 1%	2 1%	2 1%	12 5%	3 1%	6 1%	4 3%	5 2%	12 1%	19 2%	4 11%	15 2%	4 2%	15 2%
More than a year after the end of the minimum contract period for my old package (18.0)	190 11%	7 11%	31 18%	29 10%	26 10%	29 12%	34 9%	8 6%	26 10%	95 12%	88 10%	-	55 8%	20 10%	113 13%
Don't know	126 7%	9 14%	8 5%	24 8%	20 8%	18 8%	20 5%	8 5%	20 8%	70 9%	51 6%	2 5%	41 6%	8 4%	74 8%
Net: Within the minimum contract	180 10%	9 14%	20 12%	39 13%	23 9%	27 12%	27 7%	8 6%	26 10%	88 11%	86 10%	4 10%	86 13%	13 7%	80 9%
Net: 0-6 months	1187 67%	34 55%	108 63%	179 62%	157 64%	152 64%	282 74%	108 76%	168 66%	524 64%	616 69%	28 74%	453 67%	139 72%	582 65%
Net: 7-12 months	98 6%	4 6%	4 3%	18 6%	19 8%	11 5%	18 5%	9 7%	14 6%	45 5%	49 6%	4 11%	37 6%	12 6%	49 5%
Net: 12+ months	190 11%	7 11%	31 18%	29 10%	26 10%	29 12%	34 9%	8 6%	26 10%	95 12%	88 10%	-	55 8%	20 10%	113 13%
Base for stats	1655	54	164	264	225	219	361	133	234	752	839	37	631	184	824
Mean Score	3.13	3.45	4.18	2.84	3.45	3.42	2.71	2.46	3.06	3.21	3.06	1.63	2.67	3.24	3.46
Standard Deviation	5.933	6.206	7.036	5.849	6.075	6.184	5.488	4.924	5.885	6.146	5.735	3.780	5.410	5.815	6.317
Standard Error	.143	.878	.590	.398	.421	.420	.280	.383	.322	.235	.182	.845	.212	.409	.217
Error variance	.02	.77	.35	.16	.18	.18	.08	.15	.10	.06	.03	.71	.04	.17	.05

Citizens Advice – Loyalty penalty survey

Q16. Thinking about buying a mobile phone, which of the following do you think tends to work out as the cheapest option overall?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying a mobile phone as part of a contract including your minutes/data	1125	183	248	258	178	127	131	432	436	258
	37%	50%	49%	47%	34%	28%	21%	49%	41%	24%
		defhi	defhi	defhi	efi	fi		defhi	defi	
Buying a mobile phone separately - and getting a separate contract or pay as you go arrangement to cover your minutes/data	1412	158	217	223	260	220	335	375	483	555
	47%	43%	43%	41%	49%	49%	53%	43%	45%	51%
				bcg	bcg	abcgh				abcgh
Don't know	492	26	41	63	90	105	169	66	152	273
	16%	7%	8%	12%	17%	23%	27%	8%	14%	25%
			bg	abcg	abcdgh	abcdgh		abg	abcdgh	

Citizens Advice – Loyalty penalty survey

Q16. Thinking about buying a mobile phone, which of the following do you think tends to work out as the cheapest option overall?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying a mobile phone as part of a contract including your minutes/data	1125 37%	47 37%	117 34%	198 47%	149 35%	88 34%	103 35%	93 34%	78 35%	100 39%	47 32%	106 41%	972 37%	532 35%	592 40%	1012 39%	36 20%	19 36%	35 27%
			bdefghijl													a	bd		
Buying a mobile phone separately - and getting a separate contract or pay as you go arrangement to cover your minutes/data	1412 47%	52 41%	170 50%	171 41%	213 50%	122 47%	142 49%	127 46%	117 52%	118 46%	72 49%	109 42%	1231 47%	765 50%	644 43%	1183 46%	91 50%	32 61%	66 51%
			c		c				ck				c	b					
Don't know	492 16%	27 21%	56 16%	49 12%	67 16%	52 20%	47 16%	55 20%	30 13%	40 15%	29 19%	42 16%	422 16%	236 15%	256 17%	394 15%	53 30%	2 3%	29 22%
		ch			ch			ch			c		c			a		a	

Citizens Advice – Loyalty penalty survey

Q16. Thinking about buying a mobile phone, which of the following do you think tends to work out as the cheapest option overall?

BASE: All respondents

Significance Level: 95%

Unweighted Total

Total

Buying a mobile phone as part of a contract including your minutes/data

Buying a mobile phone separately - and getting a separate contract or pay as you go arrangement to cover your minutes/data

Don't know

	Ethnicity							Social grade				Tenure					
	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Total	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying a mobile phone as part of a contract including your minutes/data	1125	948	66	106	22	50	33	1	251	325	283	266	676	428	109	97	222
	37%	36%	39%	42%	39%	41%	47%	21%	37%	35%	42%	35%	36%	41%	39%	37%	44%
											bd			a			a
Buying a mobile phone separately - and getting a separate contract or pay as you go arrangement to cover your minutes/data	1412	1198	83	128	33	60	31	3	319	462	289	343	861	487	134	126	227
	47%	46%	50%	51%	59%	50%	44%	79%	47%	50%	43%	45%	46%	46%	48%	48%	45%
				a						cd							
Don't know	492	451	18	18	1	11	6	-	106	135	96	155	342	135	36	40	59
	16%	17%	11%	7%	1%	9%	9%	-	16%	15%	14%	20%	18%	13%	13%	15%	12%
		bcd	d		d							abc	bce				

Citizens Advice – Loyalty penalty survey

Q16. Thinking about buying a mobile phone, which of the following do you think tends to work out as the cheapest option overall?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Buying a mobile phone as part of a contract including your minutes/data	1125 37%	48 33%	107 28%	183 34%	161 35% b	126 34%	269 45% abcde	81 42% b	151 43% abcde	499 33%	573 41% a	24 43%	493 47% bc	122 40% c	501 30%
Buying a mobile phone separately - and getting a separate contract or pay as you go arrangement to cover your minutes/data	1412 47%	74 51% f	195 51% f	263 49% f	200 44% f	186 51% f	240 40% f	93 47% f	162 46% f	711 48%	637 46%	30 53%	442 42%	151 50% a	797 49% a
Don't know	492 16%	22 16%	80 21% efgh	91 17% gh	94 21% fgh	56 15%	90 15% h	22 11%	37 11%	285 19% bc	188 13%	2 4%	107 10%	32 10%	344 21% ab

Citizens Advice – Loyalty penalty survey

Q17. How did you get the mobile phone you currently use?

BASE: All with a sim-only contract

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	833	43	130	159	171	217	113	173	330	330
Total	798	84	107	121	154	147	185	192	275	332
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I bought it new	471	52	61	76	91	82	110	113	167	192
	59%	62%	56%	63%	59%	56%	60%	59%	61%	58%
I bought it second-hand	76	4	7	14	20	13	18	11	34	30
	9%	4%	7%	12%	13%	9%	10%	6%	12%	9%
				g					g	
It was given to me new	50	9	11	6	4	11	9	20	10	20
	6%	11%	10%	5%	2%	8%	5%	10%	4%	6%
		dh	dh			dh		dh		
It was given to me second hand	87	15	8	7	15	18	24	23	21	42
	11%	18%	8%	5%	10%	13%	13%	12%	8%	13%
		ch				c		c		ch
It came with a previous mobile contract	106	4	18	17	22	22	23	22	39	45
	13%	5%	17%	14%	14%	15%	12%	12%	14%	14%
			a							
My employer supplies it	3	-	1	1	1	-	-	1	2	-
	*	-	1%	1%	1%	-	-	*	1%	-
Other	5	-	2	-	2	*	2	2	2	2
	1%	-	2%	-	1%	*	1%	1%	1%	1%
Net: I bought it	547	56	68	90	111	95	128	124	201	222
	69%	67%	63%	74%	72%	65%	69%	65%	73%	67%
			be						be	
Net: I didn't buy it	245	28	38	31	41	52	55	66	73	107
	31%	33%	35%	26%	27%	35%	30%	34%	26%	32%
					h					

Citizens Advice – Loyalty penalty survey

Q17. How did you get the mobile phone you currently use?

BASE: All with a sim-only contract

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	*b	*c	d	
Significance Level: 95%																			
Unweighted Total	833	36	110	89	134	71	69	85	72	82	41	44	748	379	451	745	26	5	37
Total	798	36	93	93	121	71	101	76	56	75	32	44	722	408	387	684	44	8	38
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I bought it new	471	30	53	54	68	40	55	52	37	45	17	23	432	277	192	411	23	4	23
	59%	83%	57%	58%	56%	56%	54%	68%	66%	59%	52%	51%	60%	68%	50%	60%	52%	46%	60%
		bcdefijkl													b				
I bought it second-hand	76	2	3	2	16	3	15	7	7	13	4	5	67	38	38	64	5	2	4
	9%	5%	4%	2%	13%	4%	15%	9%	12%	17%	11%	11%	9%	9%	10%	9%	11%	25%	11%
				bce		bce		bc	bcel	c	c	c							
It was given to me new	50	*	7	6	9	8	3	2	4	6	3	2	45	24	26	45	1	-	-
	6%	1%	8%	6%	8%	11%	3%	3%	7%	8%	9%	5%	6%	6%	7%	7%	2%	-	-
					g														
It was given to me second hand	87	1	13	19	14	7	10	6	3	4	5	6	76	28	58	74	6	2	4
	11%	3%	14%	20%	11%	10%	10%	8%	5%	6%	15%	12%	11%	7%	15%	11%	14%	29%	10%
			aghi												a				
It came with a previous mobile contract	106	3	16	12	14	12	18	8	4	8	1	9	95	38	68	85	9	-	7
	13%	9%	17%	13%	11%	17%	18%	11%	8%	10%	5%	21%	13%	9%	18%	12%	21%	-	19%
							j					j			a				
My employer supplies it	3	-	-	1	1	-	-	2	-	-	-	-	3	1	2	3	-	-	-
	*	-	-	1%	1%	-	-	2%	-	-	-	-	*	*	1%	*	-	-	-
Other	5	-	-	-	-	2	-	-	2	-	2	-	3	3	2	3	-	-	-
	1%	-	-	-	-	2%	-	-	3%	-	7%	-	*	1%	1%	1%	-	-	-
								dl		bcdfgil									
Net: I bought it	547	32	57	56	84	43	70	58	43	57	20	27	499	315	230	474	28	6	27
	69%	88%	61%	60%	69%	60%	69%	77%	77%	76%	64%	62%	69%	77%	59%	69%	63%	71%	71%
		bcdefijkl													b				
Net: I didn't buy it	245	5	36	37	37	27	32	18	11	18	9	17	219	90	155	207	16	2	11
	31%	12%	39%	40%	31%	38%	31%	23%	20%	24%	29%	38%	30%	22%	40%	30%	37%	29%	29%
			aghi	aghi	a	ah	a					ah	a		a				

Citizens Advice – Loyalty penalty survey

Q17. How did you get the mobile phone you currently use?

BASE: All with a sim-only contract

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	*d	e	*f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	833	716	51	61	13	36	10	2	330	271	99	133	594	221	45	63	113
Total	798	686	44	64	13	38	11	1	204	267	167	160	533	239	55	66	117
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I bought it new	471	415	26	29	2	22	4	1	113	171	98	90	326	131	33	33	65
	59%	60%	59%	45%	15%	56%	36%	100%	55%	64%	58%	57%	61%	55%	59%	49%	56%
		c								a							
I bought it second-hand	76	63	3	9	3	4	2	-	18	22	20	17	52	19	5	3	11
	9%	9%	8%	14%	24%	11%	15%	-	9%	8%	12%	10%	10%	8%	9%	4%	10%
It was given to me new	50	37	2	10	6	4	-	-	20	10	13	7	33	17	5	8	5
	6%	5%	5%	16%	44%	11%	-	-	10%	4%	8%	4%	6%	7%	9%	11%	4%
			a						b								
It was given to me second hand	87	78	3	5	1	4	-	-	23	29	19	16	47	34	7	11	17
	11%	11%	6%	7%	7%	10%	-	-	11%	11%	11%	10%	9%	14%	12%	16%	14%
			a														
It came with a previous mobile contract	106	87	8	11	1	4	6	-	29	33	16	28	68	36	5	12	19
	13%	13%	18%	17%	10%	10%	49%	-	14%	12%	10%	18%	13%	15%	10%	18%	16%
My employer supplies it	3	2	-	1	-	1	-	-	1	1	-	-	2	1	1	1	-
	*	*	-	1%	-	1%	-	-	1%	1%	-	-	*	*	1%	1%	-
Other	5	4	2	-	-	-	-	-	*	2	2	2	5	-	-	-	-
	1%	1%	4%	-	-	-	-	-	*	1%	1%	1%	1%	-	-	-	-
			a														
Net: I bought it	547	477	29	38	5	26	6	1	130	192	117	107	378	150	38	36	77
	69%	70%	66%	59%	39%	67%	51%	100%	64%	72%	70%	67%	71%	63%	68%	54%	66%
										a			bd				
Net: I didn't buy it	245	205	13	26	8	13	6	-	73	73	48	51	149	89	18	31	40
	31%	30%	30%	41%	61%	33%	49%	-	36%	27%	29%	32%	28%	37%	32%	46%	34%
									b					a		a	

Citizens Advice – Loyalty penalty survey

Q17. How did you get the mobile phone you currently use?

BASE: All with a sim-only contract

	Annual household income									Education			Mental health		
	Total	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	833	38	87	113	112	93	162	74	154	355	460	8	246	93	484
Total	798	36	88	130	114	106	150	60	114	395	379	13	219	85	482
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I bought it new	471	23	51	76	69	56	85	39	72	234	227	6	127	57	281
	59%	63%	58%	59%	60%	53%	57%	64%	63%	59%	60%	48%	58%	67%	58%
I bought it second-hand	76	3	12	16	6	11	16	2	10	45	31	-	19	6	51
	9%	8%	14%	12%	5%	10%	10%	4%	9%	11%	8%	-	9%	7%	10%
			dg												
It was given to me new	50	1	3	9	15	7	9	4	3	19	26	3	17	6	27
	6%	2%	3%	7%	13%	7%	6%	7%	2%	5%	7%	21%	8%	7%	6%
				abfh											
It was given to me second hand	87	4	12	10	8	15	16	7	14	40	40	4	24	8	53
	11%	12%	13%	8%	7%	14%	11%	12%	12%	10%	11%	30%	11%	9%	11%
It came with a previous mobile contract	106	5	10	17	14	16	23	7	14	53	53	-	31	8	64
	13%	13%	12%	13%	13%	15%	15%	11%	13%	13%	14%	-	14%	9%	13%
My employer supplies it	3	1	-	-	-	-	1	1	*	*	2	-	2	-	1
	*	2%	-	-	-	-	*	2%	*	*	*	-	1%	-	*
Other	5	-	-	2	2	*	2	-	-	5	*	-	*	-	5
	1%	-	-	1%	2%	*	1%	-	-	1%	*	-	*	-	1%
										b					
Net: I bought it	547	26	63	92	75	67	101	41	82	278	257	6	145	63	332
	69%	71%	72%	71%	66%	64%	67%	68%	72%	70%	68%	48%	66%	75%	69%
Net: I didn't buy it	245	11	25	36	37	38	48	19	31	112	121	7	73	22	145
	31%	29%	28%	28%	33%	36%	32%	32%	28%	28%	32%	52%	33%	25%	30%

Citizens Advice – Loyalty penalty survey

Q18. For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers? Summary Table

BASE: All respondents

		Service							
		Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
		a	b	c	d	e	f	g	h
Significance Level: 95%									
Unweighted Total		3030	3030	3030	3030	3030	3030	3030	3030
Total		3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%
Long-standing customers are likely to pay much more than newer customers	(5.0)	736 24% bcfgh	429 14% g	565 19% bfgh	792 26% bcefgh	706 23% bcfgh	410 14%	374 12%	421 14%
Long-standing customers are likely to pay a little more than newer customers	(4.0)	711 23% bfgh	602 20% fgh	712 23% bfgh	860 28% abcefgh	727 24% bfgh	448 15%	466 15%	483 16%
Long-standing customers are likely to pay the same price as newer customers	(3.0)	729 24% deh	785 26% cdeh	690 23% deh	548 18%	562 19%	1006 33% abcdegh	901 30% abcdeh	602 20%
Long-standing customers are likely to pay a little less than newer customers	(2.0)	248 8% f	282 9% fg	331 11% abdefgh	284 9% fg	275 9% fg	199 7%	224 7%	258 9% f
Long-standing customers are likely to pay much less than newer customers	(1.0)	61 2% adfg	112 4% adfg	102 3% af	79 3%	101 3% af	69 2%	83 3%	100 3% af
Don't know		545 18% d	820 27% acde	631 21% ad	468 15%	660 22% ad	899 30% abcde	983 32% abcdef	1165 38% abcdefg
Base for stats		2485	2210	2399	2562	2370	2131	2047	1865
Mean Score		3.73 bcfgh	3.43	3.54 bfgh	3.78 bcefgh	3.70 bcfgh	3.44	3.40	3.46
Standard Deviation		1.066	1.092	1.118	1.093	1.137	1.006	1.033	1.140
Standard Error		.021	.023	.023	.021	.023	.021	.023	.026
Error variance		*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q18_1. Energy (gas and electricity): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers	(5.0)	736 24%	60 16%	115 23%	142 26% ag	147 28% abg	115 25% ag	157 25% a	176 20%	289 27% ag	272 25% ag
Long-standing customers are likely to pay a little more than newer customers	(4.0)	711 23%	82 22%	123 24%	128 24%	137 26%	106 23%	135 21%	205 23%	266 25%	240 22%
Long-standing customers are likely to pay the same price as newer customers	(3.0)	729 24%	67 18%	106 21%	129 24%	117 22%	125 28% abdgh	185 29% abdgh	174 20%	246 23%	310 29% abcdgh
Long-standing customers are likely to pay a little less than newer customers	(2.0)	248 8%	69 19% bcdefhi	59 12% cdefhi	41 8% di	25 5%	24 5%	30 5%	128 15% cdefhi	66 6%	54 5%
Long-standing customers are likely to pay much less than newer customers	(1.0)	61 2%	13 4% dfhi	20 4% defhi	11 2%	6 1%	7 1%	4 1%	33 4% defhi	17 2%	11 1%
Don't know		545 18%	76 21%	82 16%	93 17%	95 18%	75 17%	124 20%	158 18%	188 18%	199 18%
Base for stats		2485	291	424	451	432	377	510	715	883	887
Mean Score		3.73	3.37	3.60 a	3.77 abg	3.92 abcegi	3.79 abg	3.80 abg	3.51	3.84 abg	3.80 abg
Standard Deviation		1.066	1.182	1.159	1.065	.977	1.006	.971	1.174	1.025	.986
Standard Error		.021	.099	.053	.046	.044	.043	.054	.047	.032	.033
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q18_1. Energy (gas and electricity): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	736 24%	22 18%	85 25%	96 23%	97 23%	61 23%	79 27%	69 25%	52 23%	70 27%	33 22%	71 28%	632 24%	377 25%	358 24%	644 25%	33 18%	13 24%	35 27%
Long-standing customers are likely to pay a little more than newer customers (4.0)	711 23%	30 24%	76 22%	119 29%	101 24%	60 23%	76 26%	55 20%	56 25%	54 21%	38 26%	47 18%	626 24%	371 24%	340 23%	644 25%	35 20%	6 12%	12 9%
Long-standing customers are likely to pay the same price as newer customers (3.0)	729 24%	29 23%	67 19%	93 22%	97 23%	71 27%	62 21%	55 20%	58 26%	79 30%	42 28%	76 30%	611 23%	375 24%	355 24%	618 24%	50 28%	13 24%	26 20%
Long-standing customers are likely to pay a little less than newer customers (2.0)	248 8%	10 8%	33 10%	23 6%	47 11%	28 11%	17 6%	26 10%	18 8%	18 7%	9 6%	18 7%	220 8%	142 9%	105 7%	220 8%	17 10%	2 4%	7 6%
Long-standing customers are likely to pay much less than newer customers (1.0)	61 2%	1 1%	11 3%	13 3%	11 3%	3 1%	4 2%	3 1%	5 2%	* *	3 2%	6 2%	52 2%	20 1%	39 3%	45 2%	2 1%	- -	8 6%
Don't know	545 18%	33 26%	70 20%	74 18%	75 18%	39 15%	54 19%	66 24%	36 16%	36 14%	23 16%	39 15%	483 18%	247 16%	295 20%	419 16%	41 23%	19 35%	40 31%
Base for stats	2485	92	273	344	354	224	237	209	189	221	125	218	2142	1285	1197	2170	138	34	89
Mean Score	3.73	3.68	3.70	3.76	3.64	3.66	3.88	3.77	3.70	3.79	3.72	3.73	3.73	3.73	3.73	3.75	3.58	3.87	3.66
Standard Deviation	1.066	1.001	1.154	1.048	1.111	1.054	1.014	1.093	1.054	.988	1.005	1.090	1.067	1.048	1.080	1.054	1.037	1.013	1.317
Standard Error	.021	.101	.065	.057	.057	.071	.079	.073	.070	.064	.087	.077	.023	.030	.030	.022	.119	.226	.144



Citizens Advice – Loyalty penalty survey

Q18_1. Energy (gas and electricity): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Error variance	*	.01	*	*	*	.01	.01	.01	*	*	.01	.01	*	*	*	.01	.05	.02	



Citizens Advice – Loyalty penalty survey

Q18_1. Energy (gas and electricity): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	736 24%	647 25% b	29 18%	58 23%	9 16%	25 21%	24 33%	- -	203 30%	231 25%	139 21%	163 21%	493 26%	211 20%	58 21%	48 18%	105 21%
Long-standing customers are likely to pay a little more than newer customers (4.0)	711 23%	624 24% f	37 22%	49 19%	12 21%	28 23%	8 12%	1 19%	187 28% cd	222 24%	139 21%	163 21%	502 27% bcde	191 18%	47 17%	48 18%	97 19%
Long-standing customers are likely to pay the same price as newer customers (3.0)	729 24%	637 25%	39 23%	50 20%	10 18%	23 19%	15 21%	2 57%	146 22%	229 25%	187 28% ad	168 22%	432 23%	294 28% a	72 26%	75 29%	147 29% a
Long-standing customers are likely to pay a little less than newer customers (2.0)	248 8%	188 7%	31 19% acf	28 11% a	7 12%	17 14% a	4 6%	- -	41 6%	82 9% a	66 10% a	59 8%	137 7%	101 10% a	20 7%	27 10%	54 11% a
Long-standing customers are likely to pay much less than newer customers (1.0)	61 2%	46 2%	6 3%	9 4% a	4 8% a	3 2%	2 3%	- -	10 1%	16 2%	15 2%	20 3%	23 1%	35 3% a	8 3%	14 5% a	13 3% a
Don't know	545 18%	457 18%	25 15%	58 23% ab	14 24%	26 22%	18 25%	1 23%	90 13%	141 15%	121 18% a	192 25% abc	291 15%	217 21% a	74 27% ae	52 20%	92 18%
Base for stats	2485	2141	142	194	43	95	53	3	586	780	547	572	1588	832	205	212	416
Mean Score	3.73	3.76 bcd	3.38	3.61	3.34	3.59	3.87 bd	3.25	3.91 bcd	3.73 c	3.59	3.68	3.82 bcde	3.53	3.62	3.42	3.54
Standard Deviation	1.066	1.043	1.154	1.191	1.276	1.138	1.208	.526	1.008	1.059	1.079	1.096	1.014	1.119	1.107	1.165	1.098
Standard Error	.021	.022	.097	.087	.190	.117	.178	.263	.032	.038	.060	.052	.024	.041	.085	.087	.056
Error variance	*	*	.01	.01	.04	.01	.03	.07	*	*	*	*	*	*	.01	.01	*



Citizens Advice – Loyalty penalty survey

Q18_1. Energy (gas and electricity): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	736 24%	30 21%	87 23%	128 24%	85 19%	88 24%	159 27%	51 26%	108 31%	338 23%	379 27%	12 22%	258 25%	68 22%	404 25%
Long-standing customers are likely to pay a little more than newer customers (4.0)	711 23%	31 22%	45 12%	127 24%	109 24%	87 24%	148 25%	60 30%	104 30%	315 21%	374 27%	5 8%	258 25%	76 25%	366 22%
Long-standing customers are likely to pay the same price as newer customers (3.0)	729 24%	28 20%	98 26%	132 25%	118 26%	94 26%	141 23%	47 24%	70 20%	388 26%	312 22%	11 20%	229 22%	74 24%	418 25%
Long-standing customers are likely to pay a little less than newer customers (2.0)	248 8%	12 8%	35 9%	42 8%	44 10%	37 10%	47 8%	12 6%	20 6%	101 7%	126 9%	10 18%	98 9%	26 9%	120 7%
Long-standing customers are likely to pay much less than newer customers (1.0)	61 2%	4 2%	9 2%	17 3%	12 3%	4 1%	7 1%	2 1%	6 2%	29 2%	27 2%	3 4%	31 3%	6 2%	24 1%
Don't know	545 18%	39 27%	108 28%	90 17%	86 19%	58 16%	97 16%	24 12%	42 12%	325 22%	181 13%	16 29%	168 16%	53 17%	310 19%
Base for stats	2485	105	275	446	368	309	502	172	308	1170	1218	41	873	251	1332
Mean Score	3.73	3.69	3.60	3.69	3.57	3.71	3.81	3.85	3.94	3.71	3.78	3.35	3.70	3.69	3.76
Standard Deviation	1.066	1.109	1.154	1.096	1.071	1.045	1.033	.969	1.002	1.050	1.064	1.320	1.112	1.053	1.040
Standard Error	.021	.116	.074	.057	.058	.060	.045	.066	.048	.033	.028	.264	.037	.064	.029
Error variance	*	.01	.01	*	*	*	*	*	*	*	*	.07	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_2. Mobile (sim-only contract): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers	(5.0)	429 14%	37 10%	83 16% afi	87 16% afi	86 16% afi	64 14%	72 11%	120 14%	173 16% afi	136 13%
Long-standing customers are likely to pay a little more than newer customers	(4.0)	602 20%	83 23% efi	129 25% efi	127 23% efi	115 22% efi	73 16% f	74 12%	212 24% efi	243 23% efi	148 14%
Long-standing customers are likely to pay the same price as newer customers	(3.0)	785 26%	81 22%	110 22%	137 25%	136 26%	130 29% bg	191 30% abg	191 22%	273 26%	320 30% abgh
Long-standing customers are likely to pay a little less than newer customers	(2.0)	282 9%	76 21% bcdefhi	60 12% defhi	51 9% efi	36 7%	26 6%	34 5%	136 16% cdefhi	86 8% i	60 5%
Long-standing customers are likely to pay much less than newer customers	(1.0)	112 4%	24 7% defhi	28 6% defhi	22 4% i	12 2%	11 2%	14 2%	53 6% defhi	34 3%	24 2%
Don't know		820 27%	66 18%	95 19%	120 22%	141 27% abg	148 33% abcdgh	249 39% abcdegh	161 18%	262 24% bg	397 37% abcdgh
Base for stats		2210	301	411	425	385	304	385	712	810	689
Mean Score		3.43	3.11	3.43 a	3.49 ag	3.59 abfgi	3.51 ag	3.41 a	3.30	3.54 ag	3.45 ag
Standard Deviation		1.092	1.157	1.167	1.103	1.032	1.026	1.006	1.173	1.070	1.015
Standard Error		.023	.096	.054	.049	.050	.049	.065	.047	.035	.039
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q18_2. Mobile (sim-only contract): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	429 14%	13 11%	48 14%	68 16%	69 16%	33 13%	32 11%	48 18%	28 13%	38 15%	24 16%	27 11%	378 14%	236 15%	192 13%	367 14%	24 13%	7 13%	24 18%
Long-standing customers are likely to pay a little more than newer customers (4.0)	602 20%	30 24%	61 18%	116 28%	74 17%	44 17%	66 23%	44 16%	50 22%	44 17%	22 15%	50 20%	530 20%	308 20%	294 20%	554 21%	14 8%	6 11%	20 16%
Long-standing customers are likely to pay the same price as newer customers (3.0)	785 26%	37 30%	94 28%	98 23%	108 25%	64 24%	70 24%	72 26%	58 26%	67 26%	36 24%	80 31%	669 25%	412 27%	372 25%	673 26%	49 27%	17 32%	24 19%
Long-standing customers are likely to pay a little less than newer customers (2.0)	282 9%	8 6%	35 10%	38 9%	41 9%	28 11%	30 10%	23 8%	20 9%	29 11%	6 4%	23 9%	253 10%	144 9%	136 9%	251 10%	16 9%	3 5%	6 4%
Long-standing customers are likely to pay much less than newer customers (1.0)	112 4%	1 1%	7 2%	18 4%	14 3%	6 2%	8 3%	8 3%	12 5%	5 2%	25 17%	8 3%	79 3%	53 3%	59 4%	89 3%	3 2%	7 14%	6 5%
Don't know	820 27%	36 29%	98 28%	78 19%	123 29%	87 33%	84 29%	80 29%	56 25%	75 29%	35 23%	69 27%	717 27%	380 25%	439 29%	656 25%	74 41%	13 25%	50 38%
Base for stats	2210	89	245	339	306	175	207	196	169	182	113	188	1908	1152	1053	1934	106	39	80
Mean Score	3.43	3.52	3.43	3.53	3.47	3.39	3.41	3.52	3.37	3.45	3.13	3.35	3.46	3.46	3.40	3.44	3.38	3.06	3.62
Standard Deviation	1.092	.897	1.052	1.097	1.115	1.075	1.039	1.104	1.114	1.064	1.410	1.012	1.076	1.088	1.096	1.079	1.085	1.302	1.209

Citizens Advice – Loyalty penalty survey

Q18_2. Mobile (sim-only contract): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Standard Error	.023	.092	.063	.059	.062	.080	.089	.077	.079	.075	.133	.078	.024	.033	.032	.024	.144	.284	.145
Error variance	*	.01	*	*	*	.01	.01	.01	.01	.01	.02	.01	*	*	*	.02	.08	.02	



Citizens Advice – Loyalty penalty survey

Q18_2. Mobile (sim-only contract): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	429 14%	360 14%	23 14%	45 18%	6 11%	21 18%	17 24%	1 19%	122 18%	115 12%	75 11%	118 15%	294 16%	131 12%	44 16%	30 11%	57 11%	
Long-standing customers are likely to pay a little more than newer customers (4.0)	602 20%	506 19%	41 25%	53 21%	17 31%	25 20%	11 15%	* 8%	144 21%	202 22%	127 19%	130 17%	437 23%	151 14%	42 15%	37 14%	71 14%	
Long-standing customers are likely to pay the same price as newer customers (3.0)	785 26%	673 26%	36 22%	73 29%	14 24%	39 32%	18 25%	3 64%	167 25%	251 27%	200 30%	166 22%	482 26%	280 27%	75 27%	71 27%	134 26%	
Long-standing customers are likely to pay a little less than newer customers (2.0)	282 9%	230 9%	22 13%	29 11%	7 13%	16 13%	6 8%	- -	55 8%	105 11%	64 10%	57 7%	131 7%	135 13%	19 7%	32 12%	84 17%	
Long-standing customers are likely to pay much less than newer customers (1.0)	112 4%	84 3%	16 10%	11 4%	3 5%	2 1%	7 10%	- -	24 4%	34 4%	31 5%	22 3%	46 2%	55 5%	5 2%	19 7%	31 6%	
Don't know	820 27%	744 29%	28 17%	41 16%	9 16%	18 15%	13 18%	* 10%	163 24%	215 23%	171 26%	271 35%	490 26%	298 28%	93 33%	74 28%	130 26%	
Base for stats	2210	1853	139	211	47	102	58	4	513	707	497	493	1390	752	185	189	378	
Mean Score	3.43	3.45	3.23	3.44	3.36	3.47	3.44	3.51	3.55	3.37	3.30	3.53	3.58	3.22	3.54	3.15	3.10	
Standard Deviation	1.092	1.076	1.239	1.126	1.074	1.039	1.331	.963	1.107	1.070	1.071	1.110	1.026	1.149	1.047	1.174	1.158	
Standard Error	.023	.025	.108	.080	.157	.106	.190	.431	.038	.040	.062	.057	.026	.045	.085	.093	.062	
Error variance	*	*	.01	.01	.02	.01	.04	.19	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q18_2. Mobile (sim-only contract): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	429 14%	25 18%	49 13%	64 12%	59 13%	49 13%	88 15%	31 16%	63 18%	186 12%	230 16%	11 20%	168 16%	41 13%	214 13%
Long-standing customers are likely to pay a little more than newer customers (4.0)	602 20%	28 19%	39 10%	89 17%	92 20%	71 19%	148 25%	47 24%	88 25%	236 16%	347 25%	7 13%	260 25%	71 23%	266 16%
Long-standing customers are likely to pay the same price as newer customers (3.0)	785 26%	33 23%	98 26%	135 25%	113 25%	112 30%	150 25%	48 24%	96 27%	406 27%	346 25%	19 33%	239 23%	81 27%	456 28%
Long-standing customers are likely to pay a little less than newer customers (2.0)	282 9%	10 7%	35 9%	49 9%	49 11%	32 9%	52 9%	24 12%	31 9%	118 8%	157 11%	5 8%	116 11%	28 9%	133 8%
Long-standing customers are likely to pay much less than newer customers (1.0)	112 4%	8 6%	10 3%	18 3%	21 5%	14 4%	19 3%	11 6%	12 3%	60 4%	40 3%	-	49 5%	11 4%	49 3%
Don't know	820 27%	40 28%	151 39%	181 34%	121 27%	89 24%	142 24%	35 18%	61 17%	490 33%	279 20%	15 26%	209 20%	72 24%	525 32%
Base for stats	2210	104	232	355	334	278	457	161	290	1006	1120	42	832	232	1117
Mean Score	3.43	3.51	3.35	3.38	3.36	3.39	3.52	3.40	3.55	3.37	3.51	3.60	3.46	3.45	3.41
Standard Deviation	1.092	1.181	1.103	1.082	1.121	1.061	1.055	1.162	1.069	1.094	1.076	1.009	1.135	1.062	1.062
Standard Error	.023	.126	.077	.063	.064	.064	.049	.083	.053	.037	.030	.198	.039	.067	.032
Error variance	*	.02	.01	*	*	*	*	.01	*	*	*	.04	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_3. Mobile (contract including mobile phone): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers	(5.0)	565 19%	49 13%	98 19%	112 21% a	120 23% afgi	84 19%	102 16%	147 17%	232 22% afgi	186 17%
Long-standing customers are likely to pay a little more than newer customers	(4.0)	712 23%	86 23% f	141 28% efi	160 29% defi	126 24% fi	95 21%	104 16%	227 26% efi	286 27% efi	199 18%
Long-standing customers are likely to pay the same price as newer customers	(3.0)	690 23%	79 22%	108 21%	111 20%	123 23%	99 22%	170 27% bcgh	187 21%	234 22%	269 25% c
Long-standing customers are likely to pay a little less than newer customers	(2.0)	331 11%	67 18% bcdefhi	62 12% dh	60 11% d	40 8%	48 11%	53 8%	130 15% cdefhi	100 9%	102 9%
Long-standing customers are likely to pay much less than newer customers	(1.0)	102 3%	26 7% cdefhi	34 7% cdefhi	13 2%	7 1%	10 2%	12 2%	60 7% cdefhi	20 2%	22 2%
Don't know		631 21%	60 16%	62 12%	89 16% b	111 21% bcg	115 25% abcgh	193 31% abcdgh	122 14%	200 19% bg	308 28% abcdgh
Base for stats		2399	307	443	455	416	337	441	751	871	778
Mean Score		3.54	3.21	3.47 a	3.66 abg	3.75 abefgi	3.58 ag	3.52 a	3.36	3.70 abefgi	3.55 ag
Standard Deviation		1.118	1.199	1.198	1.073	1.029	1.103	1.055	1.204	1.052	1.076
Standard Error		.023	.098	.054	.046	.047	.050	.064	.047	.033	.039
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_3. Mobile (contract including mobile phone): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	565 19%	22 18%	69 20%	83 20%	80 19%	45 17%	48 17%	60 22%	47 21%	47 18%	29 20%	35 14%	501 19%	279 18%	283 19%	493 19%	27 15%	7 13%	28 22%
Long-standing customers are likely to pay a little more than newer customers (4.0)	712 23%	34 27%	77 22%	108 26%	97 23%	60 23%	71 24%	61 22%	44 20%	70 27%	31 21%	59 23%	622 24%	365 24%	345 23%	648 25%	22 12%	10 19%	22 17%
Long-standing customers are likely to pay the same price as newer customers (3.0)	690 23%	20 16%	80 23%	95 23%	109 26%	52 20%	62 21%	49 18%	62 28%	49 19%	33 23%	79 31%	577 22%	373 24%	317 21%	587 23%	51 28%	12 22%	21 17%
Long-standing customers are likely to pay a little less than newer customers (2.0)	331 11%	16 13%	35 10%	42 10%	58 13%	39 15%	34 12%	28 10%	19 9%	24 9%	10 7%	27 11%	294 11%	179 12%	153 10%	282 11%	26 14%	3 5%	11 9%
Long-standing customers are likely to pay much less than newer customers (1.0)	102 3%	1 1%	12 3%	15 4%	7 2%	11 4%	9 3%	7 3%	7 3%	6 2%	16 11%	9 4%	76 3%	47 3%	54 4%	82 3%	2 1%	7 14%	5 4%
Don't know	631 21%	32 26%	71 21%	74 18%	77 18%	55 21%	67 23%	71 26%	45 20%	62 24%	29 19%	47 18%	555 21%	289 19%	340 23%	498 19%	52 29%	14 27%	42 33%
Base for stats	2399	93	272	343	351	207	224	205	180	196	119	209	2071	1243	1151	2092	128	39	87
Mean Score	3.54	3.65	3.58	3.59	3.52	3.43	3.52	3.67	3.58	3.65	3.39	3.39	3.57	3.52	3.57	3.57	3.36	3.16	3.66
Standard Deviation	1.118	1.064	1.127	1.113	1.077	1.174	1.107	1.135	1.113	1.075	1.312	1.049	1.111	1.101	1.133	1.106	1.079	1.342	1.213

Citizens Advice – Loyalty penalty survey

Q18_3. Mobile (contract including mobile phone): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Standard Error	.023	.108	.064	.060	.056	.081	.090	.078	.077	.073	.122	.077	.024	.032	.032	.024	.130	.300	.136
Error variance	*	.01	*	*	*	.01	.01	.01	.01	.01	.01	.01	*	*	*	.02	.09	.02	

Citizens Advice – Loyalty penalty survey

Q18_3. Mobile (contract including mobile phone): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	565 19%	480 18%	32 19%	51 20%	6 11%	29 24%	15 22%	1 21%	152 22%	166 18%	106 16%	140 18%	385 21%	169 16%	52 18%	32 12%	84 17%	
Long-standing customers are likely to pay a little more than newer customers (4.0)	712 23%	614 24%	39 23%	58 23%	19 34%	27 22%	10 15%	2 50%	179 26%	224 24%	150 23%	158 21%	477 25%	219 21%	48 17%	62 24%	109 21%	
Long-standing customers are likely to pay the same price as newer customers (3.0)	690 23%	589 23%	44 26%	57 23%	9 17%	30 25%	17 24%	-	146 22%	216 23%	168 25%	161 21%	396 21%	272 26%	66 24%	64 24%	142 28%	
Long-standing customers are likely to pay a little less than newer customers (2.0)	331 11%	276 11%	18 11%	32 13%	10 18%	15 12%	7 10%	-	59 9%	108 12%	80 12%	84 11%	178 9%	136 13%	31 11%	37 14%	68 13%	
Long-standing customers are likely to pay much less than newer customers (1.0)	102 3%	76 3%	11 6%	12 5%	4 7%	5 4%	3 4%	1 19%	17 3%	29 3%	37 6%	18 2%	47 3%	46 4%	11 4%	16 6%	20 4%	
Don't know	631 21%	562 22%	24 14%	42 17%	8 14%	15 13%	18 26%	*	123 18%	178 19%	127 19%	204 27%	395 21%	208 20%	72 26%	51 20%	84 17%	
Base for stats	2399	2035	143	210	48	106	53	4	553	743	541	561	1484	842	207	212	424	
Mean Score	3.54	3.56	3.44	3.49	3.27	3.57	3.53	3.60	3.70	3.52	3.39	3.57	3.66	3.39	3.48	3.28	3.40	
Standard Deviation	1.118	1.102	1.181	1.182	1.171	1.161	1.213	1.651	1.077	1.107	1.158	1.113	1.085	1.137	1.167	1.143	1.117	
Standard Error	.023	.024	.099	.085	.171	.118	.179	.738	.035	.041	.064	.053	.027	.042	.089	.085	.057	
Error variance	*	*	.01	.01	.03	.01	.03	.54	*	*	*	*	*	*	.01	.01	*	

Citizens Advice – Loyalty penalty survey

Q18_3. Mobile (contract including mobile phone): For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	565 19%	29 20%	60 16%	86 16%	76 17%	68 18%	130 22%	41 21%	76 22%	256 17%	296 21%	10 18%	215 21%	50 17%	294 18%
Long-standing customers are likely to pay a little more than newer customers (4.0)	712 23%	38 26%	61 16%	100 19%	109 24%	81 22%	166 28%	55 28%	101 29%	287 19%	390 28%	14 24%	307 30%	74 24%	323 20%
Long-standing customers are likely to pay the same price as newer customers (3.0)	690 23%	19 13%	87 23%	129 24%	98 22%	108 29%	120 20%	45 23%	85 24%	375 25%	288 21%	10 18%	198 19%	69 23%	417 25%
Long-standing customers are likely to pay a little less than newer customers (2.0)	331 11%	17 12%	46 12%	65 12%	64 14%	24 7%	60 10%	21 11%	34 10%	155 10%	161 12%	7 12%	119 11%	36 12%	166 10%
Long-standing customers are likely to pay much less than newer customers (1.0)	102 3%	6 4%	10 3%	17 3%	19 4%	16 4%	21 3%	10 5%	3 1%	52 4%	41 3%	-	41 4%	19 6%	41 2%
Don't know	631 21%	35 24%	119 31%	139 26%	88 19%	70 19%	102 17%	24 12%	53 15%	371 25%	222 16%	16 29%	161 15%	55 18%	402 24%
Base for stats	2399	109	263	397	367	297	497	172	297	1125	1177	41	880	249	1241
Mean Score	3.54	3.63	3.43	3.44	3.43	3.54	3.65	3.55	3.72	3.48	3.63	3.67	3.61	3.40	3.54
Standard Deviation	1.118	1.185	1.132	1.123	1.154	1.096	1.115	1.155	.996	1.123	1.106	1.036	1.131	1.188	1.090
Standard Error	.023	.123	.074	.062	.063	.064	.049	.079	.048	.036	.030	.203	.037	.072	.031
Error variance	*	.02	.01	*	*	*	*	.01	*	*	*	.04	*	.01	*

Citizens Advice – Loyalty penalty survey

Q18_4. Broadband: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers	(5.0)	792 26%	65 18%	123 24%	155 28%	159 30%	128 28%	162 26%	188 22%	314 29%	290 27%
					ag	abg	ag	a		abg	ag
Long-standing customers are likely to pay a little more than newer customers	(4.0)	860 28%	94 26%	157 31%	154 28%	166 32%	125 28%	163 26%	251 29%	321 30%	288 26%
				i		fi					
Long-standing customers are likely to pay the same price as newer customers	(3.0)	548 18%	63 17%	92 18%	92 17%	81 15%	73 16%	148 23%	155 18%	172 16%	221 20%
								bcdegh			deh
Long-standing customers are likely to pay a little less than newer customers	(2.0)	284 9%	67 18%	59 12%	45 8%	36 7%	34 7%	44 7%	126 14%	80 8%	78 7%
			bcdefhi	cdefhi					cdefhi		
Long-standing customers are likely to pay much less than newer customers	(1.0)	79 3%	15 4%	20 4%	19 4%	5 1%	7 2%	12 2%	35 4%	24 2%	19 2%
			dei	dehi	dei				dehi	d	
Don't know		468 15%	64 17%	54 11%	80 15%	80 15%	86 19%	105 17%	118 14%	160 15%	190 18%
			b		b	b	bcgh	b		b	bg
Base for stats		2562	304	451	465	447	366	529	755	912	896
Mean Score		3.78	3.42	3.67	3.82	3.99	3.91	3.79	3.57	3.90	3.84
				a	abg	abcfgi	abg	ag		abg	abg
Standard Deviation		1.093	1.189	1.138	1.123	.975	1.046	1.039	1.165	1.056	1.043
Standard Error		.021	.097	.050	.047	.044	.045	.057	.045	.032	.035
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_4. Broadband: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	792 26%	28 22%	91 27%	97 23%	109 26%	65 25%	74 25%	73 27%	60 27%	76 29%	41 28%	79 31%	673 26%	404 26%	385 26%	693 27%	42 23%	8 16%	34 27%
Long-standing customers are likely to pay a little more than newer customers (4.0)	860 28%	43 34%	95 28%	140 33%	113 26%	84 32%	90 31%	67 24%	67 30%	60 23%	36 24%	64 25%	760 29%	436 28%	424 28%	774 30%	29 16%	12 23%	26 20%
Long-standing customers are likely to pay the same price as newer customers (3.0)	548 18%	19 15%	67 20%	64 15%	94 22%	47 18%	45 15%	36 13%	39 18%	59 23%	28 19%	49 19%	471 18%	311 20%	237 16%	444 17%	52 29%	14 26%	21 16%
Long-standing customers are likely to pay a little less than newer customers (2.0)	284 9%	7 6%	30 9%	39 9%	39 9%	22 9%	29 10%	26 10%	24 11%	24 9%	11 7%	32 13%	241 9%	136 9%	147 10%	250 10%	19 10%	2 5%	9 7%
Long-standing customers are likely to pay much less than newer customers (1.0)	79 3%	2 2%	6 2%	16 4%	10 2%	6 2%	7 2%	7 3%	7 3%	2 1%	11 7%	3 1%	64 2%	34 2%	44 3%	67 3%	2 1%	- -	6 5%
Don't know	468 15%	26 21%	53 15%	62 15%	63 15%	37 14%	47 16%	65 24%	27 12%	37 14%	22 15%	30 12%	416 16%	211 14%	256 17%	362 14%	36 20%	16 30%	33 25%
Base for stats	2562	99	290	356	366	225	244	210	198	221	126	227	2209	1321	1236	2228	144	37	97
Mean Score	3.78	3.88	3.81	3.74	3.74	3.80	3.79	3.82	3.75	3.83	3.67	3.80	3.79	3.79	3.78	3.80	3.63	3.72	3.77
Standard Deviation	1.093	.972	1.058	1.109	1.085	1.055	1.085	1.141	1.123	1.054	1.255	1.105	1.082	1.067	1.117	1.090	1.084	.899	1.209
Standard Error	.021	.094	.058	.059	.055	.071	.084	.077	.074	.068	.110	.078	.023	.030	.030	.022	.121	.192	.129

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Q18_4. Broadband: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Error variance	*	.01	*	*	*	.01	.01	.01	.01	*	.01	.01	*	*	*	.01	.04	.02	

Citizens Advice – Loyalty penalty survey

Q18_4. Broadband: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	792 26%	697 27% e	35 21%	57 22%	13 23%	20 16%	23 33% e	1 19%	205 30% cd	250 27%	157 23%	180 24%	532 28% bd	244 23%	71 25%	47 18%	126 25% d	
Long-standing customers are likely to pay a little more than newer customers (4.0)	860 28%	768 30% bc	36 21%	56 22%	11 19%	26 21%	17 23%	3 71%	207 31% d	279 30% d	193 29%	180 24%	569 30% bc	270 26%	64 23%	69 26%	138 27%	
Long-standing customers are likely to pay the same price as newer customers (3.0)	548 18%	466 18%	39 23%	40 16%	13 24%	17 14%	10 14%	- -	103 15%	168 18%	123 18%	154 20% a	321 17%	211 20% a	54 19%	56 21%	101 20%	
Long-standing customers are likely to pay a little less than newer customers (2.0)	284 9%	211 8%	25 15% a	46 18% af	6 11%	35 29% abcdf	5 7%	- -	51 8%	82 9%	82 12% a	69 9%	151 8%	114 11% a	24 9%	36 13% a	55 11%	
Long-standing customers are likely to pay much less than newer customers (1.0)	79 3%	58 2%	8 4%	12 5% a	3 6%	5 4%	4 5%	- -	20 3%	19 2%	20 3%	19 3%	36 2%	42 4% a	10 4%	16 6% a	16 3%	
Don't know	468 15%	397 15%	26 15%	42 17%	10 17%	19 15%	13 19%	* 10%	90 13%	124 13%	93 14%	162 21% abc	270 14%	168 16%	56 20% a	40 15%	72 14%	
Base for stats	2562	2200	141	210	46	102	58	4	586	798	575	603	1609	882	223	223	436	
Mean Score	3.78	3.83 bcde	3.46	3.47	3.51	3.20	3.88 bce	4.21	3.90 cd	3.83 c	3.67	3.72	3.88 bde	3.64 d	3.72 d	3.43	3.70 d	
Standard Deviation	1.093	1.059	1.191	1.252	1.236	1.237	1.214	.480	1.081	1.060	1.124	1.107	1.045	1.153	1.155	1.189	1.123	
Standard Error	.021	.022	.100	.088	.178	.125	.172	.214	.035	.037	.061	.051	.025	.042	.086	.087	.056	
Error variance	*	*	.01	.01	.03	.02	.03	.05	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q18_4. Broadband: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	792 26%	28 20%	79 21%	155 29% ab	107 24%	90 24%	173 29% ab	53 27%	106 30% abd	364 24%	408 29% a	11 19%	278 27%	75 25%	428 26%
Long-standing customers are likely to pay a little more than newer customers (4.0)	860 28%	40 27% b	69 18%	126 24%	135 30% bc	105 29% b	197 33% bc	66 33% bc	122 35% bc	377 25%	461 33% ac	7 13%	318 30% c	106 35% c	430 26%
Long-standing customers are likely to pay the same price as newer customers (3.0)	548 18%	20 14%	88 23% afh	105 20% f	89 20% f	67 18%	86 14%	34 18%	59 17%	291 19% b	223 16%	14 25%	183 18%	46 15%	309 19%
Long-standing customers are likely to pay a little less than newer customers (2.0)	284 9%	21 14% dfgh	52 14% dfgh	53 10% h	36 8%	42 11% fh	46 8%	14 7%	20 6%	139 9%	120 9%	12 21% ab	99 9%	28 9%	152 9%
Long-standing customers are likely to pay much less than newer customers (1.0)	79 3%	4 3%	7 2%	14 3%	15 3%	15 4% h	14 2%	3 2%	6 2%	44 3%	33 2%	- -	30 3%	9 3%	40 2%
Don't know	468 15%	31 22% efgh	88 23% cdefgh	83 15% h	72 16% h	48 13%	82 14%	26 13%	38 11%	280 19% b	153 11%	13 23% b	134 13%	40 13%	283 17% a
Base for stats	2562	113	295	454	383	319	516	170	313	1215	1246	44	907	264	1359
Mean Score	3.78	3.59	3.55	3.78 b	3.74 b	3.67	3.91 abde	3.89 abe	3.97 abcde	3.72	3.88 a	3.39	3.79	3.79	3.78
Standard Deviation	1.093	1.163	1.134	1.131	1.086	1.154	1.047	1.004	.975	1.116	1.058	1.138	1.094	1.072	1.097
Standard Error	.021	.119	.071	.059	.058	.065	.045	.069	.046	.034	.028	.219	.036	.064	.030
Error variance	*	.01	.01	*	*	*	*	*	*	*	*	.05	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_5. Home insurance: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)		706 23%	46 12%	97 19%	131 24%	150 28%	130 29%	153 24%	143 16%	280 26%	283 26%
				a	abg	abg	abcg	ag		abg	abg
Long-standing customers are likely to pay a little more than newer customers (4.0)		727 24%	70 19%	128 25%	140 26%	130 25%	103 23%	156 25%	198 23%	270 25%	259 24%
Long-standing customers are likely to pay the same price as newer customers (3.0)		562 19%	75 20%	95 19%	93 17%	81 15%	74 16%	144 23%	170 20%	174 16%	218 20%
								cdeh	d		dh
Long-standing customers are likely to pay a little less than newer customers (2.0)		275 9%	50 14%	63 12%	50 9%	40 8%	33 7%	39 6%	113 13%	90 8%	72 7%
			defhi	defhi	i				cdefhi		
Long-standing customers are likely to pay much less than newer customers (1.0)		101 3%	19 5%	26 5%	19 4%	9 2%	13 3%	15 2%	45 5%	28 3%	28 3%
			d	defhi	d				defhi		
Don't know		660 22%	108 29%	96 19%	111 20%	118 22%	98 22%	128 20%	204 23%	229 21%	226 21%
			bcefhi								
Base for stats		2370	259	410	433	409	354	506	669	842	860
Mean Score		3.70	3.28	3.51	3.72	3.91	3.86	3.78	3.42	3.81	3.81
					abg	abcg	abcg	abg		abg	abg
Standard Deviation		1.137	1.174	1.190	1.144	1.067	1.128	1.051	1.188	1.111	1.083
Standard Error		.023	.104	.055	.050	.049	.049	.059	.049	.035	.037
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_5. Home insurance: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	706 23%	18 15%	87 25% acf	80 19%	105 24% af	62 24% af	47 16%	81 29% acfl	52 23% a	67 26% acf	38 26% af	69 27% acf	598 23% af	376 25%	328 22%	628 24%	36 20%	8 14%	24 19%
Long-standing customers are likely to pay a little more than newer customers (4.0)	727 24%	31 25%	72 21%	111 27% g	100 23% g	65 25% g	89 31% bdgil	46 17%	58 26% g	56 22% g	37 25% g	61 24% g	629 24% g	362 24%	366 25%	664 26% bd	30 17%	6 11%	16 12%
Long-standing customers are likely to pay the same price as newer customers (3.0)	562 19%	27 21%	60 17%	73 17% g	83 19% g	44 17% g	57 20%	47 17%	38 17%	55 21%	21 14%	59 23% j	483 18%	298 19%	263 18%	473 18%	47 26% a	10 18%	21 16%
Long-standing customers are likely to pay a little less than newer customers (2.0)	275 9%	8 6%	27 8%	36 9% k	45 11% k	29 11% k	32 11% k	24 9% k	26 12% k	20 8% k	17 12% k	11 4% k	246 9% k	149 10%	125 8%	235 9%	12 7%	4 8%	14 11%
Long-standing customers are likely to pay much less than newer customers (1.0)	101 3%	3 2%	14 4% i	20 5% fi	15 4% i	10 4% i	4 1%	7 3%	9 4% i	1 1%	4 3%	13 5% fi	84 3% i	53 3%	46 3%	80 3%	5 3%	3 6%	5 4%
Don't know	660 22%	39 31% defhijkl	83 24% k	98 23%	81 19%	51 20%	62 21%	72 26% dhk	42 19%	58 22%	30 20%	44 17%	585 22%	295 19%	364 24% a	510 20%	49 27%	23 43%	50 38% a
Base for stats	2370	86	260	320	348	211	229	204	183	200	118	212	2040	1238	1128	2079	130	30	80
Mean Score	3.70	3.63	3.73	3.61	3.67	3.67	3.63	3.83	3.64	3.84	3.75	3.77	3.69	3.69	3.71	3.73	3.61	3.35	3.51
Standard Deviation	1.137	1.017	1.185	1.155	1.163	1.176	1.013	1.176	1.177	1.029	1.167	1.138	1.135	1.147	1.120	1.121	1.110	1.297	1.268
Standard Error	.023	.104	.068	.064	.060	.081	.081	.080	.080	.069	.104	.082	.025	.034	.031	.024	.130	.314	.148
Error variance	*	.01	*	*	*	.01	.01	.01	.01	*	.01	.01	*	*	*	*	.02	.10	.02



Citizens Advice – Loyalty penalty survey

Q18_5. Home insurance: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	706 23%	628 24%	30 18%	45 18%	8 14%	18 15%	18 25%	1 21%	196 29%	214 23%	154 23%	141 18%	501 27%	188 18%	53 19%	42 16%	93 18%	
Long-standing customers are likely to pay a little more than newer customers (4.0)	727 24%	648 25%	33 20%	45 18%	10 17%	29 24%	7 10%	- -	181 27%	234 25%	147 22%	166 22%	538 29%	172 16%	43 16%	55 21%	74 15%	
Long-standing customers are likely to pay the same price as newer customers (3.0)	562 19%	481 19%	30 18%	47 19%	10 18%	24 20%	12 17%	* 8%	124 18%	180 20%	130 19%	128 17%	351 19%	194 19%	44 16%	45 17%	105 21%	
Long-standing customers are likely to pay a little less than newer customers (2.0)	275 9%	224 9%	26 15%	23 9%	5 8%	12 10%	7 10%	- -	56 8%	88 10%	62 9%	69 9%	135 7%	133 13%	27 10%	38 15%	68 13%	
Long-standing customers are likely to pay much less than newer customers (1.0)	101 3%	80 3%	7 4%	14 6%	4 7%	7 6%	3 4%	1 19%	13 2%	26 3%	27 4%	35 5%	52 3%	46 4%	10 4%	19 7%	17 3%	
Don't know	660 22%	537 21%	42 25%	78 31%	20 35%	32 26%	24 34%	2 52%	106 16%	180 20%	148 22%	226 29%	302 16%	317 30%	101 36%	64 24%	151 30%	
Base for stats	2370	2060	125	174	36	89	47	2	570	742	520	539	1577	733	177	199	357	
Mean Score	3.70	3.74	3.43	3.48	3.37	3.45	3.63	3.08	3.86	3.71	3.65	3.57	3.83	3.44	3.58	3.31	3.44	
Standard Deviation	1.137	1.120	1.211	1.235	1.264	1.180	1.294	2.651	1.067	1.111	1.174	1.189	1.071	1.225	1.221	1.264	1.200	
Standard Error	.023	.024	.107	.094	.200	.126	.202	1.530	.035	.040	.067	.058	.026	.048	.101	.098	.066	
Error variance	*	*	.01	.01	.04	.02	.04	2.34	*	*	*	*	*	*	.01	.01	*	

Citizens Advice – Loyalty penalty survey

Q18_5. Home insurance: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	706 23%	36 25%	67 18%	124 23%	88 19%	82 22%	161 27%	36 19%	111 32%	315 21%	370 26%	17 29%	238 23%	68 22%	391 24%
Long-standing customers are likely to pay a little more than newer customers (4.0)	727 24%	24 17%	65 17%	123 23%	117 26%	91 25%	164 27%	53 27%	91 26%	316 21%	384 27%	6 11%	250 24%	86 28%	388 24%
Long-standing customers are likely to pay the same price as newer customers (3.0)	562 19%	18 12%	67 17%	106 20%	90 20%	69 19%	107 18%	44 23%	62 18%	282 19%	261 19%	6 11%	188 18%	50 16%	317 19%
Long-standing customers are likely to pay a little less than newer customers (2.0)	275 9%	16 11%	42 11%	39 7%	46 10%	41 11%	50 8%	16 8%	23 7%	134 9%	126 9%	7 12%	110 11%	21 7%	136 8%
Long-standing customers are likely to pay much less than newer customers (1.0)	101 3%	5 3%	15 4%	18 3%	26 6%	8 2%	14 2%	6 3%	10 3%	56 4%	39 3%	2 4%	47 5%	11 4%	40 2%
Don't know	660 22%	47 32%	127 33%	127 24%	87 19%	76 21%	103 17%	40 21%	54 15%	394 26%	218 16%	18 32%	207 20%	68 22%	370 23%
Base for stats	2370	98	256	410	368	291	496	156	297	1102	1181	39	834	236	1272
Mean Score	3.70	3.72	3.50	3.72	3.53	3.68	3.82	3.63	3.91	3.64	3.78	3.72	3.63	3.76	3.75
Standard Deviation	1.137	1.249	1.211	1.121	1.187	1.108	1.082	1.063	1.093	1.162	1.101	1.354	1.187	1.106	1.098
Standard Error	.023	.134	.081	.061	.065	.064	.047	.074	.052	.037	.029	.276	.040	.068	.031
Error variance	*	.02	.01	*	*	*	*	.01	*	*	*	.08	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_6. Current account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)		410 14%	61 16% fi	74 15% fi	87 16% fi	72 14% f	60 13% f	57 9% f	134 15% fi	159 15% fi	116 11% fi
Long-standing customers are likely to pay a little more than newer customers (4.0)		448 15%	51 14% f	109 22% adehfi	97 18% fi	81 15% fi	63 14% fi	48 8% f	160 18% efi	178 17% fi	110 10% fi
Long-standing customers are likely to pay the same price as newer customers (3.0)		1006 33%	97 26%	144 28%	159 29%	176 33% g	147 32% g	284 45% abcdeh	240 28%	335 31%	430 40% abcdeh
Long-standing customers are likely to pay a little less than newer customers (2.0)		199 7%	53 14% cdefhi	49 10% defhi	43 8% defi	20 4% f	14 3% f	20 3% f	102 12% cdefhi	63 6% efi	33 3% fi
Long-standing customers are likely to pay much less than newer customers (1.0)		69 2%	15 4% deh	14 3%	11 2%	6 1%	7 2%	16 2%	29 3% deh	18 2%	23 2%
Don't know		899 30%	92 25%	116 23%	148 27%	171 32% bcg	162 36% abcgh	210 33% abcg	208 24%	319 30% bg	373 34% abcgh
Base for stats		2131	276	390	397	356	290	424	665	753	713
Mean Score		3.44	3.32	3.46 f	3.51 fi	3.54 afgi	3.53 afgi	3.26	3.40	3.53 afgi	3.37
Standard Deviation		1.006	1.170	1.047	1.038	.937	.950	.881	1.101	.991	.919
Standard Error		.021	.099	.049	.047	.047	.045	.054	.045	.033	.035
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_6. Current account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	410 14%	16 13%	47 14%	65 16%	59 14%	33 12%	29 10%	34 12%	33 15%	29 11%	33 22%	32 13%	345 13%	201 13%	207 14%	357 14%	18 10%	7 13%	19 15%	
										abdefgikl										
Long-standing customers are likely to pay a little more than newer customers (4.0)	448 15%	24 19%	47 14%	85 20%	47 11%	46 18%	43 15%	35 13%	29 13%	33 13%	19 13%	39 15%	390 15%	244 16%	202 14%	406 16%	16 9%	8 15%	7 6%	
		d		bdghijl		d							d			d				
Long-standing customers are likely to pay the same price as newer customers (3.0)	1006 33%	25 20%	118 34%	128 31%	152 35%	89 34%	93 32%	77 28%	86 39%	93 36%	42 29%	102 40%	862 33%	538 35%	466 31%	867 33%	67 37%	13 24%	39 30%	
		a	a	ag	a	a	a	acgj	ag	acgjl	a	b								
Long-standing customers are likely to pay a little less than newer customers (2.0)	199 7%	11 9%	20 6%	29 7%	34 8%	14 5%	18 6%	24 9%	12 5%	11 4%	11 8%	14 5%	173 7%	97 6%	102 7%	187 7%	6 3%	-	3 2%	
								i								d				
Long-standing customers are likely to pay much less than newer customers (1.0)	69 2%	1 1%	17 5%	12 3%	7 2%	3 1%	5 2%	7 3%	5 2%	5 2%	2 2%	4 1%	63 2%	32 2%	37 2%	50 2%	7 4%	4 7%	5 4%	
			adefikl																	
Don't know	899 30%	47 38%	93 27%	98 24%	130 30%	77 29%	104 36%	99 36%	59 26%	86 33%	40 27%	66 26%	793 30%	421 27%	477 32%	722 28%	65 36%	21 40%	57 44%	
		bchk			c		bchk	bckhl		c			c		a				a	
Base for stats	2131	78	250	319	299	185	188	177	165	172	108	191	1833	1111	1015	1868	114	32	73	
Mean Score	3.44	3.55	3.35	3.51	3.39	3.49	3.40	3.37	3.44	3.40	3.63	3.43	3.43	3.44	3.43	3.45	3.26	3.46	3.47	
											bdgl									
Standard Deviation	1.006	1.025	1.089	1.031	1.002	.933	.943	1.064	.994	.948	1.090	.923	1.008	.978	1.037	.996	1.006	1.215	1.118	
Standard Error	.021	.112	.066	.057	.056	.069	.083	.077	.071	.068	.102	.070	.023	.030	.031	.022	.128	.279	.137	

Citizens Advice – Loyalty penalty survey

Q18_6. Current account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Error variance	*	.01	*	*	*	*	.01	.01	.01	*	.01	*	*	*	*	*	.02	.08	.02

Citizens Advice – Loyalty penalty survey

Q18_6. Current account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	410 14%	353 14%	23 14%	32 13%	7 12%	12 10%	13 18%	- -	104 15% c	116 13%	74 11%	115 15%	266 14%	130 12%	45 16% d	25 10%	60 12%	
Long-standing customers are likely to pay a little more than newer customers (4.0)	448 15%	384 15%	24 15%	39 16%	11 20%	16 14%	12 16%	- -	136 20% bcd	129 14%	89 13%	94 12%	318 17% be	121 12%	35 13%	34 13%	52 10%	
Long-standing customers are likely to pay the same price as newer customers (3.0)	1006 33%	880 34% c	52 31%	68 27%	12 22%	37 31%	17 24%	1 36%	220 33%	342 37% ad	228 34% d	215 28%	631 34% c	351 33% c	72 26%	92 35% c	187 37% c	
Long-standing customers are likely to pay a little less than newer customers (2.0)	199 7%	158 6%	15 9%	27 11% a	5 9%	16 13% a	6 8%	- -	47 7%	67 7%	46 7%	39 5%	120 6%	70 7%	15 5%	16 6%	39 8%	
Long-standing customers are likely to pay much less than newer customers (1.0)	69 2%	53 2%	3 2%	13 5% a	6 11% abe	2 2%	3 4%	2 40%	15 2%	22 2%	14 2%	18 2%	38 2%	27 3%	3 1%	14 5% abce	10 2%	
Don't know	899 30%	770 30%	50 30%	74 29%	14 26%	37 31%	21 30%	1 23%	153 23%	246 27% a	216 32% ab	283 37% ab	506 27%	350 33% a	109 39% a	82 31%	160 31% a	
Base for stats	2131	1827	117	178	42	84	50	3	522	675	452	482	1373	700	170	181	348	
Mean Score	3.44	3.45 c	3.41	3.28	3.17	3.25	3.52	1.95	3.51 bc	3.37	3.36	3.52 b	3.48 bde	3.37	3.61 bde	3.22	3.33	
Standard Deviation	1.006	.990	1.030	1.142	1.290	1.004	1.181	1.215	1.000	.985	.976	1.057	.990	1.018	1.022	1.052	.979	
Standard Error	.021	.023	.091	.087	.199	.110	.182	.608	.034	.038	.059	.055	.025	.041	.086	.084	.055	
Error variance	*	*	.01	.01	.04	.01	.03	.37	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q18_6. Current account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	410 14%	26 18% b	39 10%	72 13%	59 13%	44 12%	92 15%	26 13%	53 15% b	175 12%	212 15% a	4 6%	172 17% bc	36 12%	192 12%
Long-standing customers are likely to pay a little more than newer customers (4.0)	448 15%	16 11%	34 9%	49 9%	65 14% bc	47 13%	128 21% abcde	34 17% bc	73 21% abcde	151 10%	281 20% a	12 22% a	197 19% c	48 16%	201 12%
Long-standing customers are likely to pay the same price as newer customers (3.0)	1006 33%	40 28%	122 32%	184 34%	153 34%	150 41% abdfgh	178 30%	62 32%	116 33%	541 36% b	426 30%	19 34%	301 29%	90 30%	605 37% ab
Long-standing customers are likely to pay a little less than newer customers (2.0)	199 7%	10 7%	20 5%	37 7%	32 7%	21 6%	40 7%	19 10% bh	20 6%	73 5%	113 8% a	7 13% a	90 9% c	25 8% c	81 5%
Long-standing customers are likely to pay much less than newer customers (1.0)	69 2%	4 3%	13 3%	12 2%	10 2%	10 3%	10 2%	4 2%	5 2%	34 2%	29 2%	6 10% ab	32 3% c	6 2%	31 2%
Don't know	899 30%	48 33% h	155 40% defgh	183 34% efgh	135 30% h	95 26%	149 25%	51 26%	83 24%	521 35% bc	338 24%	9 16%	249 24%	97 32% a	532 32% a
Base for stats	2131	96	228	354	320	272	449	145	267	974	1061	48	792	207	1110
Mean Score	3.44	3.52	3.29	3.37	3.41	3.34	3.56	3.40	3.56	3.37	3.50	3.02	3.49	3.40	3.40
Standard Deviation	1.006	1.119	1.031	1.026	1.004	.963	.986	1.018	.958	.975	1.012	1.092	1.075	1.014	.947
Standard Error	.021	.121	.073	.060	.059	.059	.045	.075	.048	.033	.028	.203	.037	.067	.028
Error variance	*	.01	.01	*	*	*	*	.01	*	*	*	.04	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_7. Savings account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)		374 12%	47 13%	75 15% fi	79 15% fi	70 13% fi	54 12% f	49 8%	122 14% fi	149 14% fi	103 10%
Long-standing customers are likely to pay a little more than newer customers (4.0)		466 15%	58 16%	111 22% defhi	96 18% defi	70 13%	61 13%	71 11%	169 19% defhi	165 15% fi	131 12%
Long-standing customers are likely to pay the same price as newer customers (3.0)		901 30%	90 25%	139 28%	151 28%	163 31%	140 31%	217 34% abcg	230 26%	314 29%	357 33% abcg
Long-standing customers are likely to pay a little less than newer customers (2.0)		224 7%	60 16% bcdefhi	46 9% efhi	37 7% i	32 6%	24 5%	25 4%	106 12% cdefhi	69 6% i	49 4%
Long-standing customers are likely to pay much less than newer customers (1.0)		83 3%	14 4% d	21 4% dfhi	17 3%	8 1%	11 2%	11 2%	36 4% dfhi	25 2%	22 2%
Don't know		983 32%	98 27%	112 22%	165 30% bg	184 35% abg	162 36% abcg	261 41% abcgh	210 24%	349 33% bg	424 39% abcgh
Base for stats		2047	270	393	380	342	289	373	663	722	662
Mean Score		3.40	3.23	3.44	3.48 a	3.47 a	3.43	3.33	3.36	3.48 afgi	3.37
Standard Deviation		1.033	1.140	1.092	1.065	.992	1.008	.891	1.115	1.030	.944
Standard Error		.023	.098	.051	.049	.050	.049	.058	.046	.035	.037
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q18_7. Savings account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	374 12%	12 10%	40 12%	52 12%	51 12%	25 10%	28 10%	35 13%	26 12%	39 15%	30 20%	35 14%	309 12%	190 12%	183 12%	332 13%	15 8%	3 6%	15 12%
										abcdefghi									
Long-standing customers are likely to pay a little more than newer customers (4.0)	466 15%	21 17%	50 15%	96 23%	55 13%	28 11%	55 19%	41 15%	30 14%	30 12%	21 14%	37 15%	408 16%	249 16%	217 15%	430 17%	16 9%	4 7%	6 4%
				bdeghijkl			dei						e			bd			
Long-standing customers are likely to pay the same price as newer customers (3.0)	901 30%	33 27%	100 29%	121 29%	128 30%	82 31%	74 26%	71 26%	80 36%	79 31%	36 24%	96 37%	769 29%	500 33%	400 27%	789 30%	49 27%	10 19%	36 28%
									fgjl			abcfgjl	b						
Long-standing customers are likely to pay a little less than newer customers (2.0)	224 7%	7 5%	25 7%	27 7%	37 9%	14 5%	28 10%	24 9%	16 7%	13 5%	14 10%	18 7%	191 7%	109 7%	112 8%	196 8%	9 5%	5 9%	8 6%
Long-standing customers are likely to pay much less than newer customers (1.0)	83 3%	4 3%	11 3%	17 4%	18 4%	7 3%	3 1%	6 2%	6 3%	5 2%	3 2%	4 2%	76 3%	41 3%	42 3%	65 3%	6 3%	5 10%	5 4%
				f	f														
Don't know	983 32%	48 38%	118 34%	104 25%	140 33%	105 40%	103 35%	99 36%	65 29%	91 35%	44 30%	66 26%	873 33%	444 29%	537 36%	777 30%	85 47%	25 48%	60 46%
		ck	ck	c	cdhijkl	ck	ck	ck	ck	ck			ck		a		a		a
Base for stats	2047	78	225	313	289	157	189	177	159	167	104	190	1753	1089	954	1812	94	28	70
Mean Score	3.40	3.40	3.36	3.45	3.29	3.32	3.41	3.43	3.34	3.52	3.58	3.43	3.39	3.40	3.40	3.42	3.25	2.84	3.26
										d	d								
Standard Deviation	1.033	1.022	1.052	1.037	1.091	1.001	.970	1.055	.992	1.024	1.127	.968	1.034	1.007	1.061	1.022	1.045	1.265	1.130
Standard Error	.023	.111	.066	.058	.062	.078	.086	.077	.071	.075	.108	.075	.024	.031	.033	.023	.149	.307	.141



Citizens Advice – Loyalty penalty survey

Q18_7. Savings account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
Total	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Error variance	*	.01	*	*	*	.01	.01	.01	.01	.01	.01	.01	*	*	*	.02	.09	.02	

Citizens Advice – Loyalty penalty survey

Q18_7. Savings account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	374 12%	328 13%	16 10%	29 12%	6 10%	13 11%	10 14%	- -	96 14%	94 10%	73 11%	111 15%	255 14%	111 11%	37 13%	19 7%	55 11%	
									b			b	bd		d			
Long-standing customers are likely to pay a little more than newer customers (4.0)	466 15%	396 15%	30 18%	39 16%	8 14%	21 17%	10 14%	1 14%	133 20%	139 15%	102 15%	93 12%	336 18%	116 11%	33 12%	35 13%	49 10%	
									bcd				bce					
Long-standing customers are likely to pay the same price as newer customers (3.0)	901 30%	794 31%	49 30%	53 21%	10 18%	28 23%	12 17%	2 57%	212 31%	319 35%	179 27%	191 25%	594 32%	281 27%	64 23%	69 26%	148 29%	
									d	cd			bc					
Long-standing customers are likely to pay a little less than newer customers (2.0)	224 7%	165 6%	14 8%	44 17%	14 26%	20 17%	9 13%	- -	45 7%	76 8%	56 8%	46 6%	111 6%	103 10%	14 5%	35 13%	55 11%	
				ab	ab	ab	a						ac			ac	ac	
Long-standing customers are likely to pay much less than newer customers (1.0)	83 3%	59 2%	9 5%	14 5%	5 10%	4 4%	3 5%	1 19%	17 2%	27 3%	20 3%	18 2%	43 2%	35 3%	6 2%	11 4%	18 4%	
			a	a	a													
Don't know	983 32%	855 33%	48 29%	73 29%	13 22%	34 28%	26 37%	* 10%	173 26%	266 29%	238 36%	305 40%	542 29%	403 38%	126 45%	94 36%	183 36%	
											ab	ab		a	ade	a	a	
Base for stats	2047	1742	119	179	43	87	45	4	503	655	430	460	1338	647	153	169	325	
Mean Score	3.40	3.44	3.27	3.15	2.87	3.21	3.32	2.73	3.49	3.30	3.35	3.50	3.49	3.26	3.53	3.10	3.21	
		cde	d						bc			b	bde		bde			
Standard Deviation	1.033	1.008	1.074	1.188	1.249	1.124	1.240	1.128	1.006	.991	1.056	1.086	.994	1.085	1.069	1.053	1.089	
Standard Error	.023	.024	.096	.092	.188	.125	.201	.505	.035	.039	.066	.058	.026	.045	.094	.088	.063	
Error variance	*	*	.01	.01	.04	.02	.04	.25	*	*	*	*	*	*	.01	.01	*	

Citizens Advice – Loyalty penalty survey

Q18_7. Savings account: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	374 12%	24 16% bg	35 9% bfg	82 15% bfg	52 12% bfg	40 11% bfg	67 11% bfg	18 9% bfg	55 16% bfg	172 11% bfg	182 13% bfg	8 14% bfg	160 15% c	34 11% c	177 11% c
Long-standing customers are likely to pay a little more than newer customers (4.0)	466 15%	20 14% b	28 7% b	69 13% b	65 14% b	65 18% b	110 18% bc	38 19% bc	71 20% bcd	159 11% bcd	293 21% a	9 16% bcd	199 19% c	52 17% c	212 13% c
Long-standing customers are likely to pay the same price as newer customers (3.0)	901 30%	36 25%	100 26%	143 27%	141 31%	131 36% abc	183 31%	64 33%	103 30%	478 32% c	403 29%	8 14%	272 26%	90 30%	530 32% a
Long-standing customers are likely to pay a little less than newer customers (2.0)	224 7%	11 8%	37 10% h	39 7%	31 7%	24 7%	46 8%	16 8%	20 6%	87 6%	117 8% a	15 27% ab	83 8%	24 8%	110 7%
Long-standing customers are likely to pay much less than newer customers (1.0)	83 3%	4 3%	17 5%	13 2%	12 3%	8 2%	14 2%	3 2%	11 3%	38 3%	36 3%	4 7%	40 4% c	12 4% c	30 2% c
Don't know	983 32%	50 35%	165 43% cdefgh	189 35% eh	153 34% eh	99 27%	178 30%	58 29%	91 26%	561 38% b	370 26%	13 23%	288 28%	91 30%	584 36% a
Base for stats	2047	94	218	347	301	268	421	138	259	934	1029	44	754	213	1058
Mean Score	3.40	3.51 b	3.13	3.49 b	3.38 b	3.40 b	3.41 b	3.37 b	3.54 bd	3.36	3.45 a	3.02	3.47 c	3.34	3.37
Standard Deviation	1.033	1.123	1.122	1.086	1.018	.948	.992	.931	1.036	1.016	1.018	1.289	1.103	1.060	.973
Standard Error	.023	.126	.082	.064	.061	.058	.047	.070	.053	.035	.029	.248	.039	.070	.030
Error variance	*	.02	.01	*	*	*	*	*	*	*	*	.06	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_8. Mortgage: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)		421 14%	29 8%	86 17%	83 15%	85 16%	72 16%	66 10%	115 13%	168 16%	138 13%
				afi	af	af	af			afi	
Long-standing customers are likely to pay a little more than newer customers (4.0)		483 16%	64 18%	110 22%	102 19%	89 17%	59 13%	58 9%	174 20%	191 18%	118 11%
			fi	defi	efi	fi			efi	efi	
Long-standing customers are likely to pay the same price as newer customers (3.0)		602 20%	66 18%	106 21%	127 23%	106 20%	74 16%	124 19%	172 20%	233 22%	197 18%
				e	ei					ei	
Long-standing customers are likely to pay a little less than newer customers (2.0)		258 9%	54 15%	59 12%	55 10%	34 6%	35 8%	22 3%	113 13%	89 8%	56 5%
			defhi	defhi	dfi	f	fi		defhi	fi	
Long-standing customers are likely to pay much less than newer customers (1.0)		100 3%	29 8%	16 3%	17 3%	13 2%	12 3%	13 2%	45 5%	30 3%	25 2%
			bcdefhi						defhi		
Don't know		1165 38%	125 34%	129 25%	160 29%	199 38%	200 44%	352 56%	253 29%	360 34%	552 51%
			b			bcg	abcdgh	abcdegh		bg	abcdegh
Base for stats		1865	243	377	384	327	252	282	619	711	534
Mean Score		3.46	3.04	3.51	3.46	3.61	3.57	3.50	3.33	3.53	3.54
				ag	a	acg	ag	a	a	ag	ag
Standard Deviation		1.140	1.204	1.129	1.116	1.095	1.178	1.073	1.180	1.108	1.123
Standard Error		.026	.109	.054	.051	.057	.061	.079	.050	.038	.047
Error variance		*	.01	*	*	*	*	.01	*	*	*

Citizens Advice – Loyalty penalty survey

Q18_8. Mortgage: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	421 14%	15 12%	53 16%	62 15%	56 13%	27 10%	33 11%	40 15%	34 15%	33 13%	22 15%	45 18%	354 13%	214 14%	207 14%	379 15%	13 7%	6 12%	16 13%
Long-standing customers are likely to pay a little more than newer customers (4.0)	483 16%	18 14%	45 13%	93 22%	75 17%	35 13%	53 18%	29 11%	41 18%	41 16%	16 11%	37 14%	430 16%	259 17%	223 15%	448 17%	11 6%	8 14%	6 5%
Long-standing customers are likely to pay the same price as newer customers (3.0)	602 20%	28 22%	62 18%	82 20%	107 25%	47 18%	43 15%	49 18%	49 22%	42 16%	36 24%	59 23%	508 19%	332 22%	270 18%	524 20%	43 24%	4 8%	15 12%
Long-standing customers are likely to pay a little less than newer customers (2.0)	258 9%	12 10%	37 11%	27 6%	32 7%	23 9%	25 9%	24 9%	16 7%	23 9%	19 13%	21 8%	218 8%	137 9%	121 8%	236 9%	- -	8 15%	9 7%
Long-standing customers are likely to pay much less than newer customers (1.0)	100 3%	4 3%	9 3%	13 3%	14 3%	9 3%	14 5%	9 3%	4 2%	16 6%	3 2%	7 3%	90 3%	47 3%	52 3%	77 3%	7 4%	4 8%	9 7%
Don't know	1165 38%	49 39%	137 40%	141 34%	145 34%	121 46%	123 42%	124 45%	82 36%	103 40%	52 35%	88 34%	1026 39%	543 35%	619 42%	926 36%	105 58%	23 43%	74 57%
Base for stats	1865	76	206	276	284	141	168	152	143	154	96	169	1600	990	872	1664	75	30	56
Mean Score	3.46	3.36	3.47	3.60	3.45	3.33	3.39	3.45	3.60	3.34	3.38	3.55	3.46	3.46	3.47	3.49	3.29	3.13	3.22
Standard Deviation	1.140	1.117	1.180	1.079	1.079	1.150	1.200	1.207	1.049	1.252	1.138	1.131	1.142	1.117	1.166	1.126	1.084	1.388	1.446
Standard Error	.026	.123	.076	.063	.062	.094	.111	.094	.080	.094	.114	.090	.028	.036	.037	.026	.169	.318	.205
Error variance	*	.02	.01	*	*	.01	.01	.01	.01	.01	.01	.01	*	*	*	*	.03	.10	.04

Citizens Advice – Loyalty penalty survey

Q18_8. Mortgage: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Long-standing customers are likely to pay much more than newer customers (5.0)	421 14%	364 14%	22 13%	33 13%	3 4%	15 12%	15 22%	- -	121 18%	126 14%	82 12%	92 12%	305 16%	105 10%	39 14%	12 4%	55 11%	
		d					d		bcd				bde	d	d		d	
Long-standing customers are likely to pay a little more than newer customers (4.0)	483 16%	410 16%	31 19%	38 15%	11 20%	19 16%	7 9%	* 8%	139 21%	140 15%	102 15%	101 13%	345 18%	121 12%	31 11%	36 13%	54 11%	
									bcd				bce					
Long-standing customers are likely to pay the same price as newer customers (3.0)	602 20%	529 20%	24 15%	48 19%	15 27%	25 21%	8 11%	- -	148 22%	194 21%	131 20%	130 17%	424 23%	168 16%	25 9%	49 18%	95 19%	
					bf				d				bc	c		c	c	
Long-standing customers are likely to pay a little less than newer customers (2.0)	258 9%	217 8%	19 11%	23 9%	6 10%	11 9%	5 7%	1 19%	50 7%	95 10%	70 10%	43 6%	142 8%	108 10%	18 7%	30 11%	60 12%	
									ad	d			a			a	ac	
Long-standing customers are likely to pay much less than newer customers (1.0)	100 3%	78 3%	14 8%	8 3%	2 4%	4 3%	2 3%	- -	19 3%	22 2%	30 4%	29 4%	44 2%	56 5%	7 3%	9 3%	40 8%	
			ac								b			a			acd	
Don't know	1165 38%	999 38%	57 34%	103 41%	19 34%	47 39%	34 48%	3 73%	198 29%	344 37%	254 38%	370 48%	619 33%	491 47%	159 57%	128 49%	204 40%	
									a	a	a	abc	ae	ae	abe	ae	a	
Base for stats	1865	1598	110	149	37	74	37	1	478	578	414	395	1260	558	120	135	304	
Mean Score	3.46	3.48	3.26	3.43	3.17	3.40	3.76	2.57	3.61	3.44	3.33	3.47	3.57	3.20	3.63	3.09	3.08	
							d		bc				bde		bde			
Standard Deviation	1.140	1.127	1.304	1.156	.985	1.134	1.299	3.523	1.095	1.116	1.179	1.171	1.079	1.236	1.243	1.050	1.274	
Standard Error	.026	.027	.124	.094	.160	.129	.223	2.491	.039	.046	.075	.067	.028	.056	.123	.097	.077	
Error variance	*	*	.02	.01	.03	.02	.05	6.20	*	*	.01	*	*	*	.02	.01	.01	



Citizens Advice – Loyalty penalty survey

Q18_8. Mortgage: For each of the following services, do you think long-standing customers are likely to pay more or less than newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Long-standing customers are likely to pay much more than newer customers (5.0)	421 14%	19 13%	46 12%	73 14%	57 12%	38 10%	92 15%	30 16%	66 19%	174 12%	234 17%	8 13%	159 15%	40 13%	218 13%
Long-standing customers are likely to pay a little more than newer customers (4.0)	483 16%	19 13%	32 8%	66 12%	81 18%	58 16%	124 21%	32 16%	72 20%	183 12%	285 20%	9 15%	203 20%	66 22%	207 13%
Long-standing customers are likely to pay the same price as newer customers (3.0)	602 20%	21 15%	57 15%	104 19%	82 18%	75 20%	129 22%	46 23%	89 26%	279 19%	306 22%	3 6%	195 19%	51 17%	352 21%
Long-standing customers are likely to pay a little less than newer customers (2.0)	258 9%	14 10%	26 7%	40 7%	44 10%	36 10%	51 9%	18 9%	29 8%	123 8%	118 8%	15 26%	119 11%	29 10%	105 6%
Long-standing customers are likely to pay much less than newer customers (1.0)	100 3%	6 4%	18 5%	18 3%	14 3%	10 3%	21 4%	4 2%	7 2%	49 3%	46 3%	3 6%	38 4%	12 4%	50 3%
Don't know	1165 38%	65 45%	204 53%	235 44%	177 39%	150 41%	182 30%	65 33%	87 25%	687 46%	411 29%	19 34%	326 31%	107 35%	711 43%
Base for stats	1865	79	179	301	278	217	416	131	263	808	988	38	715	197	931
Mean Score	3.46	3.38	3.34	3.45	3.44	3.37	3.51	3.51	3.61	3.38	3.55	3.08	3.46	3.46	3.47
Standard Deviation	1.140	1.259	1.285	1.170	1.135	1.093	1.115	1.091	1.064	1.157	1.112	1.353	1.163	1.149	1.124
Standard Error	.026	.151	.102	.074	.069	.074	.054	.083	.054	.043	.032	.276	.042	.077	.036
Error variance	*	.02	.01	.01	*	.01	*	.01	*	*	*	.08	*	.01	*



Citizens Advice – Loyalty penalty survey

Q19. Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers? Summary Table

BASE: All respondents

		Service							
		Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
		a	b	c	d	e	f	g	h
Significance Level: 95%									
Unweighted Total		3030	3030	3030	3030	3030	3030	3030	3030
Total		3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%
Should charge long-standing customers much more than new customers	(5.0)	129 4%	126 4%	133 4%	133 4%	109 4%	142 5% e	140 5% e	134 4%
Should charge long-standing customers a little more than new customers	(4.0)	222 7% f	226 7% f	200 7%	199 7%	201 7%	183 6%	225 7% f	207 7%
Should charge long-standing customers the same price as new customers	(3.0)	954 31%	1070 35% acde	969 32%	915 30%	942 31%	1142 38% acde	1169 39% abcdeh	1083 36% acde
Should charge long-standing customers a little less than new customers	(2.0)	818 27% gh	787 26% g	863 28% bfg	879 29% bfg	874 29% bfg	770 25%	705 23%	747 25%
Should charge long-standing customers much less than new customers	(1.0)	907 30% bfg	821 27%	866 29% fg	905 30% bfg	904 30% bfg	793 26%	792 26%	859 28%
Net: More		351 12%	352 12%	332 11%	331 11%	310 10%	325 11%	365 12% e	341 11%
Net: Less		1724 57% bfg	1608 53% g	1728 57% bfg	1784 59% bfg	1778 59% bfg	1563 52%	1497 49%	1606 53% g
Base for stats		3030	3030	3030	3030	3030	3030	3030	3030
Mean Score		2.29	2.36 acde	2.30	2.27	2.25	2.38 acde	2.41 abcdeh	2.34 de
Standard Deviation		1.099	1.082	1.084	1.089	1.065	1.077	1.091	1.093
Standard Error		.020	.020	.020	.020	.019	.020	.020	.020

Citizens Advice – Loyalty penalty survey

Q19. Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers? Summary Table

BASE: All respondents

	Service							
	Energy (gas and electricity)	Mobile (sim-only contract)	Mobile (contract including mobile phone)	Broadband	Home insurance	Current account	Savings account	Mortgage
	a	b	c	d	e	f	g	h
Significance Level: 95%								
Unweighted Total	3030	3030	3030	3030	3030	3030	3030	3030
Total	3030	3030	3030	3030	3030	3030	3030	3030
	100%	100%	100%	100%	100%	100%	100%	100%
Error variance	*	*	*	*	*	*	*	*

Significance Level: 95%

Unweighted Total

Total

Error variance

Citizens Advice – Loyalty penalty survey

Q19_1. Energy (gas and electricity): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	129 4%	33 9% defhi	38 8% defhi	29 5% defi	15 3% ei	5 1% c	9 1% abg	71 8% cdefhi	44 4% efi	14 1% abcg
Should charge long-standing customers a little more than new customers (4.0)	222 7%	43 12% defhi	81 16% cdefhi	58 11% defhi	20 4% fi	10 2% c	9 1% abg	125 14% cdefhi	78 7% defi	20 2% abcg
Should charge long-standing customers the same price as new customers (3.0)	954 31%	97 26%	152 30%	171 31%	171 32%	140 31%	223 35% ag	248 28%	342 32%	364 34% g
Should charge long-standing customers a little less than new customers (2.0)	818 27%	107 29%	130 26%	131 24%	142 27%	131 29% c	178 28%	236 27%	273 25%	309 28% c
Should charge long-standing customers much less than new customers (1.0)	907 30%	89 24% defhi	104 21% cdefhi	156 29% bg	179 34% abcg	165 36% abcgh	215 34% abg	193 22% cdefhi	335 31% bg	379 35% abcg
Net: More	351 12%	76 21% defhi	120 24% cdefhi	87 16% defhi	35 7% efi	16 3% c	18 3% abg	196 22% cdefhi	122 11% defi	34 3% abcg
Net: Less	1724 57%	195 53%	234 46%	287 53% b	321 61% bcg	296 65% abcgh	392 62% abcg	429 49%	607 57% bg	688 63% abcgh
Base for stats	3030	367	505	545	527	452	634	873	1071	1086
Mean Score	2.29	2.52 defhi	2.64 cdefhi	2.40 defhi	2.14 e	2.03	2.09	2.59 cdefhi	2.28 defi	2.06
Standard Deviation	1.099	1.227	1.192	1.162	1.024	.935	.933	1.207	1.103	.934
Standard Error	.020	.091	.050	.046	.043	.036	.047	.044	.032	.029
Error variance	*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_1. Energy (gas and electricity): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region												Gender		Working status			
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	129 4%	1 1%	6 2%	50 12%	12 3%	7 3%	7 2%	8 3%	9 4%	15 6%	10 7%	5 2%	115 4%	68 4%	61 4%	120 5%	- -	3 6%	2 2%
				abdefghijkl						abdk	abdefk		b			b			
Should charge long-standing customers a little more than new customers (4.0)	222 7%	19 15%	21 6%	64 15%	26 6%	13 5%	4 1%	14 5%	14 6%	17 7%	13 8%	17 7%	192 7%	115 8%	106 7%	202 8%	4 2%	10 19%	5 4%
		bdefghijkl	f	bdefghijkl	f	f		f	f	f	f	f	f			b			
Should charge long-standing customers the same price as new customers (3.0)	954 31%	43 34%	109 32%	112 27%	133 31%	62 24%	111 38%	99 36%	81 36%	94 36%	36 24%	75 29%	843 32%	518 34%	435 29%	815 31%	57 32%	13 24%	49 38%
		e	e	e	e		cej	cej	cej	cej			cej	b					
Should charge long-standing customers a little less than new customers (2.0)	818 27%	32 25%	88 26%	84 20%	131 31%	93 36%	78 27%	77 28%	54 24%	46 18%	52 35%	83 32%	683 26%	389 25%	427 29%	698 27%	56 31%	18 34%	27 21%
			i		cil	abcfhil	i	ci			bchil	chil	ci		a				
Should charge long-standing customers much less than new customers (1.0)	907 30%	30 24%	119 35%	107 26%	126 29%	88 33%	92 32%	79 29%	66 30%	85 33%	38 26%	76 30%	793 30%	442 29%	463 31%	754 29%	62 35%	9 17%	47 36%
			acj		c					c									
Net: More	351 12%	21 16%	27 8%	114 27%	38 9%	20 7%	11 4%	21 8%	23 10%	33 13%	22 15%	22 9%	307 12%	184 12%	167 11%	322 12%	4 2%	13 25%	7 5%
		bdefgk		abdefghijkl	f			f		bef	bdefg	f	bef			bd			

Citizens Advice – Loyalty penalty survey

Q19_1. Energy (gas and electricity): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1724	62	207	192	258	181	170	156	120	131	89	159	1476	831	890	1452	119	27	74
	57%	49%	60%	46%	60%	69%	58%	56%	54%	51%	61%	62%	56%	54%	60%	56%	66%	51%	57%
			aci		aci	abcdghil	c	c	c		c	aci	c		a		a		
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.29	2.44	2.14	2.68	2.22	2.08	2.16	2.26	2.31	2.35	2.36	2.19	2.30	2.33	2.25	2.32	2.01	2.63	2.14
		bdefk		bdefghijkl		e	be	be	be	be	be	be	b		b				
Standard Deviation	1.099	1.052	1.022	1.326	1.029	.999	.970	1.015	1.082	1.177	1.148	1.001	1.105	1.103	1.093	1.111	.869	1.153	1.008
Standard Error	.020	.093	.053	.065	.048	.062	.068	.061	.067	.071	.094	.066	.021	.030	.027	.021	.086	.222	.093
Error variance	*	.01	*	*	*	*	*	*	*	.01	.01	*	*	*	*	*	.01	.05	.01



Citizens Advice – Loyalty penalty survey

Q19_1. Energy (gas and electricity): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	129 4%	102 4%	8 5%	20 8%	4 7%	12 10%	3 4%	- -	27 4%	30 3%	38 6%	34 4%	91 5%	37 3%	13 5%	8 3%	16 3%	
				a		a					b							
Should charge long-standing customers a little more than new customers (4.0)	222 7%	177 7%	16 10%	28 11%	8 13%	16 13%	5 7%	- -	54 8%	49 5%	62 9%	57 7%	156 8%	53 5%	14 5%	18 7%	22 4%	
				a		a			b		b		be					
Should charge long-standing customers the same price as new customers (3.0)	954 31%	840 32%	39 23%	69 27%	13 24%	35 29%	20 28%	1 27%	232 34%	302 33%	186 28%	234 31%	610 32%	308 29%	72 26%	84 32%	151 30%	
		b							c				c					
Should charge long-standing customers a little less than new customers (2.0)	818 27%	720 28%	42 25%	55 22%	6 11%	21 18%	25 35%	2 60%	181 27%	270 29%	181 27%	186 24%	488 26%	306 29%	79 28%	60 23%	167 33%	
		cde		d			cde			d							ad	
Should charge long-standing customers much less than new customers (1.0)	907 30%	759 29%	62 37%	80 32%	25 44%	36 30%	18 26%	1 14%	182 27%	271 29%	201 30%	254 33%	534 28%	346 33%	101 36%	93 35%	152 30%	
		a		a	af							a		a	a	a		
Net: More	351 12%	279 11%	24 15%	48 19%	12 21%	28 23%	8 11%	- -	82 12%	79 9%	100 15%	91 12%	247 13%	90 9%	27 10%	25 10%	38 7%	
				a	a	a			b		b	b	be					
Net: Less	1724 57%	1478 57%	103 62%	135 53%	31 55%	58 48%	43 61%	3 73%	362 54%	540 59%	382 57%	440 58%	1022 54%	652 62%	180 65%	153 58%	319 63%	
		e	e							a				a	a		a	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.29	2.29	2.20	2.42	2.29	2.56	2.29	2.13	2.36	2.24	2.33	2.26	2.35	2.17	2.14	2.19	2.18	
						ab			b				bcde					
Standard Deviation	1.099	1.077	1.180	1.257	1.357	1.320	1.070	.716	1.083	1.035	1.164	1.127	1.119	1.055	1.108	1.086	1.009	
Standard Error	.020	.021	.091	.082	.181	.123	.138	.292	.033	.034	.058	.046	.025	.035	.073	.072	.047	
Error variance	*	*	.01	.01	.03	.02	.02	.09	*	*	*	*	*	*	.01	.01	*	

Citizens Advice – Loyalty penalty survey

Q19_1. Energy (gas and electricity): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	129 4%	7 5%	9 2%	32 6% bd	9 2%	12 3%	32 5% bd	6 3%	22 6% bdeg	40 3%	76 5% a	2 4%	72 7% c	18 6% c	39 2%
Should charge long-standing customers a little more than new customers (4.0)	222 7%	9 6%	14 4%	33 6%	32 7% b	24 7%	72 12% bcdegh	13 7%	26 7% b	70 5%	138 10% a	7 12% a	137 13% bc	16 5%	68 4%
Should charge long-standing customers the same price as new customers (3.0)	954 31%	40 27%	142 37% f	169 31%	141 31%	115 31%	175 29%	63 32%	109 31%	464 31%	452 32%	19 33%	316 30%	96 31%	529 32%
Should charge long-standing customers a little less than new customers (2.0)	818 27%	34 23%	85 22%	137 26%	144 32% bc	98 27%	161 27%	61 31% b	99 28% b	416 28%	371 27%	16 28%	230 22%	86 28% a	488 30% a
Should charge long-standing customers much less than new customers (1.0)	907 30%	55 38% dfgh	134 35% dfh	165 31%	128 28%	119 32% f	158 26%	54 27%	94 27%	506 34% b	362 26%	13 22%	286 28%	88 29%	520 32% a
Net: More	351 12%	16 11%	22 6%	65 12% b	41 9%	36 10%	104 17% bcdeg	19 10%	48 14% bd	109 7%	214 15% a	9 16%	209 20% bc	34 11% c	106 6%
Net: Less	1724 57%	88 61%	218 57%	302 56%	272 60% f	217 59%	320 53%	114 58%	193 55%	922 62% b	733 52%	29 50%	517 50%	174 57% a	1007 61% a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.29	2.17	2.16	2.31	2.23	2.21	2.43	2.27	2.38	2.14	2.42	2.48	2.50	2.31	2.16
Standard Deviation	1.099	1.156	1.020	1.149	1.003	1.068	1.158	1.028	1.141	1.026	1.134	1.098	1.217	1.120	.995
Standard Error	.020	.104	.056	.054	.049	.057	.046	.066	.051	.028	.028	.191	.037	.062	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.04	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_2. Mobile (sim-only contract): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)		126 4%	31 8% defhi	42 8% defhi	31 6% defi	10 2%	6 1%	6 1%	73 8% defhi	41 4% defi	12 1%
Should charge long-standing customers a little more than new customers (4.0)		226 7%	39 11% defhi	98 19% acdefhi	53 10% defhi	17 3%	8 2%	11 2%	136 16% cdefhi	70 7% defi	19 2%
Should charge long-standing customers the same price as new customers (3.0)		1070 35%	102 28%	147 29%	190 35% bg	202 38% abg	165 37% abg	263 42% abcg	249 29%	392 37% abg	428 39% abg
Should charge long-standing customers a little less than new customers (2.0)		787 26%	115 31% ch	127 25%	128 24%	130 25%	122 27%	165 26%	242 28%	258 24%	287 26%
Should charge long-standing customers much less than new customers (1.0)		821 27%	80 22%	92 18%	142 26% bg	168 32% abcg	151 33% abcgh	188 30% abg	172 20%	310 29% abg	339 31% abcg
Net: More		352 12%	70 19% defhi	139 28% acdefhi	85 16% defhi	27 5% i	14 3%	17 3%	209 24% cdefhi	111 10% defi	31 3%
Net: Less		1608 53%	195 53% b	219 43%	270 50% b	298 57% bcg	273 60% bcgh	354 56% bg	414 47%	568 53% bg	626 58% bcgh
Base for stats		3030	367	505	545	527	452	634	873	1071	1086
Mean Score		2.36	2.53 defhi	2.74 acdefhi	2.46 defhi	2.18	2.11	2.18	2.65 cdefhi	2.32 defi	2.15
Standard Deviation		1.082	1.187	1.200	1.145	.983	.940	.915	1.198	1.076	.926
Standard Error		.020	.088	.050	.045	.041	.036	.046	.044	.031	.028
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_2. Mobile (sim-only contract): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	126 4%	6 5%	8 2%	39 9%	12 3%	10 4%	3 1%	9 3%	12 5%	4 1%	12 8%	11 4%	103 4%	71 5%	55 4%	114 4%	1 1%	7 12%	2 2%
		f		bdefgikl				fi		bdfgil		f	fi						
Should charge long-standing customers a little more than new customers (4.0)	226 7%	15 12%	21 6%	69 17%	23 5%	16 6%	9 3%	13 5%	10 5%	27 10%	6 4%	17 6%	203 8%	114 7%	111 7%	207 8%	8 4%	2 5%	6 4%
		bdefghj		bdefghijkl						dfghj			f						
Should charge long-standing customers the same price as new customers (3.0)	1070 35%	40 32%	119 35%	138 33%	161 37%	78 30%	119 41%	110 40%	84 37%	85 33%	51 35%	85 33%	933 36%	564 37%	504 34%	918 35%	62 35%	10 19%	55 43%
				e			ce	e											
Should charge long-standing customers a little less than new customers (2.0)	787 26%	31 24%	85 25%	72 17%	117 27%	89 34%	83 29%	73 26%	59 26%	61 24%	43 29%	74 29%	671 26%	379 25%	408 27%	672 26%	54 30%	18 33%	28 22%
			c		c	bcil	c	c	c	c	c	c	c						
Should charge long-standing customers much less than new customers (1.0)	821 27%	34 27%	109 32%	100 24%	116 27%	69 26%	76 26%	71 26%	59 26%	81 31%	35 24%	70 27%	716 27%	405 26%	414 28%	679 26%	55 31%	16 30%	38 30%
			c							c									
Net: More	352 12%	21 17%	29 9%	108 26%	35 8%	26 10%	12 4%	22 8%	22 10%	30 12%	19 13%	28 11%	306 12%	185 12%	166 11%	321 12%	9 5%	9 17%	8 6%
		bdfg		abdefghijkl		f		f	f	f	f	f	df			bd			

Citizens Advice – Loyalty penalty survey

Q19_2. Mobile (sim-only contract): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1608	64	194	172	233	158	160	144	119	142	78	144	1386	784	821	1351	109	34	67
	53%	51%	57%	41%	54%	60%	55%	52%	53%	55%	53%	56%	53%	51%	55%	52%	60%	64%	51%
		c	c		c	cl	c	c	c	c	c	c	c		a				
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.36	2.43	2.22	2.70	2.30	2.27	2.24	2.34	2.36	2.27	2.44	2.32	2.35	2.39	2.32	2.38	2.14	2.35	2.27
				abdefghijkl							b		b			b			
Standard Deviation	1.082	1.147	1.039	1.259	1.013	1.037	.918	1.016	1.081	1.061	1.145	1.077	1.079	1.092	1.070	1.089	.930	1.306	.990
Standard Error	.020	.102	.054	.062	.047	.064	.065	.061	.067	.064	.093	.071	.021	.029	.027	.021	.092	.251	.091
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	.01	*	*	*	*	.01	.06	.01

Citizens Advice – Loyalty penalty survey

Q19_2. Mobile (sim-only contract): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	126 4%	102 4%	9 5%	16 6%	3 5%	12 10% af	1 1%	1 19%	34 5%	31 3%	33 5%	28 4%	82 4%	35 3%	10 4%	10 4%	15 3%	
Should charge long-standing customers a little more than new customers (4.0)	226 7%	178 7%	15 9%	31 12% a	5 9%	16 13% a	9 13%	- -	50 7%	56 6%	54 8%	65 9%	155 8% e	68 7%	22 8%	23 9% e	24 5%	
Should charge long-standing customers the same price as new customers (3.0)	1070 35%	952 37% bc	44 26%	72 28%	14 26%	39 32%	18 26%	* 8%	259 38% c	337 37%	214 32%	259 34%	706 38% bce	326 31%	77 28%	87 33%	162 32%	
Should charge long-standing customers a little less than new customers (2.0)	787 26%	685 26%	40 24%	58 23%	9 16%	27 22%	20 29%	2 60%	165 24%	250 27%	193 29%	179 23%	468 25%	292 28%	80 29%	56 21%	155 30% ad	
Should charge long-standing customers much less than new customers (1.0)	821 27%	681 26%	60 36% ae	75 30%	25 45% ace	28 23%	22 31%	1 14%	167 25%	248 27%	174 26%	233 30% a	468 25%	329 31% a	89 32% a	88 33% a	152 30% a	
Net: More	352 12%	280 11%	23 14%	47 19% a	8 14%	28 23% a	10 14%	1 19%	84 12% b	87 9%	87 13%	94 12%	237 13% be	104 10%	32 12%	33 12% e	39 8%	
Net: Less	1608 53%	1366 53%	100 60% e	134 53%	34 60%	54 45%	43 60%	3 73%	333 49%	497 54% a	367 55%	412 54%	936 50%	620 59% a	169 61% a	144 55%	307 60% a	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.36	2.36	2.23	2.42	2.13	2.65 abdf	2.25	2.51	2.44 bd	2.32	2.37	2.32	2.42 bce	2.23	2.23	2.28	2.20	
Standard Deviation	1.082	1.062	1.180	1.214	1.228	1.244	1.077	1.488	1.091	1.039	1.101	1.105	1.082	1.065	1.095	1.127	1.016	
Standard Error	.020	.021	.091	.079	.164	.116	.139	.607	.033	.034	.055	.045	.024	.035	.073	.075	.047	
Error variance	*	*	.01	.01	.03	.01	.02	.37	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q19_2. Mobile (sim-only contract): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	126 4%	6 4%	5 1%	24 5%	16 4%	11 3%	40 7%	4 2%	19 5%	44 3%	72 5%	1 2%	77 7%	16 5%	30 2%
		b		b			bdeg		bg		a		c	c	
Should charge long-standing customers a little more than new customers (4.0)	226 7%	6 4%	12 3%	42 8%	43 9%	17 5%	64 11%	17 8%	26 7%	64 4%	148 11%	10 17%	142 14%	20 7%	62 4%
				b	be		abeg	b	b		a	a	bc	b	c
Should charge long-standing customers the same price as new customers (3.0)	1070 35%	45 31%	156 41%	194 36%	151 33%	134 37%	198 33%	62 32%	130 37%	526 35%	497 36%	17 30%	331 32%	104 34%	618 38%
			dfg										a		a
Should charge long-standing customers a little less than new customers (2.0)	787 26%	41 28%	94 25%	123 23%	129 28%	101 28%	150 25%	62 31%	87 25%	409 27%	345 25%	19 33%	237 23%	90 30%	444 27%
				c									a	a	a
Should charge long-standing customers much less than new customers (1.0)	821 27%	47 32%	116 30%	153 29%	116 25%	104 28%	146 24%	51 26%	89 25%	452 30%	337 24%	10 18%	254 24%	73 24%	488 30%
										b			ab	ab	ab
Net: More	352 12%	12 9%	17 5%	66 12%	59 13%	28 8%	104 17%	21 11%	44 13%	108 7%	220 16%	10 18%	220 21%	36 12%	92 6%
				be	be		abcegh	b	be		a	a	bc	c	
Net: Less	1608 53%	87 60%	210 55%	276 52%	244 54%	205 56%	297 50%	113 58%	176 50%	861 58%	682 49%	29 52%	491 47%	163 54%	932 57%
		fh						f		b			a	a	a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.36	2.20	2.21	2.37	2.37	2.26	2.50	2.29	2.42	2.22	2.48	2.50	2.57	2.40	2.21
				b	b		abeg	abe		a			bc	c	
Standard Deviation	1.082	1.081	.957	1.112	1.071	1.015	1.165	1.017	1.106	1.021	1.120	1.033	1.206	1.084	.973
Standard Error	.020	.097	.052	.053	.053	.054	.047	.066	.050	.028	.028	.180	.037	.060	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_3. Mobile (contract including mobile phone): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers	(5.0)	133 4%	25 7% defi	51 10% cdefhi	28 5% defi	13 3%	7 2%	9 1%	75 9% cdefhi	42 4% efi	16 1%
Should charge long-standing customers a little more than new customers	(4.0)	200 7%	40 11% defhi	79 16% cdefhi	54 10% defhi	12 2%	7 2%	7 1%	120 14% cdefhi	66 6% defi	14 1%
Should charge long-standing customers the same price as new customers	(3.0)	969 32%	90 25%	142 28%	169 31%	182 35% abg	158 35% abg	228 36% abg	232 27%	351 33% abg	386 36% abg
Should charge long-standing customers a little less than new customers	(2.0)	863 28%	125 34% bch	132 26%	132 24%	148 28%	122 27%	203 32% bch	257 29% c	280 26%	325 30% ch
Should charge long-standing customers much less than new customers	(1.0)	866 29%	87 24%	102 20%	162 30% bg	171 32% abg	157 35% abg	188 30% bg	188 22%	333 31% abg	345 32% abg
Net: More		332 11%	65 18% defhi	130 26% acdefhi	82 15% defhi	25 5% i	14 3%	15 2%	195 22% cdefhi	108 10% defi	30 3%
Net: Less		1728 57%	212 58% b	233 46%	294 54% b	319 61% bcg	279 62% bcg	391 62% bcg	446 51%	613 57% bg	670 62% bcgh
Base for stats		3030	367	505	545	527	452	634	873	1071	1086
Mean Score		2.30	2.43 defi	2.69 acdefhi	2.37 defhi	2.14	2.08	2.13	2.58 cdefhi	2.26 defi	2.11
Standard Deviation		1.084	1.159	1.238	1.158	.985	.946	.898	1.211	1.082	.918
Standard Error		.020	.086	.052	.046	.041	.037	.045	.044	.031	.028
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_3. Mobile (contract including mobile phone): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region												Gender		Working status			
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	5 4%	4 1%	51 12%	18 4%	9 4%	5 2%	4 1%	7 3%	9 3%	14 10%	7 3%	111 4%	76 5%	56 4%	114 4%	1 *	10 19%	2 2%
		b		abdefghijkl	bg	b				b	bdefghijkl		bg						
Should charge long-standing customers a little more than new customers (4.0)	200 7%	10 8%	21 6%	65 16%	15 3%	11 4%	8 3%	18 6%	18 8%	14 5%	1 1%	20 8%	178 7%	92 6%	106 7%	187 7%	3 1%	3 6%	5 4%
		dfj	j	abdefghijkl				j	dfj	j		dfj	dfj			b			
Should charge long-standing customers the same price as new customers (3.0)	969 32%	45 36%	115 33%	115 28%	143 33%	70 27%	101 35%	105 38%	70 31%	96 37%	39 26%	71 28%	859 33%	530 35%	438 29%	834 32%	54 30%	10 19%	52 40%
								cej		cej			ce	b					
Should charge long-standing customers a little less than new customers (2.0)	863 28%	33 26%	87 25%	84 20%	129 30%	97 37%	101 35%	79 29%	62 28%	62 24%	47 32%	82 32%	734 28%	423 28%	440 29%	735 28%	66 37%	18 34%	24 18%
					c	abcghil	bcil	c	c		c	ci	c			d	d		
Should charge long-standing customers much less than new customers (1.0)	866 29%	33 27%	116 34%	103 25%	124 29%	75 29%	77 26%	70 25%	67 30%	77 30%	46 31%	77 30%	743 28%	412 27%	451 30%	719 28%	56 31%	11 21%	47 36%
			cgl												a				
Net: More	332 11%	14 11%	25 7%	116 28%	33 8%	20 8%	13 4%	21 8%	25 11%	23 9%	16 11%	26 10%	290 11%	168 11%	162 11%	301 12%	3 2%	13 25%	7 6%
		f		abdefghijkl				f		f		f	bdf			bd			



Citizens Advice – Loyalty penalty survey

Q19_3. Mobile (contract including mobile phone): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1728	66	203	186	253	172	178	149	130	139	93	159	1476	835	891	1454	122	29	71
	57%	53%	59%	45%	59%	66%	61%	54%	58%	54%	63%	62%	56%	54%	60%	56%	68%	55%	55%
			c	c	acgil	c	c	c	c	c	c	c		a		ad			
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.30	2.36	2.15	2.71	2.24	2.17	2.19	2.29	2.26	2.28	2.26	2.21	2.31	2.35	2.25	2.32	2.03	2.68	2.17
		b	abdefghijkl									be	b		b				
Standard Deviation	1.084	1.075	1.000	1.322	1.042	1.005	.920	.961	1.066	1.061	1.196	1.039	1.082	1.087	1.077	1.087	.847	1.399	1.023
Standard Error	.020	.095	.052	.065	.049	.062	.065	.058	.066	.064	.098	.068	.021	.029	.027	.021	.083	.269	.094
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.07	.01

Citizens Advice – Loyalty penalty survey

Q19_3. Mobile (contract including mobile phone): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	133 4%	103 4%	12 7%	17 7%	4 8%	9 8%	3 5%	- -	29 4%	33 4%	33 5%	37 5%	86 5%	34 3%	14 5%	5 2%	15 3%	
Should charge long-standing customers a little more than new customers (4.0)	200 7%	151 6%	7 4%	38 15%	9 16%	22 18%	8 11%	- -	50 7%	45 5%	54 8%	51 7%	144 8%	55 5%	17 6%	18 7%	21 4%	
Should charge long-standing customers the same price as new customers (3.0)	969 32%	875 34%	39 24%	52 21%	9 16%	28 23%	14 20%	1 29%	231 34%	318 34%	188 28%	232 30%	648 34%	291 28%	63 23%	87 33%	141 28%	
Should charge long-standing customers a little less than new customers (2.0)	863 28%	746 29%	47 28%	70 28%	13 23%	30 25%	25 36%	2 39%	184 27%	270 29%	210 31%	198 26%	512 27%	311 30%	85 31%	67 26%	158 31%	
Should charge long-standing customers much less than new customers (1.0)	866 29%	722 28%	61 37%	75 30%	21 37%	33 27%	20 29%	1 33%	181 27%	255 28%	183 27%	246 32%	489 26%	359 34%	99 36%	86 33%	173 34%	
Net: More	332 11%	255 10%	20 12%	55 22%	13 24%	31 25%	11 16%	- -	80 12%	78 9%	86 13%	88 11%	230 12%	89 8%	31 11%	22 9%	36 7%	
Net: Less	1728 57%	1468 57%	108 65%	145 57%	34 60%	63 52%	46 64%	3 71%	365 54%	525 57%	394 59%	444 58%	1001 53%	670 64%	185 66%	154 58%	331 65%	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.30	2.29	2.18	2.41	2.34	2.54	2.28	1.96	2.35	2.27	2.31	2.26	2.38	2.14	2.14	2.19	2.11	
Standard Deviation	1.084	1.058	1.191	1.248	1.340	1.272	1.141	.901	1.083	1.034	1.105	1.124	1.088	1.049	1.123	1.029	1.019	
Standard Error	.020	.021	.091	.081	.179	.119	.147	.368	.033	.034	.055	.046	.024	.035	.074	.068	.047	
Error variance	*	*	.01	.01	.03	.01	.02	.14	*	*	*	*	*	*	.01	*	*	

Citizens Advice – Loyalty penalty survey

Q19_3. Mobile (contract including mobile phone): Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	7 5%	16 4%	23 4%	16 3%	12 3%	33 6%	6 3%	20 6%	39 3%	81 6% a	2 4%	84 8% bc	8 2%	38 2%
Should charge long-standing customers a little more than new customers (4.0)	200 7%	4 3%	11 3%	30 6%	36 8% b	19 5%	62 10% abce	14 7% b	25 7% b	61 4%	128 9% a	9 15% a	114 11% c	30 10% c	53 3%
Should charge long-standing customers the same price as new customers (3.0)	969 32%	45 31%	130 34%	189 35% f	136 30%	111 30%	174 29%	68 35%	116 33%	478 32%	446 32%	17 30%	320 31%	86 28%	551 34%
Should charge long-standing customers a little less than new customers (2.0)	863 28%	33 23%	97 25%	140 26%	140 31% abch	125 34%	178 30%	54 27%	96 27%	445 30%	378 27%	20 36%	244 23%	102 33% a	499 30% a
Should charge long-standing customers much less than new customers (1.0)	866 29%	55 38% cdefgh	128 34% fh	156 29%	127 28%	101 27%	151 25%	54 28%	94 27%	473 32% bc	367 26% a	9 15%	280 27%	79 26%	502 31% a
Net: More	332 11%	11 7%	27 7%	52 10%	51 11%	31 8%	95 16% abcdeg	20 10%	44 13% b	100 7%	208 15% a	11 20% a	198 19% bc	37 12% c	90 5%
Net: Less	1728 57%	88 61%	225 59%	295 55%	267 59%	226 61% h	329 55%	108 55%	190 54%	918 61% b	745 53% a	29 51%	523 50%	181 60% a	1001 61% a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.30	2.12	2.19	2.30	2.28	2.23	2.41 abe	2.31	2.37 ab	2.16	2.41 a	2.58 a	2.50 bc	2.29 c	2.16
Standard Deviation	1.084	1.102	1.066	1.076	1.060	1.014	1.136	1.054	1.118	1.003	1.139	1.064	1.222	1.038	.974
Standard Error	.020	.099	.058	.051	.052	.054	.046	.068	.050	.028	.028	.185	.037	.058	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



Citizens Advice – Loyalty penalty survey

Q19_4. Broadband: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	32 9% defhi	38 8% defhi	35 6% defi	12 2%	6 1%	9 1%	70 8% defhi	47 4% defi	15 1%
Should charge long-standing customers a little more than new customers (4.0)	199 7%	32 9% defi	83 16% acdefhi	41 8% defi	20 4% i	12 3%	10 2%	116 13% cdefhi	61 6% efi	22 2%
Should charge long-standing customers the same price as new customers (3.0)	915 30%	104 28%	142 28%	172 32%	163 31%	133 29%	202 32%	245 28%	335 31%	335 31%
Should charge long-standing customers a little less than new customers (2.0)	879 29%	113 31%	141 28%	137 25%	148 28%	132 29%	206 33% ch	255 29%	286 27%	338 31% ch
Should charge long-standing customers much less than new customers (1.0)	905 30%	86 23%	101 20%	160 29% bg	183 35% abcg	169 37% abcgh	207 33% abg	187 21%	343 32% abg	375 35% abcg
Net: More	331 11%	64 18% defhi	122 24% cdefhi	76 14% defhi	32 6% fi	18 4%	19 3%	186 21% cdefhi	108 10% defi	37 3%
Net: Less	1784 59%	199 54%	242 48%	297 54% b	331 63% abcg	301 67% abcgh	413 65% abcgh	442 51%	628 59% bg	714 66% abcgh
Base for stats	3030	367	505	545	527	452	634	873	1071	1086
Mean Score	2.27	2.49 defhi	2.64 cdefhi	2.37 defhi	2.11	2.02	2.07	2.57 cdefhi	2.24 defi	2.05
Standard Deviation	1.089	1.192	1.190	1.166	1.004	.950	.911	1.193	1.096	.927
Standard Error	.020	.089	.050	.046	.042	.037	.046	.044	.031	.028
Error variance	*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_4. Broadband: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	4 3%	4 1%	41 10%	16 4%	9 4%	3 1%	13 5%	12 5%	17 6%	10 7%	4 1%	119 5%	68 4%	65 4%	121 5%	1 *	5 9%	4 3%
				abdefghkl	bf	b		bfk	bfk	bfk	bfk		bfk			b			
Should charge long-standing customers a little more than new customers (4.0)	199 7%	13 11%	21 6%	66 16%	20 5%	11 4%	12 4%	12 4%	12 6%	12 5%	6 4%	14 6%	179 7%	90 6%	106 7%	180 7%	5 3%	4 7%	5 4%
		defgij		bdefghijkl															
Should charge long-standing customers the same price as new customers (3.0)	915 30%	37 29%	105 31%	123 29%	129 30%	62 24%	100 34%	88 32%	67 30%	88 34%	42 28%	75 29%	798 30%	506 33%	408 27%	777 30%	61 34%	14 27%	45 35%
						e	e	e					e	b					
Should charge long-standing customers a little less than new customers (2.0)	879 29%	38 31%	92 27%	90 22%	137 32%	99 38%	85 29%	84 31%	67 30%	58 23%	48 32%	81 32%	750 29%	445 29%	433 29%	758 29%	55 30%	17 32%	30 23%
		c			ci	bcfhi	c	ci	c		ci	ci	ci						
Should charge long-standing customers much less than new customers (1.0)	905 30%	33 26%	122 35%	97 23%	128 30%	80 31%	93 32%	79 29%	67 30%	82 32%	42 29%	83 32%	780 30%	424 28%	479 32%	754 29%	58 32%	13 25%	46 35%
			cl		c	c	c			c		c	c		a				
Net: More	331 11%	17 14%	25 7%	107 26%	35 8%	20 8%	14 5%	25 9%	24 11%	29 11%	16 11%	18 7%	298 11%	158 10%	171 11%	301 12%	6 3%	9 16%	9 7%
		bfk		abdefghijkl				f	f	f		bdfk				b			
Net: Less	1784 59%	71 57%	213 62%	187 45%	264 62%	180 69%	177 61%	163 59%	133 59%	141 55%	90 61%	164 64%	1530 58%	868 57%	912 61%	1512 58%	113 63%	30 57%	76 58%
		c	c		c	acghil	c	c	c	c	c	ci	c		a				

Citizens Advice – Loyalty penalty survey

Q19_4. Broadband: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.27	2.34	2.11	2.67	2.20	2.12	2.13	2.26	2.27	2.31	2.28	2.12	2.28	2.30	2.23	2.29	2.09	2.43	2.16
		bek		abdefghijkl					be				bek	b					
Standard Deviation	1.089	1.082	1.001	1.265	1.035	1.011	.941	1.065	1.108	1.159	1.129	.976	1.097	1.071	1.106	1.099	.899	1.211	1.048
Standard Error	.020	.096	.052	.062	.048	.063	.066	.064	.068	.070	.092	.064	.021	.029	.027	.021	.089	.233	.096
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.05	.01

Citizens Advice – Loyalty penalty survey

Q19_4. Broadband: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	100 4%	9 5%	23 9%	5 10%	12 10%	5 7%	1 19%	29 4%	33 4%	31 5%	39 5%	86 5%	43 4%	14 5%	9 3%	21 4%
Should charge long-standing customers a little more than new customers (4.0)	199 7%	163 6%	10 6%	23 9%	4 8%	14 11%	5 7%	- -	57 8%	46 5%	41 6%	56 7%	148 8%	50 5%	15 5%	19 7%	16 3%
Should charge long-standing customers the same price as new customers (3.0)	915 30%	801 31%	37 22%	75 30%	13 24%	44 36%	17 24%	* 8%	218 32%	284 31%	194 29%	219 29%	595 32%	275 26%	69 25%	79 30%	128 25%
Should charge long-standing customers a little less than new customers (2.0)	879 29%	774 30%	47 28%	54 22%	9 16%	21 17%	23 32%	2 39%	193 29%	281 30%	210 31%	195 25%	526 28%	325 31%	85 30%	65 25%	175 34%
Should charge long-standing customers much less than new customers (1.0)	905 30%	759 29%	63 38%	77 30%	24 43%	31 25%	21 29%	1 35%	179 26%	278 30%	192 29%	256 34%	524 28%	356 34%	96 34%	92 35%	168 33%
Net: More	331 11%	264 10%	19 12%	46 18%	10 17%	25 21%	10 15%	1 19%	86 13%	79 9%	72 11%	94 12%	234 12%	94 9%	29 11%	27 10%	37 7%
Net: Less	1784 59%	1533 59%	110 66%	131 52%	33 59%	51 42%	44 62%	3 73%	372 55%	559 61%	402 60%	451 59%	1050 56%	681 65%	181 65%	157 60%	343 68%
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
Mean Score	2.27	2.26	2.13	2.45	2.26	2.63	2.31	2.30	2.36	2.21	2.27	2.25	2.33	2.14	2.16	2.19	2.11
Standard Deviation	1.089	1.065	1.152	1.265	1.348	1.249	1.187	1.649	1.090	1.043	1.084	1.144	1.102	1.070	1.115	1.093	1.034
Standard Error	.020	.021	.088	.082	.180	.116	.153	.673	.033	.034	.054	.047	.024	.035	.074	.073	.048
Error variance	*	*	.01	.01	.03	.01	.02	.45	*	*	*	*	*	*	.01	.01	*

Citizens Advice – Loyalty penalty survey

Q19_4. Broadband: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	133 4%	9 6%	12 3%	34 6%	18 4%	14 4%	23 4%	4 2%	19 5%	54 4%	63 5%	5 9%	82 8%	16 5%	34 2%
		g		bg				g					c	c	
Should charge long-standing customers a little more than new customers (4.0)	199 7%	6 4%	15 4%	23 4%	32 7%	20 5%	60 10%	16 8%	26 8%	53 4%	134 10%	9 16%	113 11%	23 8%	56 3%
							bce	bc	bc		a	a	c	c	
Should charge long-standing customers the same price as new customers (3.0)	915 30%	42 29%	132 34%	164 31%	129 28%	98 27%	173 29%	62 32%	114 33%	421 28%	443 32%	17 29%	306 29%	73 24%	522 32%
			e								a				b
Should charge long-standing customers a little less than new customers (2.0)	879 29%	36 25%	94 24%	150 28%	147 32%	128 35%	177 30%	51 26%	96 27%	458 31%	385 28%	17 29%	262 25%	107 35%	495 30%
					b	abcgh							a	a	a
Should charge long-standing customers much less than new customers (1.0)	905 30%	50 35%	130 34%	164 31%	129 28%	108 29%	165 28%	63 32%	95 27%	508 34%	373 27%	9 16%	279 27%	84 28%	535 33%
			fh							bc	a	a	a	a	a
Net: More	331 11%	16 11%	27 7%	57 11%	50 11%	33 9%	83 14%	20 10%	45 13%	108 7%	197 14%	14 25%	195 19%	39 13%	90 6%
							be		b		a	a	bc	c	
Net: Less	1784 59%	86 60%	224 59%	315 59%	276 61%	236 64%	342 57%	114 58%	191 54%	966 65%	759 54%	26 46%	541 52%	191 63%	1030 63%
					fh					bc				a	a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.27	2.22	2.18	2.28	2.26	2.19	2.33	2.22	2.37	2.12	2.38	2.72	2.48	2.28	2.12
							b		be		a	a	bc	c	
Standard Deviation	1.089	1.163	1.048	1.132	1.066	1.037	1.099	1.055	1.119	1.038	1.110	1.191	1.215	1.111	.976
Standard Error	.020	.104	.057	.054	.052	.055	.044	.068	.050	.029	.027	.207	.037	.062	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.04	*	*	*



Citizens Advice – Loyalty penalty survey

Q19_5. Home insurance: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	109 4%	15 4% fi	37 7% defhi	31 6% defi	11 2%	9 2%	6 1%	52 6% defhi	42 4% efi	15 1%
Should charge long-standing customers a little more than new customers (4.0)	201 7%	46 13% defhi	77 15% cdefhi	46 8% defhi	17 3% efi	7 2%	8 1%	124 14% cdefhi	63 6% defi	15 1%
Should charge long-standing customers the same price as new customers (3.0)	942 31%	100 27%	157 31%	176 32%	169 32%	130 29%	210 33%	257 29%	345 32%	340 31%
Should charge long-standing customers a little less than new customers (2.0)	874 29%	124 34% ch	133 26%	139 25%	143 27%	135 30%	201 32% ch	256 29%	282 26%	336 31% bch
Should charge long-standing customers much less than new customers (1.0)	904 30%	83 22%	101 20%	154 28% bg	186 35% abcg	171 38% abcgh	210 33% abg	184 21%	339 32% abg	381 35% abcg
Net: More	310 10%	61 17% defhi	115 23% cdefhi	77 14% defhi	28 5% fi	15 3%	14 2%	176 20% cdefhi	105 10% defi	29 3%
Net: Less	1778 59%	206 56% b	234 46% b	292 54% b	329 62% bcg	306 68% abcdgh	411 65% abcgh	440 50%	621 58% bg	717 66% abcgh
Base for stats	3030	367	505	545	527	452	634	873	1071	1086
Mean Score	2.25	2.42 defhi	2.64 acdefhi	2.38 defhi	2.10	2.00	2.05	2.55 cdefhi	2.24 defi	2.03
Standard Deviation	1.065	1.093	1.176	1.143	.995	.949	.892	1.146	1.082	.916
Standard Error	.019	.081	.049	.045	.042	.037	.045	.042	.031	.028
Error variance	*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q19_5. Home insurance: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	109 4%	1 1%	7 2%	41 10%	14 3%	9 3%	5 2%	6 2%	7 3%	6 2%	8 5%	5 2%	96 4%	66 4%	43 3%	101 4%	1 *	2 4%	2 2%
				abdefghijkl							a			b					
Should charge long-standing customers a little more than new customers (4.0)	201 7%	18 14%	16 5%	59 14%	12 3%	11 4%	13 5%	18 7%	11 5%	25 10%	3 2%	15 6%	184 7%	96 6%	105 7%	188 7%	3 1%	2 4%	5 4%
		bdefghijkl		bdefghijkl				dj		bdefhj			dj	b					
Should charge long-standing customers the same price as new customers (3.0)	942 31%	45 36%	123 36%	112 27%	138 32%	64 24%	106 36%	95 34%	72 32%	73 28%	37 25%	77 30%	828 32%	524 34%	416 28%	798 31%	59 33%	11 21%	51 39%
		ce	ceij	e		cej	cej	ce	e				e	b					a
Should charge long-standing customers a little less than new customers (2.0)	874 29%	31 24%	80 23%	101 24%	135 32%	103 39%	77 26%	86 31%	67 30%	61 24%	53 36%	81 31%	741 28%	423 28%	450 30%	746 29%	60 33%	24 45%	30 23%
					bci	abcdfhil		bc			abci	bc							
Should charge long-standing customers much less than new customers (1.0)	904 30%	31 24%	117 34%	104 25%	130 30%	76 29%	90 31%	71 26%	67 30%	92 36%	48 32%	80 31%	777 30%	424 28%	477 32%	758 29%	57 32%	14 26%	42 32%
			acg							acgl				a					
Net: More	310 10%	19 15%	23 7%	100 24%	26 6%	20 8%	18 6%	24 9%	18 8%	31 12%	10 7%	20 8%	280 11%	161 11%	148 10%	289 11%	3 2%	4 8%	7 6%
		bdefhjk		abdefghijkl						bdf			bdf			b			

Citizens Advice – Loyalty penalty survey

Q19_5. Home insurance: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1778	61	197	205	265	178	167	157	134	153	100	160	1518	847	927	1503	117	37	71
	59%	49%	57%	49%	62%	68%	57%	57%	60%	60%	68%	62%	58%	55%	62%	58%	65%	71%	55%
			c	ac	abcfgil		c	ac	ac	abcfgl	ac	ac		a					
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.25	2.43	2.18	2.60	2.17	2.14	2.19	2.28	2.22	2.19	2.12	2.17	2.27	2.32	2.19	2.28	2.06	2.16	2.20
		bdefijk		bdefghijkl										b		b			
Standard Deviation	1.065	1.042	1.025	1.272	.999	.998	.985	.992	1.026	1.099	1.051	1.001	1.072	1.074	1.052	1.079	.866	.998	.995
Standard Error	.019	.092	.053	.063	.047	.062	.069	.059	.063	.067	.086	.066	.021	.029	.026	.021	.085	.192	.092
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.04	.01

Citizens Advice – Loyalty penalty survey

Q19_5. Home insurance: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	109 4%	83 3%	8 5%	16 6%	5 9%	10 9%	1 1%	- -	34 5%	22 2%	35 5%	19 2%	71 4%	30 3%	13 5%	6 2%	10 2%	
				a	a	a			bd		bd				e			
Should charge long-standing customers a little more than new customers (4.0)	201 7%	164 6%	7 4%	29 12%	7 13%	16 13%	6 8%	- -	51 8%	44 5%	45 7%	61 8%	148 8%	53 5%	16 6%	19 7%	18 4%	
				ab	ab	ab			b			b	be			e		
Should charge long-standing customers the same price as new customers (3.0)	942 31%	827 32%	48 28%	64 26%	11 20%	36 30%	16 22%	1 36%	216 32%	287 31%	199 30%	240 31%	594 32%	318 30%	69 25%	94 36%	156 31%	
				c									c			c		
Should charge long-standing customers a little less than new customers (2.0)	874 29%	759 29%	41 25%	72 29%	13 22%	29 24%	30 43%	* 10%	198 29%	294 32%	194 29%	188 25%	540 29%	291 28%	89 32%	52 20%	150 30%	
							abcde		d	d			d	d	d	d	d	
Should charge long-standing customers much less than new customers (1.0)	904 30%	765 29%	63 38%	70 28%	20 35%	30 24%	18 26%	2 54%	177 26%	274 30%	196 29%	256 34%	526 28%	357 34%	92 33%	92 35%	173 34%	
			ace									a		a		a	a	
Net: More	310 10%	247 10%	15 9%	46 18%	12 22%	26 22%	7 10%	- -	85 13%	66 7%	79 12%	80 10%	218 12%	83 8%	29 11%	25 9%	28 6%	
				ab	ab	abf			b		b	b	be		e			
Net: Less	1778 59%	1524 59%	104 62%	142 56%	32 58%	59 48%	49 68%	3 64%	375 56%	568 62%	390 58%	445 58%	1067 57%	649 62%	181 65%	144 55%	324 64%	
			e	e			e			a				a	ad		ad	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.25	2.25	2.14	2.40	2.38	2.58	2.17	1.83	2.36	2.18	2.29	2.21	2.31	2.15	2.18	2.22	2.10	
				ab		abf			bd				be					
Standard Deviation	1.065	1.045	1.121	1.192	1.332	1.236	.950	1.077	1.098	.992	1.114	1.071	1.075	1.040	1.101	1.077	.983	
Standard Error	.019	.020	.086	.077	.178	.115	.123	.440	.033	.033	.056	.044	.024	.034	.073	.071	.045	
Error variance	*	*	.01	.01	.03	.01	.02	.19	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q19_5. Home insurance: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	109 4%	11 7%	9 2%	20 4%	14 3%	9 3%	22 4%	3 2%	21 6%	41 3%	64 5%	1 2%	60 6%	17 6%	32 2%
		bdeg							bdeg		a		c	c	
Should charge long-standing customers a little more than new customers (4.0)	201 7%	4 3%	11 3%	29 5%	38 8%	13 4%	72 12%	11 6%	22 6%	55 4%	136 10%	7 12%	129 12%	16 5%	53 3%
					abe		abcegh		b		a	a	bc		
Should charge long-standing customers the same price as new customers (3.0)	942 31%	48 34%	139 36%	175 33%	143 32%	107 29%	161 27%	61 31%	108 31%	463 31%	434 31%	15 27%	319 31%	83 27%	521 32%
			ef	f											
Should charge long-standing customers a little less than new customers (2.0)	874 29%	31 21%	95 25%	149 28%	132 29%	121 33%	180 30%	63 32%	103 29%	436 29%	393 28%	21 37%	267 26%	94 31%	500 30%
					ab	a	ab				a				a
Should charge long-standing customers much less than new customers (1.0)	904 30%	50 35%	129 34%	164 30%	128 28%	118 32%	164 27%	58 29%	95 27%	501 33%	372 27%	13 22%	266 26%	94 31%	537 33%
			fh							b					a
Net: More	310 10%	15 10%	20 5%	49 9%	51 11%	23 6%	94 16%	14 7%	44 13%	96 6%	200 14%	8 14%	189 18%	33 11%	84 5%
				b	be		bcdeg		beg		a		bc	c	
Net: Less	1778 59%	81 56%	223 58%	313 58%	260 57%	238 65%	344 57%	121 62%	199 57%	937 63%	765 55%	34 59%	533 51%	188 62%	1037 63%
					dfh					b				a	a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.25	2.27	2.16	2.24	2.29	2.12	2.35	2.18	2.35	2.13	2.38	2.33	2.47	2.24	2.11
					e		beg		beg		a		bc	c	
Standard Deviation	1.065	1.185	1.006	1.061	1.056	.985	1.111	.975	1.127	1.011	1.112	1.012	1.164	1.117	.966
Standard Error	.019	.106	.055	.050	.052	.052	.045	.063	.051	.028	.028	.176	.036	.062	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



Citizens Advice – Loyalty penalty survey

Q19_6. Current account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)		142 5%	39 11% defhi	33 7% defi	37 7% defi	14 3% ei	9 2% abcgh	9 1% abg	73 8% defhi	52 5% defi	18 2% abcg
Should charge long-standing customers a little more than new customers (4.0)		183 6%	26 7% defi	78 16% acdefhi	44 8% defi	18 3% ei	7 2% bcgh	9 1% abg	105 12% cdefhi	62 6% defi	16 2% bcg
Should charge long-standing customers the same price as new customers (3.0)		1142 38%	113 31%	194 38%	196 36%	201 38%	172 38%	267 42% acg	306 35%	396 37%	439 40% ag
Should charge long-standing customers a little less than new customers (2.0)		770 25%	115 31% bc	107 21%	131 24%	133 25%	111 25%	173 27% b	222 25%	265 25%	284 26% b
Should charge long-standing customers much less than new customers (1.0)		793 26%	74 20%	93 18%	136 25% bg	161 31% abcg	152 34% abcgh	177 28% abg	167 19% cdefhi	297 28% defi	329 30% abcg
Net: More		325 11%	66 18% defhi	112 22% cdefhi	82 15% defhi	32 6% fi	17 4% bcgh	18 3% abg	177 20% cdefhi	113 11% defi	34 3% bcg
Net: Less		1563 52%	189 51% b	200 40%	268 49% b	294 56% bcg	263 58% bcgh	349 55% bg	389 45%	562 52% bg	612 56% bcg
Base for stats		3030	367	505	545	527	452	634	873	1071	1086
Mean Score		2.38	2.57 defhi	2.71 cdefhi	2.48 defhi	2.22	2.14	2.21	2.65 cdefhi	2.35 defi	2.18
Standard Deviation		1.077	1.199	1.133	1.152	1.007	.976	.915	1.162	1.090	.941
Standard Error		.020	.089	.048	.045	.042	.038	.046	.043	.031	.029
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_6. Current account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	142 5%	5 4%	7 2%	54 13%	20 5%	7 3%	8 3%	8 3%	12 5%	4 2%	10 7%	6 2%	126 5%	72 5%	70 5%	129 5%	3 1%	4 7%	2 2%
				abdefghijkl	i				bi				bi						
Should charge long-standing customers a little more than new customers (4.0)	183 6%	15 12%	17 5%	53 13%	15 4%	10 4%	12 4%	13 5%	13 6%	15 6%	3 2%	15 6%	164 6%	86 6%	94 6%	169 7%	3 1%	2 4%	6 4%
		bdefghijkl		bdefghijkl									dj			b			
Should charge long-standing customers the same price as new customers (3.0)	1142 38%	40 32%	135 39%	141 34%	163 38%	89 34%	127 44%	111 40%	95 42%	109 42%	41 28%	91 35%	1010 38%	627 41%	512 34%	989 38%	65 36%	8 15%	55 43%
			j	j		acej	j	acj	acej				j	b					
Should charge long-standing customers a little less than new customers (2.0)	770 25%	34 27%	78 23%	75 18%	109 25%	87 33%	66 23%	77 28%	48 21%	53 21%	55 37%	88 34%	627 24%	376 25%	394 26%	642 25%	56 31%	28 54%	26 20%
		c			c	bcdfhil		ci			bcdfghil	bcdfhil	c						
Should charge long-standing customers much less than new customers (1.0)	793 26%	31 25%	106 31%	94 23%	122 29%	68 26%	78 27%	67 24%	56 25%	76 29%	39 26%	57 22%	698 27%	370 24%	421 28%	660 25%	53 30%	10 20%	41 32%
			ck	c						c			a						
Net: More	325 11%	21 17%	24 7%	108 26%	35 8%	18 7%	20 7%	20 7%	25 11%	20 8%	13 9%	21 8%	291 11%	158 10%	165 11%	298 12%	5 3%	6 11%	8 6%
		bdefgik		abdefghijkl									be			b			

Citizens Advice – Loyalty penalty survey

Q19_6. Current account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1563	65	183	169	231	155	144	144	104	129	94	145	1325	747	815	1302	109	39	67
	52%	52%	54%	40%	54%	59%	49%	52%	46%	50%	63%	56%	50%	49%	55%	50%	61%	74%	51%
		c	c		c	cfhil	c	c		c	bcdghil	ch	c		a		a		
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.38	2.45	2.25	2.76	2.30	2.24	2.34	2.34	2.45	2.30	2.26	2.32	2.39	2.42	2.33	2.41	2.14	2.25	2.25
				abdefghijkl				be				be		b		b			
Standard Deviation	1.077	1.121	1.017	1.294	1.063	.979	1.003	.986	1.095	1.011	1.085	.956	1.088	1.059	1.093	1.087	.915	1.053	1.004
Standard Error	.020	.099	.052	.064	.050	.061	.071	.059	.067	.061	.089	.063	.021	.028	.027	.021	.090	.203	.092
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.04	.01

Citizens Advice – Loyalty penalty survey

Q19_6. Current account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	142 5%	114 4%	9 5%	19 8%	4 7%	13 10%	2 3%	- -	36 5%	27 3%	30 4%	49 6%	97 5%	41 4%	13 5%	12 4%	16 3%	
				a		a			b			b						
Should charge long-standing customers a little more than new customers (4.0)	183 6%	148 6%	9 6%	25 10%	3 5%	14 11%	8 12%	- -	51 7%	50 5%	36 5%	46 6%	129 7%	51 5%	16 6%	20 7%	15 3%	
				a		a							be			e		
Should charge long-standing customers the same price as new customers (3.0)	1142 38%	1008 39%	52 31%	70 28%	15 27%	36 30%	18 25%	1 29%	260 38%	368 40%	243 36%	271 35%	740 39%	364 35%	80 29%	112 43%	172 34%	
						bcf							bce			bce		
Should charge long-standing customers a little less than new customers (2.0)	770 25%	656 25%	42 25%	72 28%	14 24%	30 25%	26 37%	2 39%	169 25%	246 27%	178 27%	177 23%	458 24%	274 26%	78 28%	48 18%	149 29%	
						a							d	d	d		ad	
Should charge long-standing customers much less than new customers (1.0)	793 26%	670 26%	55 33%	66 26%	20 36%	28 23%	17 23%	1 33%	161 24%	230 25%	180 27%	222 29%	455 24%	320 30%	92 33%	72 27%	156 31%	
				a								a	a	a		a	a	
Net: More	325 11%	262 10%	18 11%	44 18%	7 13%	26 22%	11 15%	- -	87 13%	78 8%	66 10%	95 12%	226 12%	92 9%	30 11%	31 12%	31 6%	
				a		ab			b			b	be		e	e		
Net: Less	1563 52%	1327 51%	97 58%	138 55%	34 61%	58 48%	43 60%	3 71%	330 49%	476 52%	359 54%	399 52%	913 49%	594 57%	170 61%	120 46%	305 60%	
													ad	ad	ad	ad	ad	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.38	2.38	2.25	2.44	2.23	2.61	2.35	1.96	2.46	2.35	2.34	2.38	2.44	2.26	2.22	2.43	2.19	
						ab			b				bce			bce		
Standard Deviation	1.077	1.063	1.134	1.197	1.212	1.251	1.074	.901	1.094	1.007	1.067	1.150	1.086	1.064	1.111	1.102	1.007	
Standard Error	.020	.021	.087	.078	.162	.117	.139	.368	.033	.033	.053	.047	.024	.035	.074	.073	.046	
Error variance	*	*	.01	.01	.03	.01	.02	.14	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q19_6. Current account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	142 5%	8 6%	9 2%	26 5%	18 4%	17 5%	36 6% b	7 4%	20 6% b	54 4%	74 5% a	3 5%	84 8% bc	11 4%	45 3%
Should charge long-standing customers a little more than new customers (4.0)	183 6%	6 4%	15 4%	25 5%	26 6%	12 3%	60 10% abcde	12 6%	26 7% be	42 3%	134 10% a	6 10% a	109 11% c	22 7% c	51 3%
Should charge long-standing customers the same price as new customers (3.0)	1142 38%	47 32%	144 38%	218 41% e	180 40%	123 34%	213 36%	79 40%	138 39%	569 38%	534 38%	17 29%	380 37%	106 35%	635 39%
Should charge long-standing customers a little less than new customers (2.0)	770 25%	38 27%	97 25%	128 24%	120 26%	112 31% cfh	144 24%	49 25%	82 23%	393 26%	329 24%	22 39% b	224 21%	89 29% a	445 27% a
Should charge long-standing customers much less than new customers (1.0)	793 26%	45 31%	118 31% dfh	139 26%	110 24%	102 28%	145 24%	49 25%	84 24%	438 29% b	329 24%	10 17%	243 23%	76 25%	466 28% a
Net: More	325 11%	15 10%	24 6%	51 10%	44 10%	29 8% bcdeg	96 16% bcdeg	20 10%	46 13% be	96 6%	208 15% a	9 15% a	194 19% bc	33 11% c	96 6%
Net: Less	1563 52%	83 58% h	214 56% fh	268 50%	230 51%	215 58% cdfgh	289 48%	98 50%	166 47%	831 56% b	658 47%	32 56%	467 45%	166 55% a	911 55% a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.38	2.27	2.22	2.39	2.39	2.26	2.49	2.39	2.47	2.25	2.50	2.48	2.58	2.35	2.25
Standard Deviation	1.077	1.122	1.004	1.070	1.038	1.050	1.140	1.044	1.109	1.023	1.109	1.054	1.186	1.043	.991
Standard Error	.020	.101	.055	.051	.051	.056	.046	.067	.050	.028	.027	.183	.036	.058	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_7. Savings account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	140 5%	34 9%	47 9%	28 5%	15 3%	7 2%	9 1%	81 9%	43 4%	16 1%
		cdefhi	cdefhi	defi				cdefhi	efi	
Should charge long-standing customers a little more than new customers (4.0)	225 7%	44 12%	83 16%	52 10%	19 4%	8 2%	18 3%	126 14%	71 7%	27 2%
		defhi	cdefhi	defhi	e			cdefhi	defi	
Should charge long-standing customers the same price as new customers (3.0)	1169 39%	116 32%	181 36%	202 37%	194 37%	187 41%	288 45%	297 34%	397 37%	475 44%
						abg	abcdgh			abcdgh
Should charge long-standing customers a little less than new customers (2.0)	705 23%	90 25%	99 20%	121 22%	139 26%	104 23%	152 24%	189 22%	260 24%	256 24%
					bg				b	
Should charge long-standing customers much less than new customers (1.0)	792 26%	83 23%	96 19%	141 26%	159 30%	146 32%	166 26%	179 21%	300 28%	312 29%
				bg	bg	abcfg	bg		bg	bg
Net: More	365 12%	78 21%	129 26%	81 15%	34 6%	15 3%	28 4%	207 24%	115 11%	43 4%
		cdefhi	cdefhi	defhi	ei			cdefhi	defi	
Net: Less	1497 49%	174 47%	195 39%	262 48%	298 57%	250 55%	319 50%	368 42%	560 52%	568 52%
		b		bg	abcfg	bcg	bg		bg	bg
Base for stats	3030	367	505	545	527	452	634	873	1071	1086
Mean Score	2.41	2.61	2.77	2.46	2.22	2.17	2.29	2.70	2.34	2.24
		defhi	cdefhi	defhi			e	cdefhi	dei	
Standard Deviation	1.091	1.222	1.199	1.128	1.011	.958	.937	1.211	1.078	.948
Standard Error	.020	.091	.050	.044	.042	.037	.047	.044	.031	.029
Error variance	*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_7. Savings account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	140 5%	3 3%	10 3%	44 11%	17 4%	11 4%	5 2%	9 3%	12 5%	9 4%	12 8%	7 3%	121 5%	74 5%	66 4%	121 5%	6 3%	8 15%	2 2%
				abdefghijkl					f		bdfgijkl		f						
Should charge long-standing customers a little more than new customers (4.0)	225 7%	18 14%	22 7%	66 16%	20 5%	14 5%	12 4%	13 5%	15 7%	20 8%	5 3%	20 8%	200 8%	106 7%	117 8%	211 8%	4 2%	1 3%	6 5%
		bdefghijkl		bdefghijkl									dj			b			
Should charge long-standing customers the same price as new customers (3.0)	1169 39%	38 30%	142 41%	142 34%	173 40%	89 34%	127 44%	118 43%	90 40%	95 37%	50 34%	105 41%	1014 39%	632 41%	533 36%	998 39%	71 39%	13 24%	59 46%
			ac		a		ace	ace				a		b					
Should charge long-standing customers a little less than new customers (2.0)	705 23%	33 27%	64 19%	84 20%	98 23%	82 31%	64 22%	71 26%	47 21%	53 21%	49 33%	59 23%	596 23%	337 22%	367 25%	607 23%	49 27%	17 32%	18 14%
					bcdhijkl			b			bcdhijkl					d	d		
Should charge long-standing customers much less than new customers (1.0)	792 26%	33 26%	105 31%	81 19%	121 28%	66 25%	83 29%	64 23%	61 27%	80 31%	32 22%	65 25%	694 26%	383 25%	407 27%	653 25%	50 28%	14 26%	44 34%
			cgj		c		c		c	cgj			c						a
Net: More	365 12%	21 17%	32 9%	110 26%	37 9%	26 10%	16 6%	22 8%	27 12%	29 11%	17 11%	27 10%	321 12%	180 12%	183 12%	332 13%	9 5%	10 18%	8 6%
		bdefg		abdefghijkl				f	f			dfg				bd			

Citizens Advice – Loyalty penalty survey

Q19_7. Savings account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Net: Less	1497	66	169	165	219	148	148	135	108	133	81	125	1291	720	775	1260	99	31	62
	49%	53%	49%	40%	51%	56%	51%	49%	48%	52%	55%	49%	49%	47%	52%	49%	55%	58%	48%
		c	c		c	cl	c	c	c	c	c	c	c		a				
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.41	2.41	2.32	2.78	2.33	2.32	2.28	2.39	2.42	2.32	2.43	2.39	2.41	2.45	2.37	2.44	2.25	2.49	2.26
				abdefghijkl															
Standard Deviation	1.091	1.107	1.066	1.231	1.061	1.047	.975	1.003	1.112	1.101	1.114	1.036	1.096	1.085	1.097	1.093	.993	1.333	1.035
Standard Error	.020	.098	.055	.061	.050	.065	.069	.060	.068	.067	.091	.068	.021	.029	.027	.021	.098	.256	.095
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.07	.01

Citizens Advice – Loyalty penalty survey

Q19_7. Savings account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	140 5%	114 4%	8 5%	16 6%	1 2%	12 10%	3 4%	- -	34 5%	34 4%	34 5%	37 5%	86 5%	43 4%	14 5%	5 2%	24 5%	
Should charge long-standing customers a little more than new customers (4.0)	225 7%	178 7%	14 8%	31 12%	7 13%	17 14%	7 9%	- -	59 9%	55 6%	51 8%	60 8%	163 9%	61 6%	16 6%	22 8%	24 5%	
Should charge long-standing customers the same price as new customers (3.0)	1169 39%	1033 40%	49 29%	79 31%	18 32%	41 34%	17 25%	2 57%	274 41%	368 40%	237 35%	289 38%	763 41%	356 34%	83 30%	113 43%	161 32%	
Should charge long-standing customers a little less than new customers (2.0)	705 23%	607 23%	40 24%	57 22%	11 19%	21 17%	24 34%	* e	144 21%	238 26%	178 27%	145 19%	424 23%	261 25%	76 27%	45 17%	140 28%	
Should charge long-standing customers much less than new customers (1.0)	792 26%	665 26%	56 33%	70 28%	18 33%	30 25%	20 28%	1 33%	164 24%	226 25%	168 25%	234 31%	442 24%	328 31%	90 32%	78 30%	159 31%	
Net: More	365 12%	292 11%	22 13%	47 19%	9 15%	29 24%	9 13%	- -	93 14%	89 10%	85 13%	97 13%	249 13%	105 10%	29 11%	27 10%	48 9%	
Net: Less	1497 49%	1272 49%	96 58%	126 50%	29 52%	51 42%	44 62%	2 43%	308 46%	464 50%	346 52%	379 50%	867 46%	589 56%	167 60%	123 47%	299 59%	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.41	2.41	2.27	2.47	2.32	2.68	2.26	2.25	2.49	2.38	2.41	2.37	2.48	2.27	2.23	2.36	2.24	
Standard Deviation	1.091	1.074	1.156	1.199	1.142	1.269	1.089	1.057	1.103	1.034	1.098	1.139	1.081	1.089	1.115	1.057	1.090	
Standard Error	.020	.021	.089	.078	.153	.118	.141	.431	.033	.034	.055	.047	.024	.036	.074	.070	.050	
Error variance	*	*	.01	.01	.02	.01	.02	.19	*	*	*	*	*	*	.01	*	*	

Citizens Advice – Loyalty penalty survey

Q19_7. Savings account: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	140 5%	4 3%	11 3%	26 5%	23 5%	15 4%	34 6%	5 3%	20 6%	52 3%	76 5% a	2 4%	88 8% bc	11 4%	39 2%
Should charge long-standing customers a little more than new customers (4.0)	225 7%	4 3%	14 4%	26 5%	39 9% abce	13 3%	84 14% abcdegh	17 9% abe	27 8% be	69 5%	149 11% a	7 12% a	128 12% bc	23 8% c	68 4%
Should charge long-standing customers the same price as new customers (3.0)	1169 39%	54 38%	156 41%	227 42% de	162 36%	128 35%	221 37%	77 39%	142 40%	569 38%	542 39%	18 31%	378 36%	106 35%	667 41% a
Should charge long-standing customers a little less than new customers (2.0)	705 23%	29 20%	86 22%	112 21%	126 28% cf	107 29% bcfh	120 20%	48 25%	78 22%	366 24%	310 22%	17 30%	190 18%	92 30% ac	411 25% a
Should charge long-standing customers much less than new customers (1.0)	792 26%	52 36% cdfgh	116 30% dfh	145 27%	105 23%	104 28%	139 23%	48 24%	83 24%	440 29% b	322 23%	13 22%	257 25%	72 24%	457 28%
Net: More	365 12%	8 6%	25 7%	53 10%	62 14% abe	28 8%	118 20% abcdegh	23 11% b	47 14% abe	121 8%	225 16% a	9 16%	216 21% bc	34 11% c	107 7%
Net: Less	1497 49%	82 57% fh	201 53% f	256 48%	231 51% f	211 57% cfgh	258 43%	96 49%	161 46%	806 54% b	632 45%	30 52%	448 43%	164 54% a	869 53% a
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.41	2.16	2.27	2.40	2.45	2.26	2.59	2.41	2.50	2.28	2.53	2.46	2.61	2.37	2.28
Standard Deviation	1.091	1.053	1.025	1.084	1.088	1.041	1.154	1.038	1.110	1.045	1.118	1.102	1.219	1.036	.992
Standard Error	.020	.095	.056	.051	.053	.055	.046	.067	.050	.029	.028	.019	.037	.057	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.04	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_8. Mortgage: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)		134 4%	22 6% defi	50 10% defhi	40 7% defhi	8 2% efi	7 1% efi	8 1% efi	71 8% defhi	48 4% defi	15 1% defi
Should charge long-standing customers a little more than new customers (4.0)		207 7%	47 13% defhi	84 17% cdefhi	46 9% defhi	18 3% efi	7 2% efi	4 1% efi	131 15% cdefhi	65 6% defi	11 1% defi
Should charge long-standing customers the same price as new customers (3.0)		1083 36%	103 28%	160 32%	183 34%	183 35%	168 37% abg	288 45% abcdegh	262 30%	366 34%	455 42% abcdegh
Should charge long-standing customers a little less than new customers (2.0)		747 25%	112 30% befi	116 23%	137 25%	134 26%	105 23%	143 23%	228 26%	271 25%	248 23%
Should charge long-standing customers much less than new customers (1.0)		859 28%	84 23%	96 19%	139 26% bg	183 35% abcgh	165 36% abcfgh	192 30% bg	180 21%	322 30% abcg	356 33% abcg
Net: More		341 11%	69 19% defhi	134 26% acdefhi	86 16% defhi	26 5% fi	14 3%	12 2%	202 23% cdefhi	113 11% defi	26 2%
Net: Less		1606 53%	196 53% b	212 42%	276 51% b	317 60% bcfgh	270 60% bcfg	335 53% b	408 47%	593 55% bcg	605 56% bcg
Base for stats		3030	367	505	545	527	452	634	873	1071	1086
Mean Score		2.34	2.48 defhi	2.75 acdefhi	2.47 defhi	2.11	2.08	2.20 e	2.64 cdefhi	2.30 dei	2.15
Standard Deviation		1.093	1.149	1.221	1.171	.980	.964	.925	1.198	1.096	.943
Standard Error		.020	.086	.051	.046	.041	.037	.047	.044	.031	.029
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q19_8. Mortgage: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	134 4%	3 2%	6 2%	42 10%	19 5%	12 4%	3 1%	10 4%	14 6%	8 3%	6 4%	11 4%	117 4%	76 5%	57 4%	128 5%	1 *	1 3%	2 2%
				abdefgijkl	bf	bf			bf		f	f	bf			b			
Should charge long-standing customers a little more than new customers (4.0)	207 7%	13 10%	20 6%	62 15%	14 3%	10 4%	16 6%	17 6%	8 4%	20 8%	18 12%	8 3%	180 7%	103 7%	103 7%	182 7%	6 3%	10 19%	4 3%
		dehk		bdefghijkl						dhk	bdefghkl		dhk						
Should charge long-standing customers the same price as new customers (3.0)	1083 36%	53 43%	128 37%	128 31%	158 37%	79 30%	123 42%	96 35%	86 38%	90 35%	39 26%	104 41%	940 36%	571 37%	511 34%	923 36%	67 37%	9 17%	60 47%
		cej	j		j		cej		cej			cej	cj						a
Should charge long-standing customers a little less than new customers (2.0)	747 25%	29 23%	72 21%	81 19%	116 27%	86 33%	64 22%	76 28%	55 25%	49 19%	42 28%	75 29%	630 24%	360 23%	386 26%	642 25%	47 26%	17 32%	25 19%
					bci	bcfhil		ci			ci	bci	c						
Should charge long-standing customers much less than new customers (1.0)	859 28%	27 21%	117 34%	105 25%	121 28%	75 29%	85 29%	77 28%	61 27%	90 35%	43 29%	58 23%	758 29%	422 28%	434 29%	715 28%	59 33%	15 29%	38 29%
			ackl							ackl			k						
Net: More	341 11%	16 13%	26 8%	104 25%	34 8%	22 8%	19 6%	27 10%	22 10%	28 11%	24 17%	20 8%	297 11%	179 12%	160 11%	310 12%	6 4%	12 22%	6 5%
				abdefghijkl						bdefghk			bdf			bd			
Net: Less	1606 53%	56 45%	189 55%	186 45%	237 55%	161 61%	149 51%	153 56%	116 52%	140 54%	85 57%	133 52%	1388 53%	782 51%	820 55%	1357 52%	106 59%	32 61%	63 49%
			ac		ac	acfhl		ac		c	ac		c		a				

Citizens Advice – Loyalty penalty survey

Q19_8. Mortgage: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

Significance Level: 95%

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Base for stats	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
Mean Score	2.34	2.49	2.20	2.65	2.29	2.23	2.27	2.30	2.37	2.25	2.35	2.38	2.34	2.38	2.30	2.37	2.12	2.35	2.28
		bei		bdefghijkl								b	b			b			
Standard Deviation	1.093	1.017	1.034	1.277	1.054	1.048	.973	1.052	1.109	1.116	1.143	1.010	1.098	1.104	1.078	1.106	.926	1.180	.978
Standard Error	.020	.090	.053	.063	.049	.065	.068	.063	.068	.068	.093	.066	.021	.030	.027	.021	.091	.227	.090
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.05	.01

Citizens Advice – Loyalty penalty survey

Q19_8. Mortgage: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Should charge long-standing customers much more than new customers (5.0)	134 4%	106 4%	11 6%	17 7%	2 4%	13 11%	2 3%	- -	34 5%	26 3%	41 6%	34 4%	91 5%	41 4%	18 6%	10 4%	14 3%	
						a			b		b		e		e			
Should charge long-standing customers a little more than new customers (4.0)	207 7%	171 7%	9 5%	25 10%	8 14%	15 13%	2 2%	- -	51 8%	44 5%	46 7%	66 9%	154 8%	40 4%	14 5%	14 5%	12 2%	
					abf	abf			b			b	be			e		
Should charge long-standing customers the same price as new customers (3.0)	1083 36%	967 37%	42 25%	68 27%	12 22%	33 28%	20 28%	2 57%	252 37%	348 38%	227 34%	257 34%	702 37%	348 33%	79 28%	100 38%	170 33%	
													bc			c		
Should charge long-standing customers a little less than new customers (2.0)	747 25%	632 24%	43 26%	71 28%	12 22%	32 27%	25 36%	1 29%	168 25%	249 27%	164 24%	167 22%	442 24%	274 26%	75 27%	55 21%	144 28%	
						a				d							ad	
Should charge long-standing customers much less than new customers (1.0)	859 28%	720 28%	62 37%	71 28%	22 39%	27 22%	22 31%	1 14%	172 25%	255 28%	191 29%	241 31%	490 26%	346 33%	93 33%	85 32%	168 33%	
			ae		e							a		a	a	a	a	
Net: More	341 11%	278 11%	19 12%	42 17%	10 18%	28 23%	4 5%	- -	85 13%	70 8%	86 13%	100 13%	245 13%	81 8%	32 11%	24 9%	26 5%	
				af	f	abf			b		b	b	be		e	e		
Net: Less	1606 53%	1352 52%	105 63%	142 56%	34 60%	59 49%	47 67%	2 43%	340 50%	504 55%	355 53%	407 53%	933 50%	620 59%	168 60%	139 53%	313 62%	
			ae				ae			a				a	a		ad	
Base for stats	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
Mean Score	2.34	2.35	2.18	2.39	2.23	2.63	2.11	2.44	2.42	2.28	2.37	2.33	2.42	2.20	2.24	2.28	2.13	
		b				abf			b				bce					
Standard Deviation	1.093	1.077	1.178	1.187	1.219	1.259	.969	.830	1.097	1.010	1.145	1.136	1.105	1.063	1.156	1.086	.993	
Standard Error	.020	.021	.090	.077	.163	.117	.125	.339	.033	.033	.057	.046	.024	.035	.077	.072	.046	
Error variance	*	*	.01	.01	.03	.01	.02	.11	*	*	*	*	*	*	.01	.01	*	



Citizens Advice – Loyalty penalty survey

Q19_8. Mortgage: Which of the following best describes how you think providers of the following services should charge their long-standing customers compared to their newer customers?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Should charge long-standing customers much more than new customers (5.0)	134 4%	8 5%	11 3%	31 6%	16 3%	17 5%	28 5%	6 3%	18 5%	52 3%	74 5%	6 11%	83 8%	11 4%	41 2%
Should charge long-standing customers a little more than new customers (4.0)	207 7%	7 5%	11 3%	26 5%	28 6%	13 4%	79 13%	14 7%	30 9%	51 3%	135 10%	4 7%	138 13%	19 6%	49 3%
Should charge long-standing customers the same price as new customers (3.0)	1083 36%	42 29%	153 40%	195 36%	170 37%	126 34%	203 34%	77 39%	118 34%	527 35%	520 37%	15 26%	337 32%	99 32%	626 38%
Should charge long-standing customers a little less than new customers (2.0)	747 25%	36 25%	83 22%	121 23%	121 27%	97 26%	142 24%	53 27%	94 27%	381 25%	330 24%	18 31%	207 20%	100 33%	428 26%
Should charge long-standing customers much less than new customers (1.0)	859 28%	52 36%	124 32%	164 31%	119 26%	115 31%	147 25%	46 24%	91 26%	485 32%	340 24%	14 24%	276 27%	76 25%	499 30%
Net: More	341 11%	15 10%	22 6%	56 11%	44 10%	30 8%	106 18%	20 10%	48 14%	104 7%	209 15%	10 18%	221 21%	30 10%	89 5%
Net: Less	1606 53%	88 61%	208 54%	285 53%	240 53%	212 58%	289 48%	99 50%	185 53%	865 58%	670 48%	32 55%	483 46%	176 58%	927 56%
Base for stats	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
Mean Score	2.34	2.19	2.22	2.33	2.34	2.23	2.50	2.39	2.40	2.20	2.48	2.50	2.56	2.30	2.21
Standard Deviation	1.093	1.140	1.029	1.129	1.042	1.074	1.132	1.027	1.112	1.043	1.116	1.246	1.233	1.025	.991
Standard Error	.020	.102	.056	.054	.051	.057	.045	.066	.050	.029	.028	.217	.038	.057	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.05	*	*	*

Citizens Advice – Loyalty penalty survey

Q20. To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband? Summary Table

BASE: All respondents

		Statements			
		I would like to spend more of my time shopping around these services to find a good deal	I don't have the time to shop around for good deals in these services	Finding a good deal for these services is straightforward	Providers of these services should inform their existing customers when they are eligible for a better deal than the one they currently have
		a	b	c	d
Significance Level: 95%					
Unweighted Total		3030	3030	3030	3030
Total		3030 100%	3030 100%	3030 100%	3030 100%
Strongly agree	(4.0)	587 19% bc	386 13% b	456 15% b	2031 67% abc
Slightly agree	(3.0)	1184 39% bd	986 33% d	1128 37% bd	709 23%
Slightly disagree	(2.0)	693 23% d	872 29% ad	888 29% ad	151 5%
Strongly disagree	(1.0)	393 13% d	678 22% acd	362 12% d	56 2%
Don't know		173 6% bd	108 4%	195 6% bd	82 3%
Base for stats		2857	2922	2835	2948
Mean Score		2.69 bc	2.37	2.59 b	3.60 abc
Standard Deviation		.949	.981	.905	.676
Standard Error		.018	.018	.017	.012
Error variance		*	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_1. I would like to spend more of my time shopping around these services to find a good deal: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	587 19%	86 23% efi	123 24% defi	141 26% defi	98 19% fi	72 16% f	68 11%	208 24% defi	239 22% efi	139 13%
Slightly agree	(3.0)	1184 39%	171 46% cdefhi	224 44% cdefhi	202 37%	197 37%	156 35%	233 37%	395 45% cdefhi	400 37%	390 36%
Slightly disagree	(2.0)	693 23%	69 19%	92 18%	108 20%	127 24% bg	109 24% bg	188 30% abcgh	161 18%	235 22%	297 27% abcgh
Strongly disagree	(1.0)	393 13%	19 5%	43 8%	65 12% abg	71 13% abg	84 19% abcdgh	111 17% abcgh	62 7%	136 13% abg	194 18% abcdgh
Don't know		173 6%	23 6%	24 5%	28 5%	33 6%	31 7%	35 5%	47 5%	61 6%	66 6%
Base for stats		2857	344	482	517	494	421	599	826	1011	1020
Mean Score		2.69	2.94 defhi	2.89 defhi	2.81 defi	2.65 efi	2.51	2.43	2.91 defhi	2.73 efi	2.46
Standard Deviation		.949	.818	.889	.977	.956	.995	.917	.860	.969	.951
Standard Error		.018	.063	.038	.039	.041	.040	.047	.032	.028	.030
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q20_1. I would like to spend more of my time shopping around these services to find a good deal: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	587	35	55	88	85	42	41	55	33	61	38	53	496	305	281	504	20	10	31
		19%	28%	16%	21%	20%	16%	14%	20%	15%	24%	25%	21%	19%	20%	19%	19%	11%	19%	24%
			bdefhl		fh						befh	befhl				b			b	
Slightly agree	(3.0)	1184	49	150	191	135	110	107	110	96	93	54	91	1040	582	601	1032	70	24	35
		39%	39%	44%	46%	31%	42%	37%	40%	43%	36%	36%	35%	40%	38%	40%	40%	39%	46%	27%
			dik		dfikl		d		d		d		d				d			
Slightly disagree	(2.0)	693	22	75	81	118	61	79	67	57	43	32	57	603	363	329	598	46	12	25
		23%	18%	22%	19%	28%	23%	27%	24%	25%	17%	22%	22%	23%	24%	22%	23%	26%	23%	19%
					acil		ci		i		i		i							
Strongly disagree	(1.0)	393	9	43	44	71	34	45	27	23	36	20	42	331	198	192	327	24	6	26
		13%	7%	13%	11%	17%	13%	15%	10%	10%	14%	13%	16%	13%	13%	13%	13%	13%	12%	20%
					acghl		a				a		acg						a	
Don't know		173	11	19	13	20	15	20	17	15	24	5	14	155	85	87	129	20	-	13
		6%	8%	6%	3%	5%	6%	7%	6%	7%	9%	3%	5%	6%	6%	6%	5%	11%	-	10%
			c				c		c	cdjl			c				a		a	
Base for stats	2857	115	324	405	409	247	271	259	209	233	143	243	2470	1448	1404	2460	160	53	116	
Mean Score	2.69	2.96	2.67	2.80	2.57	2.65	2.53	2.75	2.66	2.77	2.76	2.64	2.69	2.69	2.69	2.70	2.54	2.72	2.61	
			bdefghkl		defkl		df		df		df		df							
Standard Deviation	.949	.898	.912	.904	1.005	.918	.941	.907	.875	1.008	.993	1.008	.941	.954	.943	.942	.897	.918	1.107	
Standard Error	.018	.083	.048	.045	.048	.058	.068	.056	.056	.063	.083	.068	.019	.026	.024	.018	.093	.177	.107	
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01	



Citizens Advice – Loyalty penalty survey

Q20_1. I would like to spend more of my time shopping around these services to find a good deal: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	587 19%	471 18%	44 26% a	69 27% a	13 23%	38 31% a	16 22%	2 50%	115 17%	175 19%	126 19%	171 22% a	350 19%	225 21%	64 23%	48 18%	112 22%	
Slightly agree (3.0)	1184 39%	1007 39%	71 43%	101 40%	23 40%	47 39%	30 42%	1 36%	264 39%	340 37%	303 45% abd	278 36%	749 40%	389 37%	101 36%	105 40%	183 36%	
Slightly disagree (2.0)	693 23%	615 24%	29 18%	48 19%	15 27%	22 18%	11 15%	1 14%	172 25% cd	240 26% cd	132 20%	149 19%	434 23%	242 23%	53 19%	57 22%	132 26% c	
Strongly disagree (1.0)	393 13%	348 13%	17 10%	23 9%	3 5%	10 9%	10 14%	- -	100 15% c	133 14% c	61 9%	98 13%	251 13%	130 12%	36 13%	36 14%	58 11%	
Don't know	173 6%	156 6%	6 3%	11 4%	3 5%	4 3%	4 6%	- -	25 4%	32 4%	46 7% ab	70 9% ab	96 5%	65 6%	24 9% ae	17 6%	23 5%	
Base for stats	2857	2442	161	241	53	117	67	4	651	889	622	695	1783	985	254	246	484	
Mean Score	2.69	2.66	2.88 a	2.90 a	2.87	2.96 a	2.78	3.36	2.60	2.63	2.79 ab	2.75 ab	2.67	2.72	2.76	2.67	2.72	
Standard Deviation	.949	.947	.931	.925	.844	.933	.977	.818	.950	.964	.876	.980	.946	.961	.990	.952	.951	
Standard Error	.018	.019	.073	.062	.115	.089	.129	.334	.029	.032	.046	.042	.021	.033	.068	.065	.045	
Error variance	*	*	.01	*	.01	.01	.02	.11	*	*	*	*	*	*	*	*	*	

Citizens Advice – Loyalty penalty survey

Q20_1. I would like to spend more of my time shopping around these services to find a good deal: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	587 19%	34 24% ce	69 18%	86 16%	107 24% ce	53 14%	133 22% ce	36 18%	69 20% e	279 19%	278 20%	12 22%	256 25% bc	58 19%	271 17%
Slightly agree (3.0)	1184 39%	56 39%	143 37%	206 38%	172 38%	148 40%	237 40%	95 48% bcdefh	128 36%	559 37%	565 40%	32 56% a	422 41%	124 41%	624 38%
Slightly disagree (2.0)	693 23%	24 16%	75 20%	136 25% ag	105 23%	104 28% abg	136 23%	34 17%	79 23%	353 24%	316 23%	9 15%	199 19%	77 25% a	406 25% a
Strongly disagree (1.0)	393 13%	19 13%	54 14% d	76 14% d	43 9%	49 13%	68 11%	20 10%	65 19% defg	182 12%	195 14%	3 5%	120 12%	32 11%	232 14% a
Don't know	173 6%	12 8% efh	41 11% cdefh	32 6% h	28 6% h	14 4%	25 4%	12 6% h	9 2%	123 8% b	44 3%	2 3%	45 4%	13 4%	109 7% a
Base for stats	2857	132	342	505	426	353	573	184	342	1373	1355	55	996	291	1534
Mean Score	2.69	2.80 ceh	2.67	2.60	2.81 ceh	2.58	2.76 ceh	2.80 ceh	2.59	2.68	2.68	2.97	2.82 c	2.71	2.61
Standard Deviation	.949	.984	.973	.940	.928	.907	.940	.876	1.016	.943	.957	.760	.952	.909	.946
Standard Error	.018	.092	.056	.046	.047	.049	.038	.058	.046	.027	.024	.134	.030	.051	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_2. I don't have the time to shop around for good deals in these services: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	386 13%	49 13% fi	109 22% acdefhi	79 14% fi	62 12% fi	53 12% fi	33 5% fi	158 18% defhi	141 13% fi	86 8% fi
Slightly agree	(3.0)	986 33%	152 41% defi	191 38% defi	210 38% defi	163 31% fi	129 29% f	140 22% f	344 39% defhi	372 35% efi	269 25% efi
Slightly disagree	(2.0)	872 29%	103 28%	123 24%	139 26%	167 32% bcg	135 30% b	206 32% bcg	226 26%	306 29%	340 31% bcg
Strongly disagree	(1.0)	678 22%	51 14%	66 13%	90 16%	118 22% abcg	122 27% abcgh	233 37% abcdegh	117 13%	207 19% bg	355 33% abcdegh
Don't know		108 4%	12 3%	17 3%	28 5% e	17 3%	13 3%	22 3%	28 3%	45 4%	35 3%
Base for stats		2922	356	489	517	510	439	612	844	1027	1051
Mean Score		2.37	2.56 defi	2.70 cdefhi	2.54 defhi	2.33 fi	2.26 fi	1.96	2.64 cdefhi	2.44 defi	2.08 f
Standard Deviation		.981	.901	.962	.950	.965	.995	.909	.939	.962	.957
Standard Error		.018	.068	.041	.038	.041	.039	.046	.035	.028	.030
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q20_2. I don't have the time to shop around for good deals in these services: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	386	20	39	84	50	30	25	26	23	48	15	27	343	191	194	339	15	9	10
		13%	16%	11%	20%	12%	11%	9%	9%	10%	19%	10%	11%	13%	12%	13%	13%	9%	17%	8%
			f	bdefghijkl						bdefghijkl										
Slightly agree	(3.0)	986	31	104	149	137	111	82	77	77	83	48	85	852	434	549	871	37	24	28
		33%	25%	30%	36%	32%	42%	28%	28%	35%	32%	33%	33%	32%	28%	37%	34%	20%	45%	22%
				ag		abdfgijkl									a	bd				
Slightly disagree	(2.0)	872	33	98	102	132	68	103	91	63	54	49	78	744	448	420	738	64	15	39
		29%	26%	29%	24%	31%	26%	36%	33%	28%	21%	33%	31%	28%	29%	28%	28%	35%	28%	30%
				i	ci			ceil	ci			ci	i	i						
Strongly disagree	(1.0)	678	29	89	75	98	49	67	71	53	63	29	56	594	405	272	550	57	5	46
		22%	23%	26%	18%	23%	19%	23%	26%	24%	25%	19%	22%	23%	26%	18%	21%	32%	9%	35%
				ce				ce	ce		c			c	b	a		a	a	
Don't know		108	12	13	8	11	5	15	10	8	9	7	10	92	53	55	91	7	-	7
		4%	10%	4%	2%	3%	2%	5%	4%	3%	4%	5%	4%	3%	3%	4%	4%	4%	-	5%
			bcdceghijkl					c												
Base for stats	2922	113	330	410	417	257	276	265	217	249	141	247	2534	1479	1436	2499	173	53	123	
Mean Score	2.37	2.37	2.28	2.59	2.33	2.48	2.23	2.22	2.33	2.47	2.36	2.34	2.37	2.28	2.46	2.40	2.06	2.71	2.02	
				abdfghijkl		bfg				bfg			g		a	bd				
Standard Deviation	.981	1.054	.989	1.010	.965	.930	.918	.950	.964	1.072	.926	.949	.987	1.004	.948	.976	.950	.870	.966	
Standard Error	.018	.097	.052	.050	.046	.058	.066	.058	.060	.066	.077	.063	.019	.027	.024	.019	.095	.167	.091	
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01	

Citizens Advice – Loyalty penalty survey

Q20_2. I don't have the time to shop around for good deals in these services: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	386 13%	302 12%	32 19%	50 20%	14 25%	24 20%	11 15%	2 43%	83 12%	112 12%	80 12%	111 14%	233 12%	138 13%	41 15%	33 13%	64 13%	
			a	a	a	a												
Slightly agree (3.0)	986 33%	840 32%	57 34%	82 33%	16 29%	44 36%	21 29%	1 29%	248 37%	317 34%	213 32%	207 27%	584 31%	378 36%	97 35%	89 34%	193 38%	
									d	d				a			a	
Slightly disagree (2.0)	872 29%	769 30%	36 21%	66 26%	17 30%	31 26%	17 23%	1 29%	194 29%	275 30%	178 27%	224 29%	556 30%	278 27%	70 25%	71 27%	137 27%	
			b															
Strongly disagree (1.0)	678 22%	596 23%	34 21%	44 18%	6 11%	17 14%	21 30%	- -	135 20%	202 22%	162 24%	180 24%	453 24%	209 20%	50 18%	62 24%	96 19%	
							cde						bce					
Don't know	108 4%	91 3%	8 5%	10 4%	3 5%	5 4%	2 3%	- -	16 2%	15 2%	34 5%	43 6%	53 3%	46 4%	21 8%	8 3%	18 3%	
											ab	ab		a	ade			
Base for stats	2922	2507	159	242	53	116	69	4	660	907	634	722	1826	1003	258	255	490	
Mean Score	2.37	2.34	2.54	2.57	2.72	2.65	2.30	3.14	2.42	2.38	2.33	2.34	2.33	2.44	2.50	2.36	2.46	
			a	a	af	af								a	a		a	
Standard Deviation	.981	.970	1.044	1.015	.986	.970	1.072	.962	.951	.963	.994	1.016	.986	.969	.980	.992	.951	
Standard Error	.018	.019	.082	.067	.134	.093	.140	.393	.029	.032	.051	.043	.022	.032	.067	.067	.045	
Error variance	*	*	.01	*	.02	.01	.02	.15	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q20_2. I don't have the time to shop around for good deals in these services: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	386 13%	19 13%	50 13%	55 10%	66 15%	47 13%	71 12%	26 13%	52 15%	168 11%	196 14%	11 20%	170 16%	46 15%	167 10%
Slightly agree (3.0)	986 33%	47 32%	93 24%	160 30%	146 32%	124 34%	222 37%	75 38%	119 34%	424 28%	523 37%	24 42%	411 40%	97 32%	459 28%
Slightly disagree (2.0)	872 29%	53 37%	113 30%	171 32%	102 22%	115 31%	166 28%	50 26%	101 29%	446 30%	370 26%	17 30%	251 24%	84 27%	518 32%
Strongly disagree (1.0)	678 22%	20 14%	105 27%	125 23%	117 26%	73 20%	127 21%	40 20%	72 21%	383 26%	278 20%	4 8%	177 17%	68 22%	431 26%
Don't know	108 4%	5 4%	22 6%	25 5%	23 5%	8 2%	12 2%	5 3%	7 2%	75 5%	32 2%	-	32 3%	9 3%	68 4%
Base for stats	2922	139	361	511	431	359	586	191	343	1421	1367	57	1010	295	1574
Mean Score	2.37	2.46	2.24	2.29	2.38	2.41	2.40	2.45	2.44	2.26	2.47	2.74	2.57	2.41	2.23
Standard Deviation	.981	.902	1.022	.955	1.042	.955	.957	.971	.984	.985	.971	.873	.966	1.011	.968
Standard Error	.018	.083	.058	.046	.052	.051	.039	.063	.045	.028	.024	.152	.030	.057	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_3. Finding a good deal for these services is straightforward: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	456 15%	59 16%	91 18% fi	82 15%	77 15%	64 14%	83 13%	150 17% i	159 15%	147 14%
Slightly agree	(3.0)	1128 37%	122 33%	216 43% aefi	224 41% efi	205 39% ei	143 32%	218 34%	338 39% ei	429 40% efi	361 33%
Slightly disagree	(2.0)	888 29%	123 33%	136 27%	151 28%	139 26%	140 31%	199 31%	259 30%	290 27%	339 31% dh
Strongly disagree	(1.0)	362 12%	44 12%	42 8%	55 10%	77 15% bcg	69 15% bcg	75 12%	86 10%	133 12% b	144 13% bg
Don't know		195 6%	19 5%	21 4%	32 6%	28 5%	35 8% bg	59 9% bcdgh	41 5%	60 6%	95 9% bcdgh
Base for stats		2835	348	484	513	499	416	575	832	1011	991
Mean Score		2.59	2.56	2.73 adeefhi	2.65 ei	2.57	2.49	2.54	2.66 efi	2.61 ei	2.52
Standard Deviation		.905	.917	.863	.874	.932	.944	.893	.890	.903	.915
Standard Error		.017	.070	.037	.035	.040	.038	.047	.033	.026	.029
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_3. Finding a good deal for these services is straightforward: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	456	29	51	77	50	33	43	44	27	35	20	46	389	261	195	391	23	12	22
		15%	23%	15%	19%	12%	12%	15%	16%	12%	14%	14%	18%	15%	17%	13%	15%	13%	23%	17%
			bdehil		deh								d		b					
Slightly agree	(3.0)	1128	43	127	175	153	90	105	99	77	100	70	89	969	603	524	978	65	18	36
		37%	34%	37%	42%	36%	34%	36%	36%	34%	39%	48%	35%	37%	39%	35%	38%	36%	34%	28%
					abdefghkl									b		d				
Slightly disagree	(2.0)	888	25	95	106	154	84	90	87	73	75	32	67	789	410	475	770	50	14	37
		29%	20%	28%	25%	36%	32%	31%	31%	32%	29%	22%	26%	30%	27%	32%	30%	28%	26%	28%
					abcjkl	aj	a	aj	acj				aj		a					
Strongly disagree	(1.0)	362	17	44	38	45	34	36	26	33	33	18	38	306	166	197	308	19	7	19
		12%	13%	13%	9%	11%	13%	12%	9%	15%	13%	12%	15%	12%	11%	13%	12%	11%	14%	14%
					c			c				c		a						
Don't know		195	12	26	21	26	21	18	19	15	14	6	16	172	93	100	144	22	2	17
		6%	9%	8%	5%	6%	8%	6%	7%	7%	5%	4%	6%	7%	6%	7%	6%	12%	3%	13%
					a											a			a	
Base for stats	2835	113	317	397	402	241	274	256	210	244	141	240	2453	1439	1392	2446	157	51	113	
Mean Score	2.59	2.74	2.59	2.73	2.51	2.51	2.57	2.63	2.47	2.56	2.66	2.59	2.59	2.67	2.52	2.59	2.58	2.68	2.54	
			deh		bdefhil			h			h		h	b						
Standard Deviation	.905	1.003	.919	.884	.851	.896	.907	.885	.908	.902	.883	.973	.900	.903	.902	.902	.886	1.000	.988	
Standard Error	.017	.092	.049	.045	.041	.058	.066	.055	.057	.056	.074	.066	.018	.025	.023	.018	.094	.196	.097	
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.04	.01	

Citizens Advice – Loyalty penalty survey

Q20_3. Finding a good deal for these services is straightforward: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	456	383	31	40	4	18	18	96	144	102	114	301	144	35	35	74	
		15%	15%	19%	16%	8%	15%	25%	14%	16%	15%	15%	16%	14%	13%	13%	15%	
								ad										
Slightly agree	(3.0)	1128	965	71	88	22	36	29	264	317	250	298	727	372	84	105	183	
		37%	37%	42%	35%	40%	30%	41%	39%	34%	37%	39%	39%	35%	30%	40%	36%	
				e					b				c		c			
Slightly disagree	(2.0)	888	772	39	72	12	42	14	198	309	197	184	534	313	74	71	169	
		29%	30%	24%	29%	22%	35%	20%	29%	34%	29%	24%	28%	30%	27%	27%	33%	
							bf		d	ad						a		
Strongly disagree	(1.0)	362	312	16	33	11	15	7	91	116	73	82	215	141	44	35	62	
		12%	12%	10%	13%	20%	12%	9%	14%	13%	11%	11%	11%	13%	16%	13%	12%	
					b													
Don't know		195	166	10	19	6	9	4	27	35	47	86	102	79	42	17	21	
		6%	6%	6%	8%	11%	8%	5%	4%	4%	7%	11%	5%	8%	15%	6%	4%	
											ab	abc		ae	abde			
Base for stats	2835	2431	157	233	50	112	68	4	649	886	621	678	1777	970	237	246	487	
Mean Score	2.59	2.58	2.74	2.58	2.40	2.52	2.86	1.96	2.56	2.55	2.61	2.66	2.63	2.53	2.46	2.57	2.55	
			ade				acde				ab		bc					
Standard Deviation	.905	.903	.892	.936	.934	.924	.922	.557	.908	.914	.895	.897	.903	.915	.959	.906	.898	
Standard Error	.017	.018	.070	.063	.130	.089	.121	.228	.028	.031	.046	.039	.020	.031	.068	.062	.042	
Error variance	*	*	*	*	.02	.01	.01	.05	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q20_3. Finding a good deal for these services is straightforward: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	456 15%	20 14%	54 14%	72 13%	91 20%	49 13%	99 16%	22 11%	49 14%	216 14%	223 16%	6 11%	183 18%	43 14%	226 14%
					bcegh		g						c		
Slightly agree (3.0)	1128 37%	45 32%	128 33%	196 37%	148 33%	153 42%	248 41%	78 40%	131 37%	568 38%	508 36%	17 30%	390 37%	112 37%	613 37%
						abd	abd								
Slightly disagree (2.0)	888 29%	43 30%	107 28%	158 29%	129 28%	102 28%	172 29%	69 35%	108 31%	423 28%	439 31%	11 20%	298 29%	88 29%	485 30%
Strongly disagree (1.0)	362 12%	20 14%	49 13%	61 11%	62 14%	45 12%	58 10%	18 9%	50 14%	153 10%	179 13%	21 36%	130 12%	44 15%	187 11%
								f			a	ab			
Don't know	195 6%	16 11%	45 12%	49 9%	24 5%	18 5%	21 4%	9 5%	13 4%	136 9%	50 4%	2 3%	41 4%	16 5%	132 8%
		defgh	defgh	defgh						b					a
Base for stats	2835	129	338	487	431	349	577	187	337	1360	1349	55	1000	288	1511
Mean Score	2.59	2.51	2.56	2.57	2.63	2.59	2.67	2.55	2.53	2.62	2.57	2.16	2.62	2.54	2.58
							h			c	c	1.065	.928	.927	.889
Standard Deviation	.905	.940	.927	.890	.973	.884	.874	.822	.914	.881	.917	.188	.029	.053	.023
Standard Error	.017	.088	.054	.044	.049	.048	.036	.054	.042	.025	.023	.188	.029	.053	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.04	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_4. Providers of these services should inform their existing customers when they are eligible for a better deal than the one they currently have: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	2031	205	283	331	381	352	478	488	713	830
		67%	56%	56%	61%	72%	78%	75%	56%	67%	76%
						abcgh	abcdgh	abcgh		abcg	abcgh
Slightly agree	(3.0)	709	107	147	163	106	69	118	254	269	187
		23%	29%	29%	30%	20%	15%	19%	29%	25%	17%
			defi	defi	defhi	e			defi	defi	
Slightly disagree	(2.0)	151	35	45	29	20	12	10	80	48	22
		5%	10%	9%	5%	4%	3%	2%	9%	5%	2%
			cdefhi	cdefhi	efi	fi			cdefhi	fi	
Strongly disagree	(1.0)	56	9	16	6	7	8	11	24	13	19
		2%	2%	3%	1%	1%	2%	2%	3%	1%	2%
				ch					ch		
Don't know		82	12	14	17	12	11	17	26	29	28
		3%	3%	3%	3%	2%	2%	3%	3%	3%	3%
Base for stats		2948	356	491	528	514	441	617	847	1043	1058
Mean Score		3.60	3.43	3.42	3.55	3.67	3.74	3.72	3.42	3.61	3.73
					abg	abcg	abcgh	abcgh		abg	abcgh
Standard Deviation		.676	.769	.786	.649	.620	.594	.588	.779	.638	.590
Standard Error		.012	.058	.033	.026	.026	.023	.030	.029	.018	.018
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q20_4. Providers of these services should inform their existing customers when they are eligible for a better deal than the one they currently have: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	2031	78	243	257	281	184	195	186	147	187	98	175	1759	970	1057	1723	140	25	89
		67%	62%	71%	61%	66%	70%	67%	68%	66%	73%	66%	68%	67%	63%	71%	67%	78%	47%	69%
			c			c				acd			c		a		a			
Slightly agree	(3.0)	709	36	72	116	105	55	68	60	48	53	35	60	614	378	329	621	29	15	25
		23%	29%	21%	28%	25%	21%	23%	22%	21%	20%	24%	23%	25%	22%	24%	16%	28%	19%	
				beil																
Slightly disagree	(2.0)	151	7	13	33	18	7	14	11	14	12	9	12	131	92	59	129	2	12	4
		5%	6%	4%	8%	4%	3%	5%	4%	6%	4%	6%	5%	5%	6%	4%	5%	1%	22%	3%
				bdegl						e				b						
Strongly disagree	(1.0)	56	-	4	5	11	4	3	9	7	3	4	7	46	40	17	49	4	-	3
		2%	-	1%	1%	2%	2%	1%	3%	3%	1%	3%	3%	2%	3%	1%	2%	2%	-	2%
				a			a		a					b						
Don't know		82	4	10	6	13	12	10	9	8	4	2	4	77	52	30	68	4	2	9
		3%	3%	3%	1%	3%	5%	4%	3%	4%	2%	1%	2%	3%	3%	2%	3%	2%	3%	7%
						ci								b					a	
Base for stats	2948	121	333	412	415	250	281	266	216	254	146	253	2549	1480	1462	2522	175	51	121	
Mean Score	3.60	3.58	3.66	3.52	3.58	3.67	3.63	3.59	3.55	3.67	3.55	3.59	3.60	3.54	3.66	3.59	3.74	3.25	3.66	
			ch			ch				ch			c		a		a			
Standard Deviation	.676	.602	.621	.701	.697	.615	.630	.723	.762	.611	.735	.701	.670	.731	.611	.678	.593	.812	.662	
Standard Error	.012	.054	.032	.035	.033	.039	.045	.044	.047	.037	.060	.047	.013	.020	.015	.013	.059	.159	.063	
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	.03	*

Citizens Advice – Loyalty penalty survey

Q20_4. Providers of these services should inform their existing customers when they are eligible for a better deal than the one they currently have: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 67%	1766 68% ce	115 69% ce	143 57%	35 62%	58 48%	48 67% e	3 64%	439 65%	623 68%	449 67%	520 68%	1241 66%	734 70% a	206 74% a	189 72%	339 67%
Slightly agree	(3.0) 23%	614 24% b	27 16%	65 26% b	9 17%	40 33% abd	14 20%	1 36%	180 27% b	209 23%	149 22%	172 22%	474 25% bcd	207 20%	42 15%	47 18%	117 23% c
Slightly disagree	(2.0) 5%	106 4%	16 9% a	29 11% a	8 14% a	14 11% a	7 10% a	- -	34 5%	57 6%	29 4%	31 4%	81 4%	59 6%	12 4%	19 7% a	28 6%
Strongly disagree	(1.0) 2%	46 2%	5 3%	4 2%	1 1%	3 3%	- -	- -	9 1%	22 2%	12 2%	13 2%	35 2%	21 2%	6 2%	4 1%	12 2%
Don't know	82 3%	66 3%	5 3%	12 5% a	3 6% a	6 5% a	3 4% a	- -	14 2%	11 1%	29 4% ab	28 4% b	48 3%	29 3%	13 5%	4 2%	12 2%
Base for stats	2948	2532	162	240	53	115	69	4	662	910	639	736	1831	1021	266	259	496
Mean Score	3.60	3.62 ce	3.55 e	3.44	3.48	3.33	3.59 e	3.64	3.59	3.57	3.62	3.63	3.60	3.62	3.69	3.63	3.58
Standard Deviation	.676	.654	.788	.766	.802	.797	.672	.555	.655	.717	.667	.652	.666	.691	.659	.683	.709
Standard Error	.012	.013	.061	.051	.109	.077	.088	.227	.020	.024	.034	.027	.015	.023	.045	.046	.033
Error variance	*	*	*	*	.01	.01	.01	.05	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q20_4. Providers of these services should inform their existing customers when they are eligible for a better deal than the one they currently have: To what extent do you agree or disagree with each of the following statements about services such as energy, banking, phone and broadband?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 2031 67%	86 59%	277 72% aegh	365 68%	311 68%	237 65%	402 67%	124 63%	229 65%	1043 70% b	906 65% a	37 64%	631 61%	214 71% a	1168 71% a
Slightly agree	(3.0) 709 23%	41 28% b	69 18%	115 21%	102 22%	90 24% b	148 25% b	50 26% b	95 27% bc	321 21%	356 25% a	14 25%	289 28% bc	56 18%	348 21%
Slightly disagree	(2.0) 151 5%	7 5%	10 3%	26 5%	27 6% b	21 6% b	38 6% b	8 4%	15 4%	59 4%	79 6% a	2 4%	74 7% c	24 8% c	49 3%
Strongly disagree	(1.0) 56 2%	4 3%	12 3% df	7 1%	4 1%	11 3% df	5 1%	7 4% cdf	6 2%	20 1%	34 2% a	- -	26 3%	3 1%	24 1%
Don't know	82 3%	7 5% fh	15 4% fh	23 4% fh	11 2% f	8 2%	5 1%	7 4% f	5 2%	53 4% b	23 2% b	4 8% b	22 2%	6 2%	52 3%
Base for stats	2948	137	368	513	444	359	593	189	345	1442	1376	53	1019	298	1590
Mean Score	3.60	3.51	3.66 e	3.64	3.62	3.54	3.60	3.54	3.58	3.65 b	3.55 a	3.65 a	3.50 a	3.62 a	3.67 a
Standard Deviation	.676	.733	.693	.639	.640	.742	.651	.745	.660	.626	.715	.557	.741	.682	.611
Standard Error	.012	.068	.039	.031	.032	.040	.026	.049	.030	.018	.018	.100	.023	.038	.016
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	*

Citizens Advice – Loyalty penalty survey

Q23. Which of the following services, if any, do you shop for online?

BASE: All respondents

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Energy (gas and electricity)	1486	77	182	291	315	263	359	259	606	622
	49%	21%	36%	53%	60%	58%	57%	30%	57%	57%
			ag	abg	abcg	abg	abg	a	abg	abg
Mobile (sim-only contract)	816	95	147	171	154	112	137	242	325	249
	27%	26%	29%	31%	29%	25%	22%	28%	30%	23%
			fi	efi	fi			fi	efi	
Mobile (contract including mobile phone)	1031	140	196	234	209	130	122	337	443	252
	34%	38%	39%	43%	40%	29%	19%	39%	41%	23%
		efi	efi	efi	efi	fi		efi	efi	
Broadband	1375	129	207	281	284	215	258	336	565	473
	45%	35%	41%	52%	54%	48%	41%	39%	53%	44%
			abfgi	abefgi	abfg				abefgi	ag
Home insurance	1451	67	156	269	299	283	378	222	568	661
	48%	18%	31%	49%	57%	63%	60%	25%	53%	61%
			ag	abg	abcg	abcdgh	abcgh	a	abg	abcgh
Current account	757	95	147	160	138	105	112	241	298	217
	25%	26%	29%	29%	26%	23%	18%	28%	28%	20%
		f	efi	efi	fi	f		fi	efi	
Savings account	847	76	145	168	139	139	179	221	307	318
	28%	21%	29%	31%	26%	31%	28%	25%	29%	29%
			a	ag		ag			a	a
Mortgage	402	47	99	135	69	37	14	146	204	52
	13%	13%	20%	25%	13%	8%	2%	17%	19%	5%
		fi	adefi	abdefghi	efi	fi		efi	adefi	f
I do not shop for any of these services online	622	87	94	80	100	92	168	182	180	260
	21%	24%	19%	15%	19%	20%	26%	21%	17%	24%
		ch			c	ch	bcdg	ch		bcdh

Citizens Advice – Loyalty penalty survey

Q23. Which of the following services, if any, do you shop for online?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Energy (gas and electricity)	1486	65	170	151	223	139	164	137	119	134	66	119	1301	810	675	1307	72	16	58
	49%	52%	50%	36%	52%	53%	56%	50%	53%	52%	44%	46%	50%	53%	45%	50%	40%	30%	45%
		c	c	c	c	cjk	c	c	c	c		c	c	b	b	b			
Mobile (sim-only contract)	816	32	94	125	127	65	81	78	62	65	39	49	728	423	391	732	24	12	34
	27%	25%	27%	30%	30%	25%	28%	28%	28%	25%	27%	19%	28%	28%	26%	28%	13%	23%	26%
		k	k	k	k	k	k	k	k	k		k	k	b	b	b			b
Mobile (contract including mobile phone)	1031	39	101	139	159	110	100	75	94	85	51	78	902	545	484	927	25	24	38
	34%	31%	29%	33%	37%	42%	34%	27%	42%	33%	35%	30%	34%	36%	32%	36%	14%	45%	29%
				bg	abcbgijkl			abcbgijkl				g				b			b
Broadband	1375	53	136	168	212	128	151	115	113	127	55	118	1202	743	629	1217	52	17	56
	45%	42%	40%	40%	49%	49%	52%	42%	50%	49%	37%	46%	46%	48%	42%	47%	29%	32%	43%
				bcgj	bcj	bcgj		bcgj	bcj	bcj		bcj	bcj	b	b	b			b
Home insurance	1451	71	168	137	208	135	148	130	132	130	75	115	1261	780	669	1293	78	6	38
	48%	57%	49%	33%	48%	52%	51%	47%	59%	51%	51%	45%	48%	51%	45%	50%	44%	12%	30%
		ck	c	c	c	c	c	c	bcdgkl	c	c	c	c	b	b	d	d		
Current account	757	37	74	114	113	57	92	63	52	61	26	68	663	414	342	667	27	15	30
	25%	30%	22%	27%	26%	22%	32%	23%	23%	24%	17%	27%	25%	27%	23%	26%	15%	28%	23%
		j		j	j		beghjl					j	j	b	b	b			
Savings account	847	37	94	115	129	57	94	70	67	79	36	70	741	459	387	769	21	12	24
	28%	30%	27%	28%	30%	22%	32%	25%	30%	31%	24%	27%	28%	30%	26%	30%	12%	24%	19%
				e	e		e		e	e		e	e	b	b	bd			
Mortgage	402	24	44	53	50	31	42	34	37	38	21	28	354	246	157	387	2	4	2
	13%	19%	13%	13%	12%	12%	15%	12%	17%	15%	14%	11%	13%	16%	10%	15%	1%	8%	1%
		dk					ah						b	b	bd				
I do not shop for any of these services online	622	17	84	88	76	59	62	64	37	50	31	54	537	283	338	479	70	11	41
	21%	14%	25%	21%	18%	22%	21%	23%	16%	19%	21%	21%	20%	18%	23%	18%	39%	22%	32%
			adh		a		ah						a	a	a		a		a

Citizens Advice – Loyalty penalty survey

Q23. Which of the following services, if any, do you shop for online?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Energy (gas and electricity)	1486 49%	1319 51% cdef	73 43% f	88 35%	21 37%	46 38%	20 28%	2 50%	393 58% bcd	477 52% d	318 48% d	299 39%	1061 56% bcde	413 39%	102 36%	112 43%	199 39%
Mobile (sim-only contract)	816 27%	664 26%	63 37% ad	86 34% a	12 22%	51 42% ad	21 29%	2 60%	232 34% bcd	272 30% d	182 27% d	130 17%	551 29% bcd	243 23%	62 22%	54 21%	127 25%
Mobile (contract including mobile phone)	1031 34%	864 33%	63 38%	102 40% a	23 41%	47 39%	31 43%	1 35%	262 39% d	360 39% d	226 34% d	183 24%	622 33%	379 36%	99 35%	92 35%	189 37%
Broadband	1375 45%	1192 46% cf	79 47% f	98 39% f	19 34%	59 49% f	17 24%	3 64%	354 52% bd	436 47% d	312 47% d	273 36%	903 48% bc	446 42%	112 40%	111 42%	223 44%
Home insurance	1451 48%	1317 51% bcdef	51 30%	79 31%	15 27%	46 38% f	16 23%	1 31%	401 59% bcd	470 51% d	307 46% d	272 36%	1134 60% bcde	307 29% c	62 22%	82 31% c	163 32% c
Current account	757 25%	636 25%	45 27%	71 28%	16 28%	35 29%	20 28%	* 10%	206 31% bd	239 26% d	170 25% d	141 18%	523 28% bcde	213 20%	56 20%	51 19%	106 21%
Savings account	847 28%	727 28%	50 30%	69 27%	11 20%	38 32%	18 26%	1 29%	274 41% bcd	281 30% cd	167 25% d	125 16%	656 35% bcde	174 17%	38 13%	38 14%	99 19%
Mortgage	402 13%	330 13%	33 20% a	39 15%	6 11%	26 21% af	7 9%	* 10%	136 20% bcd	127 14% d	82 12% d	57 7%	348 19% bcde	52 5%	6 2%	13 5%	33 6% c
I do not shop for any of these services online	622 21%	531 20% e	31 19%	57 23% e	12 22%	14 12%	31 44% abcde	- -	91 13%	153 17% a	150 22% ab	228 30% abc	282 15%	295 28% a	88 32% a	76 29% a	131 26% a

Citizens Advice – Loyalty penalty survey

Q23. Which of the following services, if any, do you shop for online?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Energy (gas and electricity)	1486	57	154	220	219	194	322	113	208	730	739	9	429	154	890
	49%	39%	40%	41%	48%	53%	54%	57%	59%	49%	53%	16%	41%	51%	54%
				bc	abc	abc	abcd	abcd	abcd	c	ac		a	a	a
Mobile (sim-only contract)	816	29	69	126	114	111	154	77	136	351	438	19	273	81	449
	27%	20%	18%	24%	25%	30%	26%	39%	39%	23%	31%	34%	26%	27%	27%
				b	abc	b	abcdef	abcdef	abcdef	a	a				
Mobile (contract including mobile phone)	1031	37	85	140	158	136	229	78	167	467	528	21	390	115	514
	34%	26%	22%	26%	35%	37%	38%	40%	48%	31%	38%	37%	37%	38%	31%
				bc	abc	abc	abc	abc	abcdef		a		c	c	
Broadband	1375	46	142	198	204	182	297	105	200	668	683	12	436	149	775
	45%	32%	37%	37%	45%	49%	50%	53%	57%	45%	49%	21%	42%	49%	47%
				abc	abc	abc	abcd	abcd	abcdef	c	ac		a	a	a
Home insurance	1451	43	146	217	206	191	319	118	211	698	739	5	396	151	894
	48%	30%	38%	41%	45%	52%	53%	60%	60%	47%	53%	9%	38%	50%	54%
			a	ab	abc	abcd	abcd	abcd	abcdef	c	ac		a	a	a
Current account	757	34	61	109	102	72	188	68	123	334	408	12	285	81	387
	25%	24%	16%	20%	22%	20%	31%	35%	35%	22%	29%	21%	27%	27%	24%
				b	b	bcde	abcde	abcde	abcde	a	a		c		
Savings account	847	27	53	104	130	99	196	80	157	348	479	16	278	84	479
	28%	19%	14%	19%	29%	27%	33%	41%	45%	23%	34%	28%	27%	28%	29%
				b	abc	bc	abc	abcdef	abcdef	a	a				
Mortgage	402	8	11	23	51	46	122	54	87	137	263	1	152	52	195
	13%	6%	3%	4%	11%	12%	20%	28%	25%	9%	19%	2%	15%	17%	12%
				bc	abc	abcde	abcdef	abcdef	abcde		ac		c	c	
I do not shop for any of these services online	622	45	126	147	92	52	85	31	43	361	201	18	195	45	367
	21%	31%	33%	27%	20%	14%	14%	16%	12%	24%	14%	31%	19%	15%	22%
		defgh	defgh	defgh	efh					b		b			ab

Citizens Advice – Loyalty penalty survey

Q24. You mentioned that you shop for some services online. Before today, were you aware that...Summary Table

BASE: All who shop for any services online

	Statements		
	Adverts can be targeted by using your past browsing history	Prices for goods online can fluctuate after repeat searches	Your prior search history, location, personal data, browser or cookies might affect the prices or offers you see.
	a	b	c
Unweighted Total	2494	2494	2494
Total	2408 100%	2408 100%	2408 100%
I was not previously aware of this	347 14%	844 35% a	932 39% ab
I knew about this, but not in any detail	796 33%	823 34%	849 35%
I am fully aware of this	1265 53% bc	742 31% c	628 26%
Net: Aware	2061 86% bc	1564 65% c	1476 61%
Net: Unaware	347 14%	844 35% a	932 39% ab

Citizens Advice – Loyalty penalty survey

Q24_1. Adverts can be targeted by using your past browsing history: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2494	138	472	566	475	544	299	610	1041	843
Total	2408	280	411	465	427	359	466	691	891	826
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	347	55	73	73	53	44	50	128	125	93
	14%	20%	18%	16%	12%	12%	11%	19%	14%	11%
		defi	defi	fi				defhi		
I knew about this, but not in any detail	796	81	148	148	122	104	194	229	270	298
	33%	29%	36%	32%	28%	29%	42%	33%	30%	36%
			deh				acdegh			deh
I am fully aware of this	1265	144	190	244	253	212	223	334	497	435
	53%	51%	46%	52%	59%	59%	48%	48%	56%	53%
			b	bcbfgi	bcbfgi				bfg	b
Net: Aware	2061	225	338	392	374	316	417	563	766	733
	86%	80%	82%	84%	88%	88%	89%	81%	86%	89%
				abg	abg	abcg			g	abcg
Net: Unaware	347	55	73	73	53	44	50	128	125	93
	14%	20%	18%	16%	12%	12%	11%	19%	14%	11%
		defi	defi	fi				defhi		

Citizens Advice – Loyalty penalty survey

Q24_1. Adverts can be targeted by using your past browsing history: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2494	109	306	340	381	204	158	226	223	234	120	193	2181	1180	1309	2277	65	21	83
Total	2408	108	259	329	353	203	229	211	188	208	117	203	2088	1250	1153	2111	110	41	88
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	347	17	35	56	45	32	36	35	12	27	17	35	295	160	186	302	22	5	8
	14%	16%	14%	17%	13%	16%	16%	17%	6%	13%	14%	17%	14%	13%	16%	14%	20%	13%	9%
		h	h	h	h	h	h	h		h	h	h	h		a				
I knew about this, but not in any detail	796	41	78	103	117	72	67	67	71	65	39	76	682	430	365	701	41	9	26
	33%	38%	30%	31%	33%	36%	29%	32%	38%	31%	33%	37%	33%	34%	32%	33%	38%	22%	29%
I am fully aware of this	1265	50	146	171	190	99	126	108	105	117	61	93	1111	659	602	1108	47	27	55
	53%	46%	56%	52%	54%	49%	55%	51%	56%	56%	52%	46%	53%	53%	52%	52%	43%	65%	62%
			k						k	k		k						b	
Net: Aware	2061	91	224	274	307	171	193	176	176	182	100	168	1793	1089	967	1808	88	36	80
	86%	84%	86%	83%	87%	84%	84%	83%	94%	87%	86%	83%	86%	87%	84%	86%	80%	87%	91%
								abc	defgijkl					b					
Net: Unaware	347	17	35	56	45	32	36	35	12	27	17	35	295	160	186	302	22	5	8
	14%	16%	14%	17%	13%	16%	16%	17%	6%	13%	14%	17%	14%	13%	16%	14%	20%	13%	9%
		h	h	h	h	h	h	h		h	h	h	h		a				

Citizens Advice – Loyalty penalty survey

Q24_1. Adverts can be targeted by using your past browsing history: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
Significance Level: 95%		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Unweighted Total	2494	2150	140	195	46	104	39	6	970	788	312	424	1775	680	157	165	358
Total	2408	2067	136	195	44	107	40	4	585	769	518	536	1597	755	191	187	377
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	347	281	27	36	10	17	9	-	75	96	84	92	215	125	40	27	57
	14%	14%	20%	19%	24%	16%	23%	-	13%	12%	16%	17%	13%	16%	21%	15%	15%
			a								ab			a			
I knew about this, but not in any detail	796	670	48	77	13	53	9	2	163	245	187	201	522	263	67	72	124
	33%	32%	35%	40%	31%	50%	22%	39%	28%	32%	36%	37%	33%	35%	35%	39%	33%
			af		abdf						a	a					
I am fully aware of this	1265	1116	61	81	20	37	22	2	348	428	246	244	860	367	84	88	196
	53%	54%	45%	42%	46%	34%	55%	61%	59%	56%	48%	45%	54%	49%	44%	47%	52%
		bce				e			cd	cd			bc				
Net: Aware	2061	1786	109	159	33	90	31	4	511	673	434	444	1382	631	151	160	320
	86%	86%	80%	81%	76%	84%	77%	100%	87%	88%	84%	83%	87%	84%	79%	85%	85%
		b							d	d			c				
Net: Unaware	347	281	27	36	10	17	9	-	75	96	84	92	215	125	40	27	57
	14%	14%	20%	19%	24%	16%	23%	-	13%	12%	16%	17%	13%	16%	21%	15%	15%
			a								ab			a			



Citizens Advice – Loyalty penalty survey

Q24_1. Adverts can be targeted by using your past browsing history: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%															
Unweighted Total	2494	92	228	337	342	305	538	211	441	1028	1422	24	895	282	1291
Total	2408	100	257	389	362	315	513	165	307	1134	1197	39	846	259	1275
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	347	18	32	84	49	33	84	25	21	153	172	8	157	33	154
	14%	18%	13%	22%	14%	11%	16%	15%	7%	13%	14%	19%	19%	13%	12%
		h	h	bdefgh	h		eh	h					bc		
I knew about this, but not in any detail	796	31	91	133	134	111	177	48	72	415	352	14	288	71	422
	33%	31%	35%	34%	37%	35%	34%	29%	23%	37%	29%	37%	34%	27%	33%
		h	h	h	h	h	h			b			b		
I am fully aware of this	1265	50	134	172	180	170	252	93	214	566	673	17	401	155	699
	53%	51%	52%	44%	50%	54%	49%	56%	70%	50%	56%	44%	47%	60%	55%
					c			c	abcdefg		a			a	a
Net: Aware	2061	82	224	305	313	282	429	141	286	981	1025	32	689	226	1121
	86%	82%	87%	78%	86%	89%	84%	85%	93%	87%	86%	81%	81%	87%	88%
			c		c	cf	c	c	abcdfg					a	a
Net: Unaware	347	18	32	84	49	33	84	25	21	153	172	8	157	33	154
	14%	18%	13%	22%	14%	11%	16%	15%	7%	13%	14%	19%	19%	13%	12%
		h	h	bdefgh	h		eh	h					bc		

Citizens Advice – Loyalty penalty survey

Q24_2. Prices for goods online can fluctuate after repeat searches: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2494	138	472	566	475	544	299	610	1041	843
Total	2408	280	411	465	427	359	466	691	891	826
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	103	133	162	150	131	165	237	312	296
	35%	37%	32%	35%	35%	36%	35%	34%	35%	36%
I knew about this, but not in any detail	823	98	159	160	145	105	156	257	304	261
	34%	35%	39% ei	34%	34%	29%	33%	37% ei	34% e	32%
I am fully aware of this	742	79	119	143	133	124	145	197	275	269
	31%	28%	29%	31%	31%	34% g	31%	29%	31%	33%
Net: Aware	1564	177	277	303	277	229	301	454	580	530
	65%	63%	68%	65%	65%	64%	65%	66%	65%	64%
Net: Unaware	844	103	133	162	150	131	165	237	312	296
	35%	37%	32%	35%	35%	36%	35%	34%	35%	36%

Citizens Advice – Loyalty penalty survey

Q24_2. Prices for goods online can fluctuate after repeat searches: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2494	109	306	340	381	204	158	226	223	234	120	193	2181	1180	1309	2277	65	21	83
Total	2408	108	259	329	353	203	229	211	188	208	117	203	2088	1250	1153	2111	110	41	88
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	40	85	122	120	78	85	73	66	72	42	60	742	384	458	727	44	15	38
	35%	37%	33%	37%	34%	39%	37%	34%	35%	35%	36%	30%	36%	31%	40%	34%	40%	37%	43%
															a				
I knew about this, but not in any detail	823	39	92	110	122	61	68	75	62	71	36	87	700	438	385	729	33	14	25
	34%	36%	35%	33%	35%	30%	30%	36%	33%	34%	31%	43%	34%	35%	33%	35%	30%	33%	28%
											cef	hjl							
I am fully aware of this	742	29	82	98	110	63	76	64	60	65	39	56	647	428	310	655	33	12	25
	31%	27%	32%	30%	31%	31%	33%	30%	32%	31%	33%	28%	31%	34%	27%	31%	30%	30%	29%
														b					
Net: Aware	1564	68	174	208	232	125	144	139	121	136	75	143	1346	866	695	1384	65	26	51
	65%	63%	67%	63%	66%	61%	63%	66%	65%	65%	64%	70%	64%	69%	60%	66%	60%	63%	57%
														b					
Net: Unaware	844	40	85	122	120	78	85	73	66	72	42	60	742	384	458	727	44	15	38
	35%	37%	33%	37%	34%	39%	37%	34%	35%	35%	36%	30%	36%	31%	40%	34%	40%	37%	43%
														a					

Citizens Advice – Loyalty penalty survey

Q24_2. Prices for goods online can fluctuate after repeat searches: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2494	2150	140	195	46	104	39	6	970	788	312	424	1775	680	157	165	358
Total	2408	2067	136	195	44	107	40	4	585	769	518	536	1597	755	191	187	377
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	715	54	72	18	37	17	1	163	277	186	218	527	309	83	89	138
	35%	35%	40%	37%	40%	35%	41%	19%	28%	36%	36%	41%	33%	41%	43%	47%	37%
										a	a	a		a	a	ae	
I knew about this, but not in any detail	823	714	39	68	14	42	13	*	189	267	186	180	552	246	61	52	133
	34%	35%	29%	35%	31%	39%	31%	10%	32%	35%	36%	34%	35%	33%	32%	28%	35%
I am fully aware of this	742	637	43	54	12	28	11	3	232	225	146	138	518	200	47	46	106
	31%	31%	31%	28%	28%	26%	28%	71%	40%	29%	28%	26%	32%	26%	25%	25%	28%
									bcd				bcd				
Net: Aware	1564	1352	82	123	26	70	24	3	422	492	332	319	1070	446	108	98	239
	65%	65%	60%	63%	60%	65%	59%	81%	72%	64%	64%	59%	67%	59%	57%	53%	63%
									bcd				bcd			d	
Net: Unaware	844	715	54	72	18	37	17	1	163	277	186	218	527	309	83	89	138
	35%	35%	40%	37%	40%	35%	41%	19%	28%	36%	36%	41%	33%	41%	43%	47%	37%
										a	a	a		a	a	ae	



Citizens Advice – Loyalty penalty survey

Q24_2. Prices for goods online can fluctuate after repeat searches: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2494	92	228	337	342	305	538	211	441	1028	1422	24	895	282	1291
Total	2408	100	257	389	362	315	513	165	307	1134	1197	39	846	259	1275
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	35	98	154	141	110	174	56	77	428	386	24	312	81	442
	35%	35%	38%	39%	39%	35%	34%	34%	25%	38%	32%	60%	37%	31%	35%
			h	h	h	h	h	h		b					
I knew about this, but not in any detail	823	41	85	137	137	101	180	53	90	380	409	14	291	89	430
	34%	41%	33%	35%	38%	32%	35%	32%	29%	34%	34%	34%	34%	34%	34%
		h		h	h										
I am fully aware of this	742	25	73	99	85	103	159	57	141	326	403	2	243	89	404
	31%	25%	29%	25%	23%	33%	31%	34%	46%	29%	34%	6%	29%	34%	32%
					cd	cd	d	cd	abcdefg		a				
Net: Aware	1564	65	158	236	221	205	339	109	230	706	811	16	534	177	833
	65%	65%	62%	61%	61%	65%	66%	66%	75%	62%	68%	40%	63%	69%	65%
									bcd		a				
Net: Unaware	844	35	98	154	141	110	174	56	77	428	386	24	312	81	442
	35%	35%	38%	39%	39%	35%	34%	34%	25%	38%	32%	60%	37%	31%	35%
			h	h	h	h	h	h		b					

Citizens Advice – Loyalty penalty survey

Q24_3. Your prior search history, location, personal data, browser or cookies might affect the prices or offers you see.: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2494	138	472	566	475	544	299	610	1041	843
Total	2408	280	411	465	427	359	466	691	891	826
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	932	102	142	162	178	142	206	244	340	348
	39%	36%	35%	35%	42%	40%	44%	35%	38%	42%
				bcg		bcg				bcg
I knew about this, but not in any detail	849	96	153	179	148	119	153	249	327	273
	35%	34%	37%	39%	35%	33%	33%	36%	37%	33%
				i						
I am fully aware of this	628	82	116	124	101	98	107	198	225	205
	26%	29%	28%	27%	24%	27%	23%	29%	25%	25%
Net: Aware	1476	178	269	303	249	217	261	447	552	478
	61%	64%	65%	65%	58%	60%	56%	65%	62%	58%
			dfi	dfi				dfi		
Net: Unaware	932	102	142	162	178	142	206	244	340	348
	39%	36%	35%	35%	42%	40%	44%	35%	38%	42%
				bcg		bcg				bcg

Citizens Advice – Loyalty penalty survey

Q24_3. Your prior search history, location, personal data, browser or cookies might affect the prices or offers you see.: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2494	109	306	340	381	204	158	226	223	234	120	193	2181	1180	1309	2277	65	21	83
Total	2408	108	259	329	353	203	229	211	188	208	117	203	2088	1250	1153	2111	110	41	88
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	932	39	94	120	155	103	72	82	69	67	46	85	801	450	480	790	61	16	37
	39%	36%	36%	37%	44%	51%	31%	39%	37%	32%	39%	42%	38%	36%	42%	37%	55%	40%	42%
					bcfil	abcfghijl						fi			a		a		
I knew about this, but not in any detail	849	47	89	115	107	54	85	75	65	88	46	76	726	446	402	757	36	10	33
	35%	43%	34%	35%	30%	27%	37%	35%	35%	42%	39%	37%	35%	36%	35%	36%	33%	25%	37%
		de		e			e			del	e	e	e						
I am fully aware of this	628	22	75	94	91	46	72	54	53	53	25	42	561	354	271	564	13	15	18
	26%	20%	29%	29%	26%	23%	31%	26%	29%	25%	21%	21%	27%	28%	23%	27%	12%	36%	21%
			k	k			ak						b		b				
Net: Aware	1476	69	164	209	198	100	157	129	119	141	71	118	1287	799	673	1321	49	25	51
	61%	64%	64%	63%	56%	49%	69%	61%	63%	68%	61%	58%	62%	64%	58%	63%	45%	60%	58%
		e	de	de			dek	e	e	dek	e		de	b	b	b			
Net: Unaware	932	39	94	120	155	103	72	82	69	67	46	85	801	450	480	790	61	16	37
	39%	36%	36%	37%	44%	51%	31%	39%	37%	32%	39%	42%	38%	36%	42%	37%	55%	40%	42%
					bcfil	abcfghijl						fi			a		a		

Citizens Advice – Loyalty penalty survey

Q24_3. Your prior search history, location, personal data, browser or cookies might affect the prices or offers you see.: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2494	2150	140	195	46	104	39	6	970	788	312	424	1775	680	157	165	358
Total	2408	2067	136	195	44	107	40	4	585	769	518	536	1597	755	191	187	377
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	932	812	54	63	19	34	9	1	177	286	218	250	595	323	90	78	154
	39%	39%	40%	32%	44%	31%	23%	17%	30%	37%	42%	47%	37%	43%	47%	42%	41%
		f								a	a	ab		a	a		
I knew about this, but not in any detail	849	718	48	78	13	43	20	1	215	278	177	179	574	260	63	64	132
	35%	35%	35%	40%	30%	40%	51%	21%	37%	36%	34%	33%	36%	34%	33%	34%	35%
						a											
I am fully aware of this	628	536	34	54	11	30	10	2	193	205	122	107	428	172	37	45	91
	26%	26%	25%	28%	26%	28%	26%	62%	33%	27%	24%	20%	27%	23%	19%	24%	24%
									bcd	d			bc				
Net: Aware	1476	1254	82	132	25	73	31	3	408	483	299	286	1002	432	100	109	223
	61%	61%	60%	68%	56%	69%	77%	83%	70%	63%	58%	53%	63%	57%	53%	58%	59%
							a		bcd	d			bc				
Net: Unaware	932	812	54	63	19	34	9	1	177	286	218	250	595	323	90	78	154
	39%	39%	40%	32%	44%	31%	23%	17%	30%	37%	42%	47%	37%	43%	47%	42%	41%
		f								a	a	ab		a	a		



Citizens Advice – Loyalty penalty survey

Q24_3. Your prior search history, location, personal data, browser or cookies might affect the prices or offers you see.: You mentioned that you shop for some services online. Before today, were you aware that...

BASE: All who shop for any services online

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2494	92	228	337	342	305	538	211	441	1028	1422	24	895	282	1291
Total	2408	100	257	389	362	315	513	165	307	1134	1197	39	846	259	1275
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	932	42	116	169	133	136	185	55	95	471	414	25	342	96	485
	39%	43%	45%	43%	37%	43%	36%	33%	31%	42%	35%	63%	40%	37%	38%
		h	dfgh	fgh		fgh				b					
I knew about this, but not in any detail	849	34	87	147	134	92	207	64	84	396	434	13	294	92	447
	35%	34%	34%	38%	37%	29%	40%	39%	27%	35%	36%	34%	35%	36%	35%
				eh	eh		eh	eh							
I am fully aware of this	628	24	54	73	95	87	121	47	128	267	350	1	209	71	343
	26%	24%	21%	19%	26%	28%	24%	28%	42%	24%	29%	3%	25%	27%	27%
				c	c		c	abcdefg		a					
Net: Aware	1476	57	141	221	229	179	328	110	212	663	784	15	503	163	790
	61%	57%	55%	57%	63%	57%	64%	67%	69%	58%	65%	37%	60%	63%	62%
				b		bce	bce	abce		a					
Net: Unaware	932	42	116	169	133	136	185	55	95	471	414	25	342	96	485
	39%	43%	45%	43%	37%	43%	36%	33%	31%	42%	35%	63%	40%	37%	38%
		h	dfgh	fgh		fgh				b					

Citizens Advice – Loyalty penalty survey

Q25. Roughly how often do you do each of the following online? Summary Table

BASE: All respondents

	Statements			
	Check your privacy settings on social media accounts	Check your privacy settings on your email accounts	Clear your browser cookies	Browse anonymously (such as through an incognito view) when online shopping
	a	b	c	d
Significance Level: 95%				
Unweighted Total	3030	3030	3030	3030
Total	3030 100%	3030 100%	3030 100%	3030 100%
Never	340 11%	555 18% ac	430 14% a	1124 37% abc
Rarely	671 22%	933 31% acd	697 23%	676 22%
Sometimes	939 31% d	907 30% d	921 30% d	736 24%
Often	698 23% bd	601 20% d	950 31% abd	344 11%
Not applicable	382 13% bcd	34 1%	32 1%	150 5% bc
Net: Never	340 11%	555 18% ac	430 14% a	1124 37% abc
Net: Ever	2308 76% d	2441 81% ad	2568 85% abd	1756 58%

Citizens Advice – Loyalty penalty survey

Q25_1. Check your privacy settings on social media accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	340	36	38	52	58	65	90	74	111	156
	11%	10%	8%	10%	11%	14%	14%	8%	10%	14%
				b	bcgh	bcgh				bcgh
Rarely	671	100	110	120	128	81	132	210	248	213
	22%	27%	22%	22%	24%	18%	21%	24%	23%	20%
		ei		ei			ei	ei		
Sometimes	939	134	194	201	166	116	128	328	367	244
	31%	36%	38%	37%	31%	26%	20%	38%	34%	22%
		efi	defi	defi	efi	f		defi	efi	
Often	698	92	148	147	111	98	101	240	258	199
	23%	25%	29%	27%	21%	22%	16%	28%	24%	18%
		fi	defhi	defi	f	f		defi	fi	
Not applicable	382	6	15	24	63	92	182	21	87	274
	13%	2%	3%	4%	12%	20%	29%	2%	8%	25%
				g	abcgh	abcdgh	abcdegh		abcg	abcdegh
Net: Never	340	36	38	52	58	65	90	74	111	156
	11%	10%	8%	10%	11%	14%	14%	8%	10%	14%
				b	bcgh	bcgh				bcgh
Net: Ever	2308	326	452	468	405	294	362	778	873	656
	76%	89%	90%	86%	77%	65%	57%	89%	82%	60%
		defhi	defhi	defhi	efi	fi		defhi	defi	

Citizens Advice – Loyalty penalty survey

Q25_1. Check your privacy settings on social media accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	340	15	42	56	41	32	38	29	17	22	22	25	292	162	178	277	31	6	10
	11%	12%	12%	13% h	10%	12%	13% h	10%	7%	9%	15% hi	10%	11%	11%	12%	11%	17% ad	12%	8%
Rarely	671	21	65	77	104	67	72	63	55	53	35	59	577	349	321	596	13	20	28
	22%	17%	19%	18% c	24% c	25% bc	25%	23%	25%	20%	24%	23%	22%	23%	22%	23% b	7%	37%	21% b
Sometimes	939	49	116	148	140	68	84	79	64	80	43	68	829	472	465	806	55	14	35
	31%	39% eghk	34% e	36% ek	33%	26%	29%	29%	29%	31%	29%	26%	32%	31%	31%	31%	31%	27%	27%
Often	698	25	74	100	91	62	61	56	66	62	33	67	598	327	371	599	33	11	39
	23%	20%	22%	24%	21%	24%	21%	20%	30% bdfgl	24%	22%	26%	23%	21%	25% a	23%	18%	21%	30% b
Not applicable	382	15	46	36	52	33	36	48	22	42	14	38	330	222	157	311	48	2	17
	13%	12%	13% c	9%	12%	12%	12%	18% cdhjl	10%	16% ch	10%	15% c	13% c	15% b	11%	12%	26% ad	3%	13%
Net: Never	340	15	42	56	41	32	38	29	17	22	22	25	292	162	178	277	31	6	10
	11%	12%	12%	13% h	10%	12%	13% h	10%	7%	9%	15% hi	10%	11%	11%	12%	11%	17% ad	12%	8%
Net: Ever	2308	95	255	325	335	197	217	199	186	194	111	193	2003	1148	1157	2001	101	45	102
	76%	76%	74%	78%	78%	75%	75%	72%	83% befgikl	75%	75%	75%	76%	75%	78%	77% b	56%	85%	79% b

Citizens Advice – Loyalty penalty survey

Q25_1. Check your privacy settings on social media accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	340 11%	299 11%	13 8%	27 11%	5 8%	14 12%	7 10%	*	65 10%	93 10%	87 13%	94 12%	218 12%	112 11%	29 10%	35 13%	48 9%
Rarely	671 22%	574 22%	45 27%	53 21%	13 23%	20 17%	20 28%	-	134 20%	246 27%	143 21%	148 19%	404 22%	234 22%	72 26%	57 22%	104 20%
			e							acd							
Sometimes	939 31%	774 30%	62 37%	96 38%	19 34%	55 45%	21 29%	2 43%	210 31%	281 30%	197 29%	251 33%	576 31%	333 32%	78 28%	85 32%	170 33%
			a			af											
Often	698 23%	598 23%	34 20%	63 25%	16 29%	26 22%	19 26%	2 48%	170 25%	190 21%	165 25%	172 22%	408 22%	271 26%	68 24%	61 23%	142 28%
									b					a			a
Not applicable	382 13%	353 14%	14 8%	14 5%	4 7%	5 4%	4 6%	-	97 14%	111 12%	75 11%	100 13%	272 14%	101 10%	32 11%	26 10%	43 9%
		bce											be				
Net: Never	340 11%	299 11%	13 8%	27 11%	5 8%	14 12%	7 10%	*	65 10%	93 10%	87 13%	94 12%	218 12%	112 11%	29 10%	35 13%	48 9%
Net: Ever	2308 76%	1946 75%	140 84%	212 84%	48 85%	101 84%	60 84%	4 90%	514 76%	717 78%	506 76%	571 75%	1389 74%	837 80%	218 78%	203 77%	416 82%
			a	a		a								a			a

Citizens Advice – Loyalty penalty survey

Q25_1. Check your privacy settings on social media accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	340 11%	15 10%	52 14%	60 11%	34 8%	43 12%	70 12%	23 12%	43 12%	202 14%	125 9%	6 10%	86 8%	47 15%	198 12%
			d			d	d	d	d	b				a	a
Rarely	671 22%	38 26%	63 17%	117 22%	100 22%	79 22%	149 25%	51 26%	74 21%	346 23%	293 21%	10 18%	202 19%	73 24%	388 24%
		b					b	b							a
Sometimes	939 31%	45 32%	98 26%	154 29%	165 36%	121 33%	184 31%	62 32%	108 31%	426 29%	468 33%	22 38%	378 36%	91 30%	458 28%
					bc	b					a		bc		
Often	698 23%	35 24%	103 27%	111 21%	101 22%	76 21%	131 22%	50 26%	91 26%	312 21%	352 25%	18 31%	307 29%	65 21%	319 19%
				c							a		bc		
Not applicable	382 13%	12 8%	66 17%	94 17%	55 12%	48 13%	64 11%	10 5%	34 10%	209 14%	160 11%	2 3%	67 6%	29 9%	280 17%
			adfg	adfg	g	g	g	g	g	b					ab
Net: Never	340 11%	15 10%	52 14%	60 11%	34 8%	43 12%	70 12%	23 12%	43 12%	202 14%	125 9%	6 10%	86 8%	47 15%	198 12%
			d			d	d	d	d	b				a	a
Net: Ever	2308 76%	118 82%	265 69%	382 71%	365 80%	276 75%	465 78%	163 83%	273 78%	1084 73%	1113 80%	50 87%	888 85%	228 75%	1165 71%
		bc			bc		bc	bce	bc		a		bc		

Citizens Advice – Loyalty penalty survey

Q25_2. Check your privacy settings on your email accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	555	66	81	78	93	95	142	147	171	237
	18%	18%	16%	14%	18%	21%	22%	17%	16%	22%
					bcgh	bcgh				bcdgh
Rarely	933	131	146	159	175	125	198	277	334	323
	31%	36%	29%	29%	33%	28%	31%	32%	31%	30%
		e			e					
Sometimes	907	111	166	186	149	133	162	277	335	295
	30%	30%	33%	34%	28%	29%	26%	32%	31%	27%
			fi	dfi				fi	fi	
Often	601	58	107	117	101	95	123	165	218	218
	20%	16%	21%	21%	19%	21%	19%	19%	20%	20%
Not applicable	34	2	5	5	9	4	9	7	13	14
	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%
Net: Never	555	66	81	78	93	95	142	147	171	237
	18%	18%	16%	14%	18%	21%	22%	17%	16%	22%
					bcgh	bcgh				bcdgh
Net: Ever	2441	299	419	462	425	353	483	719	887	836
	81%	81%	83%	85%	81%	78%	76%	82%	83%	77%
			efi	efi				efi	efi	

Citizens Advice – Loyalty penalty survey

Q25_2. Check your privacy settings on your email accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	555	32	58	69	80	58	62	42	24	50	31	49	475	250	304	463	44	10	24
	18%	26%	17%	17%	19%	22%	21%	15%	11%	19%	21%	19%	18%	16%	20%	18%	24%	20%	19%
		bcghl	h	h	h	gh	h			h	h	h			a				
Rarely	933	36	109	105	150	78	87	87	82	79	48	72	813	455	476	816	41	16	33
	31%	29%	32%	25%	35%	30%	30%	32%	36%	31%	33%	28%	31%	30%	32%	32%	23%	29%	25%
			c		c				ck				c						
Sometimes	907	37	106	146	116	77	92	79	67	64	38	85	783	465	441	773	53	19	38
	30%	30%	31%	35%	27%	29%	32%	29%	30%	25%	26%	33%	30%	30%	30%	30%	30%	35%	29%
			dijl									i							
Often	601	18	66	93	80	49	45	63	51	60	28	47	526	344	256	507	42	8	33
	20%	15%	19%	22%	19%	19%	15%	23%	23%	23%	19%	18%	20%	22%	17%	20%	23%	16%	25%
			f					f		af					b				
Not applicable	34	2	4	4	2	1	5	5	1	4	2	4	28	19	14	29	-	-	2
	1%	1%	1%	1%	*	*	2%	2%	1%	1%	1%	2%	1%	1%	1%	1%	-	-	1%
Net: Never	555	32	58	69	80	58	62	42	24	50	31	49	475	250	304	463	44	10	24
	18%	26%	17%	17%	19%	22%	21%	15%	11%	19%	21%	19%	18%	16%	20%	18%	24%	20%	19%
		bcghl	h	h	h	gh	h			h	h	h			a				
Net: Ever	2441	92	281	344	347	203	224	228	199	204	115	204	2122	1263	1174	2097	136	42	103
	81%	73%	82%	82%	81%	77%	77%	83%	89%	79%	78%	79%	81%	82%	79%	81%	76%	80%	80%
			a	a			a	abcdefgijkl				a		b					



Citizens Advice – Loyalty penalty survey

Q25_2. Check your privacy settings on your email accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	555 18%	493 19% b	21 13%	37 15%	10 18%	14 12%	11 16%	1 36%	109 16%	194 21% a	116 17%	136 18%	352 19%	184 18%	42 15%	43 16%	99 19%
Rarely	933 31%	809 31%	48 29%	75 30%	18 33%	35 29%	22 30%	- -	204 30%	288 31%	214 32%	227 30%	559 30%	339 32% e	109 39% ae	99 38% ae	131 26%
Sometimes	907 30%	750 29%	62 37% a	89 35% a	16 28%	53 44% adf	20 28%	1 14%	199 29%	276 30%	199 30%	233 30%	563 30% c	311 30%	65 23%	74 28%	172 34% c
Often	601 20%	519 20%	34 20%	47 19%	11 20%	18 15%	16 22%	2 50%	155 23% b	159 17%	130 20%	157 21%	385 20%	203 19%	57 21%	45 17%	101 20%
Not applicable	34 1%	28 1%	2 1%	4 2%	1 2%	1 1%	2 3%	- -	9 1% b	4 * b	8 1%	12 2% b	20 1%	13 1%	6 2%	1 * b	5 1%
Net: Never	555 18%	493 19% b	21 13%	37 15%	10 18%	14 12%	11 16%	1 36%	109 16%	194 21% a	116 17%	136 18%	352 19%	184 18%	42 15%	43 16%	99 19%
Net: Ever	2441 81%	2077 80%	144 86%	211 84%	45 81%	106 87%	58 81%	3 64%	558 83% b	723 78%	543 81%	617 81%	1507 80%	853 81%	231 83%	219 83%	404 79%

Citizens Advice – Loyalty penalty survey

Q25_2. Check your privacy settings on your email accounts: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	555 18%	24 17%	81 21% d	97 18%	65 14%	69 19%	107 18%	40 20% d	71 20% d	316 21% b	225 16%	8 14%	161 15%	63 21% a	323 20% a
Rarely	933 31%	52 36% bh	84 22%	178 33% bh	142 31% b	106 29% b	218 36% beh	60 31% b	93 26%	444 30%	420 30%	27 47% ab	324 31%	95 31%	504 31%
Sometimes	907 30%	38 27%	119 31%	140 26%	157 35% cfh	129 35% cfh	168 28%	57 29%	99 28%	435 29%	446 32%	16 28%	331 32%	84 28%	474 29%
Often	601 20%	28 19%	96 25% def	113 21%	78 17%	63 17%	102 17%	39 20%	81 23% def	282 19%	296 21%	5 9%	218 21%	58 19%	318 19%
Not applicable	34 1%	2 1% e	3 1% e	8 2% e	12 3% befg	- -	3 1%	1 *	6 2% e	18 1%	12 1%	2 3%	9 1%	2 1%	23 1%
Net: Never	555 18%	24 17%	81 21% d	97 18%	65 14%	69 19%	107 18%	40 20% d	71 20% d	316 21% b	225 16%	8 14%	161 15%	63 21% a	323 20% a
Net: Ever	2441 81%	118 82%	299 78%	431 80%	378 83%	299 81%	488 81%	156 79%	273 78%	1161 78%	1162 83% a	47 83%	872 84% bc	238 78%	1297 79%

Citizens Advice – Loyalty penalty survey

Q25_3. Clear your browser cookies: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Age						NET: 18-34	NET: 35-54	NET: 55+
		18-24	25-34	35-44	45-54	55-64	65+			
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	430	73	56	67	58	63	114	129	124	176
	14%	20%	11%	12%	11%	14%	18%	15%	12%	16%
		bcd	deh				bcdh	dh		bcdh
Rarely	697	109	126	135	132	87	107	235	267	195
	23%	30%	25%	25%	25%	19%	17%	27%	25%	18%
		efi	efi	efi	efi			efi	efi	
Sometimes	921	105	180	170	167	132	167	285	337	300
	30%	28%	36%	31%	32%	29%	26%	33%	31%	28%
			efi					fi	i	
Often	950	75	137	170	161	165	242	212	331	407
	31%	20%	27%	31%	31%	37%	38%	24%	31%	37%
			ag	ag	abcdgh	abcdgh			ag	abcdgh
Not applicable	32	6	5	3	9	5	4	11	12	9
	1%	2%	1%	*	2%	1%	1%	1%	1%	1%
				c						
Net: Never	430	73	56	67	58	63	114	129	124	176
	14%	20%	11%	12%	11%	14%	18%	15%	12%	16%
		bcd	deh				bcdh	dh		bcdh
Net: Ever	2568	288	444	475	460	385	516	732	935	901
	85%	78%	88%	87%	87%	85%	81%	84%	87%	83%
			afgi	afi	afi	a			afgi	

Citizens Advice – Loyalty penalty survey

Q25_3. Clear your browser cookies: Roughly how often do you do each of the following online?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	430 14%	17 14%	36 11%	71 17% be	68 16% b	29 11%	35 12%	41 15%	27 12%	36 14%	28 19%	42 16% b	360 14%	163 11%	266 18% a	362 14%	38 21% ad	11 21%	12 9%
Rarely	697 23%	29 23%	89 26% c	76 18%	102 24% b	68 26% c	73 25% c	54 20%	52 23%	59 23%	40 27% c	56 22% c	601 23% c	322 21%	374 25% a	622 24% bd	15 8%	22 42%	20 15%
Sometimes	921 30%	38 30%	89 26%	140 33% bj	147 34% bj	74 28%	95 33%	85 31%	70 31%	73 28%	36 25%	75 29%	811 31% b	474 31%	448 30%	797 31%	55 31%	11 21%	34 27%
Often	950 31%	40 32%	128 37% cdfjl	128 31% d	106 25% d	88 34% d	85 29% d	90 32% d	72 32% d	89 35% d	41 28% d	83 32% d	825 31% d	558 36% b	389 26% a	784 30%	70 39%	8 15%	62 48% a
Not applicable	32 1%	2 1%	1 *	3 1%	6 1%	3 1%	4 1%	6 2% bi	4 2%	* *	2 1%	1 *	29 1%	17 1%	14 1%	26 1%	2 1%	1 2%	2 1%
Net: Never	430 14%	17 14%	36 11%	71 17% be	68 16% b	29 11%	35 12%	41 15%	27 12%	36 14%	28 19% be	42 16% b	360 14%	163 11%	266 18% a	362 14%	38 21% ad	11 21%	12 9%
Net: Ever	2568 85%	107 85%	306 89% cdgjkl	344 82%	355 83%	230 88% j	253 87%	229 83%	194 86%	221 86%	118 79%	214 83%	2237 85%	1353 88% b	1211 81%	2202 85%	140 78%	41 77%	116 89% b

Citizens Advice – Loyalty penalty survey

Q25_3. Clear your browser cookies: Roughly how often do you do each of the following online?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	430 14%	355 14%	33 20% ae	38 15%	7 12%	13 10%	18 26% ae	*	101 15%	130 14%	99 15%	100 13%	278 15%	135 13%	38 14%	34 13%	63 12%
Rarely	697 23%	617 24%	33 20%	46 18%	11 19%	22 18%	13 18%	-	158 23%	234 25% d	149 22%	155 20%	426 23%	237 23%	72 26%	60 23%	104 21%
Sometimes	921 30%	774 30%	52 31%	91 36% a	21 38%	44 37%	23 33%	1 36%	200 30%	293 32%	199 30%	230 30%	576 31%	316 30%	84 30%	70 27%	162 32%
Often	950 31%	824 32%	49 29%	72 29%	16 29%	38 31%	16 22%	2 54%	209 31%	256 28%	211 32%	273 36% ab	580 31%	353 34%	82 30%	97 37%	174 34%
Not applicable	32 1%	26 1%	- -	5 2%	1 2%	4 3% ab	1 1%	-	8 1%	8 1%	9 1%	6 1%	20 1%	9 1%	2 1%	2 1%	5 1%
Net: Never	430 14%	355 14%	33 20% ae	38 15%	7 12%	13 10%	18 26% ae	*	101 15%	130 14%	99 15%	100 13%	278 15%	135 13%	38 14%	34 13%	63 12%
Net: Ever	2568 85%	2216 85% f	134 80%	209 83%	48 86%	105 87% f	52 73%	4 90%	567 84%	783 85%	560 84%	658 86%	1581 84%	906 86%	238 85%	227 86%	440 87%



Citizens Advice – Loyalty penalty survey

Q25_3. Clear your browser cookies: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	430 14%	21 14%	60 16%	81 15%	49 11%	56 15%	83 14%	28 14%	53 15%	203 14%	201 14%	14 24%	138 13%	45 15%	244 15%
			d												
Rarely	697 23%	27 19%	66 17%	113 21%	105 23%	77 21%	173 29%	41 21%	95 27%	333 22%	332 24%	18 32%	271 26%	73 24%	348 21%
				b			abcdeg		bce				c		
Sometimes	921 30%	44 31%	109 28%	164 31%	146 32%	113 31%	187 31%	63 32%	95 27%	469 31%	424 30%	17 30%	297 29%	101 33%	510 31%
Often	950 31%	49 34%	143 37%	173 32%	146 32%	121 33%	152 25%	61 31%	103 29%	472 32%	433 31%	8 15%	319 31%	81 27%	532 32%
		f	fh	f	f	f				c	c				b
Not applicable	32 1%	3 2%	5 1%	6 1%	8 2%	* *	3 1%	2 1%	4 1%	19 1%	9 1%	-	16 2%	4 1%	8 1%
		e			ef								c		
Net: Never	430 14%	21 14%	60 16%	81 15%	49 11%	56 15%	83 14%	28 14%	53 15%	203 14%	201 14%	14 24%	138 13%	45 15%	244 15%
			d												
Net: Ever	2568 85%	121 84%	318 83%	450 84%	397 87%	311 85%	512 86%	166 84%	293 84%	1273 85%	1189 85%	43 76%	887 85%	255 84%	1390 85%

Citizens Advice – Loyalty penalty survey

Q25_4. Browse anonymously (such as through an incognito view) when online shopping: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1124 37%	80 22%	144 29%	169 31%	211 40%	209 46%	311 49%	224 26%	380 35%	520 48%
				ag	abcg	abcdgh	abcdgh		abg	abcdgh
Rarely	676 22%	83 23%	128 25%	157 29%	108 21%	97 21%	103 16%	211 24%	265 25%	200 18%
			fi	defi		f		fi	fi	
Sometimes	736 24%	114 31%	146 29%	129 24%	136 26%	91 20%	120 19%	260 30%	265 25%	211 19%
		cefi	cefi	i	efi			cefhi	efi	
Often	344 11%	80 22%	73 14%	70 13%	49 9%	34 7%	39 6%	153 17%	119 11%	73 7%
		bcdefhi	defi	defi				cdefhi	efi	
Not applicable	150 5%	11 3%	15 3%	20 4%	22 4%	21 5%	62 10%	26 3%	42 4%	83 8%
							abcdegh			abcdegh
Net: Never	1124 37%	80 22%	144 29%	169 31%	211 40%	209 46%	311 49%	224 26%	380 35%	520 48%
				ag	abcg	abcdgh	abcdgh		abg	abcdgh
Net: Ever	1756 58%	277 75%	346 68%	356 65%	293 56%	222 49%	262 41%	623 71%	649 61%	483 44%
		cdefhi	defhi	defhi	efi	f		cdefhi	defi	

Citizens Advice – Loyalty penalty survey

Q25_4. Browse anonymously (such as through an incognito view) when online shopping: Roughly how often do you do each of the following online?

BASE: All respondents

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1124	53	120	116	164	108	117	92	84	105	61	103	959	510	613	940	88	7	50
	37%	42%	35%	28%	38%	41%	40%	33%	37%	41%	42%	40%	37%	33%	41%	36%	49%	13%	38%
		c	c	c	c	c	c	c	c	c	c	c	c		a		a		
Rarely	676	30	70	90	91	67	57	66	64	54	34	53	589	325	350	577	22	17	39
	22%	24%	21%	22%	21%	26%	20%	24%	29%	21%	23%	21%	22%	21%	23%	22%	12%	33%	30%
								bcd	fikl							b		ab	
Sometimes	736	23	97	138	98	50	74	75	42	52	29	58	649	392	341	646	37	15	23
	24%	19%	28%	33%	23%	19%	25%	27%	19%	20%	20%	22%	25%	26%	23%	25%	20%	28%	18%
			aehij	adehijkl			eh					eh							
Often	344	16	42	53	52	22	25	31	24	33	16	29	298	235	108	309	13	14	9
	11%	13%	12%	13%	12%	8%	9%	11%	11%	13%	11%	11%	11%	15%	7%	12%	7%	26%	7%
														b					
Not applicable	150	3	14	21	23	14	17	12	10	15	7	13	130	71	79	117	20	-	9
	5%	2%	4%	5%	5%	5%	6%	4%	5%	6%	5%	5%	5%	5%	5%	5%	11%	-	7%
																a			
Net: Never	1124	53	120	116	164	108	117	92	84	105	61	103	959	510	613	940	88	7	50
	37%	42%	35%	28%	38%	41%	40%	33%	37%	41%	42%	40%	37%	33%	41%	36%	49%	13%	38%
		c	c	c	c	c	c	c	c	c	c	c	c		a		a		
Net: Ever	1756	69	209	280	241	139	157	172	130	138	79	140	1536	952	799	1532	71	46	71
	58%	55%	61%	67%	56%	53%	54%	62%	58%	54%	54%	55%	59%	62%	54%	59%	39%	87%	55%
		e	edefhijkl				ei							b		b		b	



Citizens Advice – Loyalty penalty survey

Q25_4. Browse anonymously (such as through an incognito view) when online shopping: Roughly how often do you do each of the following online?

BASE: All respondents

	Ethnicity								Social grade				Tenure				
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1124 37%	1004 39% ce	53 32% e	60 24%	18 32% e	19 16%	22 31% e	1 17%	230 34%	368 40% a	242 36%	285 37%	726 39%	367 35%	98 35%	97 37%	172 34%
Rarely	676 22%	592 23% b	23 14%	61 24% b	14 25%	26 21%	20 28% b	1 21%	147 22%	208 23%	153 23%	168 22%	400 21%	256 24%	72 26%	68 26%	116 23%
Sometimes	736 24%	583 22%	60 36% a	86 34% a	15 27%	48 39% a	21 29%	2 62%	163 24%	206 22%	179 27%	188 25%	454 24%	254 24%	56 20%	67 25%	131 26%
Often	344 11%	286 11%	25 15%	32 13%	8 13%	18 15%	7 10%	- -	109 16% bcd	116 13% cd	58 9%	61 8%	211 11%	115 11%	26 9%	24 9%	65 13%
Not applicable	150 5%	133 5%	5 3%	13 5%	1 3%	10 9% bf	1 1%	- -	28 4% b	24 3%	36 5% b	62 8% ab	87 5%	58 6%	27 10% abde	7 3%	24 5%
Net: Never	1124 37%	1004 39% ce	53 32% e	60 24%	18 32% e	19 16%	22 31% e	1 17%	230 34%	368 40% a	242 36%	285 37%	726 39%	367 35%	98 35%	97 37%	172 34%
Net: Ever	1756 58%	1461 56%	108 65% a	179 71% a	37 66%	91 75% a	48 68%	3 83%	418 62% bd	530 58%	390 58%	418 55%	1066 57%	624 59%	153 55%	159 60%	312 61%

Citizens Advice – Loyalty penalty survey

Q25_4. Browse anonymously (such as through an incognito view) when online shopping: Roughly how often do you do each of the following online?

BASE: All respondents

	Total	Annual household income							Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Never	1124 37%	53 37%	152 40%	216 40%	157 35%	141 39%	208 35%	73 37%	123 35%	628 42% bc	460 33% c	7 13%	316 30%	111 37% a	688 42% a
Rarely	676 22%	39 27% h	91 24% h	108 20%	104 23%	86 23% h	142 24% h	45 23%	63 18%	312 21%	324 23%	20 35%	296 28% bc	69 23%	297 18%
Sometimes	736 24%	31 22%	73 19%	118 22%	124 27% b	87 24% b	153 26% b	50 26% bc	98 28% bc	330 22%	378 27% a	18 32%	255 24%	81 27%	386 24%
Often	344 11%	10 7%	40 10%	47 9%	42 9%	39 11%	83 14% acd	24 12%	59 17% abcde	132 9%	189 13% a	12 21% a	141 14% c	36 12%	166 10%
Not applicable	150 5%	11 8% fgh	27 7% fgh	47 9% efgh	27 6% fgh	13 4%	13 2%	4 2%	8 2%	94 6% b	48 3%	- -	34 3%	7 2%	105 6% ab
Net: Never	1124 37%	53 37%	152 40%	216 40%	157 35%	141 39%	208 35%	73 37%	123 35%	628 42% bc	460 33% c	7 13%	316 30%	111 37% a	688 42% a
Net: Ever	1756 58%	80 56%	204 53%	273 51%	271 60% c	212 58%	377 63% bc	119 61% c	220 63% bc	774 52%	890 64% a	50 87% ab	692 66% c	185 61% c	849 52%

Citizens Advice – Loyalty penalty survey

Q26. Which of the following best describes your experience of using smart home devices such as Amazon Echo or Google Home?

BASE: All respondents

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	3030	180	567	647	574	668	394	747	1221	1062
Total	3030	367	505	545	527	452	634	873	1071	1086
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have a smart home device and use it regularly	439 14%	49 13%	98 19% defi	107 20% defi	68 13%	51 11%	66 10%	148 17% defi	174 16% efi	117 11%
I have a smart home device but do not use it much	310 10%	53 15% defhi	90 18% cdefhi	56 10% efi	45 8%	26 6%	41 6%	143 16% cdefhi	100 9% ei	66 6%
I do not have a smart home device, but I would like to get one in the near future	692 23%	118 32% efi	138 27% efi	142 26% efi	140 27% efi	87 19% fi	68 11%	255 29% efi	282 26% efi	155 14%
I do not have a smart home device and I am not interested in getting one	1450 48%	121 33%	160 32%	211 39% bg	258 49% abcgh	271 60% abcdgh	431 68% abcdegh	281 32%	468 44% abcg	701 65% abcdgh
I have never heard of a smart home device	138 5%	26 7% d	20 4%	30 5%	17 3%	17 4%	29 5%	46 5%	46 4%	46 4%
Net: Have smart home device	749 25%	103 28% efi	188 37% acdefhi	163 30% defi	112 21% i	77 17%	107 17%	291 33% defhi	275 26% defi	184 17%
Net: Do not have smart home device	2143 71%	239 65%	298 59%	353 65% b	397 75% abcgh	358 79% abcgh	498 79% abcgh	536 61%	750 70% bcg	856 79% abcgh

Citizens Advice – Loyalty penalty survey

Q26. Which of the following best describes your experience of using smart home devices such as Amazon Echo or Google Home?

BASE: All respondents

	Region												Gender		Working status					
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d		
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
I have a smart home device and use it regularly	439	17	47	93	60	32	37	36	24	36	24	34	381	269	170	396	16	4	13	
	14%	13%	14%	22%	14%	12%	13%	13%	11%	14%	16%	13%	15%	18%	11%	15%	9%	7%	10%	
			abdefghijkl													b				
I have a smart home device but do not use it much	310	22	36	63	44	25	17	18	23	21	15	24	270	163	147	278	17	7	5	
	10%	18%	11%	15%	10%	10%	6%	7%	10%	8%	10%	9%	10%	11%	10%	11%	9%	12%	4%	
		bdefghijkl		defghijkl									fg			d				
I do not have a smart home device, but I would like to get one in the near future	692	18	88	88	108	47	77	67	59	59	26	55	612	345	345	614	20	12	30	
	23%	14%	26%	21%	25%	18%	26%	24%	26%	23%	17%	21%	23%	23%	23%	24%	11%	22%	23%	
			aej		aej		aej		aej		aej		aej		aej		b			
I do not have a smart home device and I am not interested in getting one	1450	59	163	152	206	143	147	133	109	127	78	134	1238	696	752	1204	112	24	70	
	48%	47%	47%	36%	48%	55%	50%	48%	49%	49%	53%	52%	47%	45%	50%	47%	62%	45%	54%	
		c		c		cl		c		c		c		a		a				
I have never heard of a smart home device	138	9	9	22	11	14	13	23	9	15	5	10	124	59	78	97	14	7	11	
	5%	7%	3%	5%	2%	5%	5%	8%	4%	6%	3%	4%	5%	4%	5%	4%	8%	13%	9%	
		bd		d		d		bdhjkl		bd		d		a		a				
Net: Have smart home device	749	39	83	155	104	58	54	54	47	57	39	58	652	432	316	674	33	10	18	
	25%	31%	24%	37%	24%	22%	19%	20%	21%	22%	27%	23%	25%	28%	21%	26%	19%	20%	14%	
		efghi		bdefghijkl												b				
Net: Do not have smart home device	2143	77	251	240	314	191	224	199	169	186	104	189	1850	1042	1097	1819	132	36	100	
	71%	62%	73%	57%	73%	73%	77%	72%	75%	72%	70%	74%	70%	68%	74%	70%	74%	67%	77%	
		ac		ac		ac		ac		ac		ac		a		a				



Citizens Advice – Loyalty penalty survey

Q26. Which of the following best describes your experience of using smart home devices such as Amazon Echo or Google Home?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have a smart home device and use it regularly	439 14%	367 14%	22 13%	47 19%	9 17%	25 20%	12 18%	1 19%	125 18% bd	112 12%	109 16% b	93 12%	313 17% be	117 11%	34 12%	35 13%	48 9%
I have a smart home device but do not use it much	310 10%	272 10%	14 8%	23 9%	8 14%	12 10%	3 4%	- -	79 12%	91 10%	58 9%	81 11%	224 12% bde	69 7%	22 8%	16 6%	31 6%
I do not have a smart home device, but I would like to get one in the near future	692 23%	550 21%	50 30% a	91 36% a	24 43% a	39 32% a	27 38% a	* 10%	127 19%	226 24% a	184 28% ad	155 20%	339 18%	338 32% a	85 30% a	76 29% a	178 35% a
I do not have a smart home device and I am not interested in getting one	1450 48%	1298 50% bcdef	68 41% cd	76 30%	15 26%	39 33%	20 28%	3 71%	324 48%	456 50%	292 44%	377 49%	935 50% b	472 45%	125 45%	119 45%	227 45%
I have never heard of a smart home device	138 5%	111 4%	13 8% ad	15 6%	- -	6 5%	9 12% ad	- -	21 3%	36 4%	24 4%	57 8% abc	68 4%	54 5%	13 5%	17 6% a	23 5%
Net: Have smart home device	749 25%	639 25%	36 22%	70 28%	17 31%	36 30%	15 22%	1 19%	204 30% bd	203 22%	168 25%	175 23%	538 29% bcde	186 18%	56 20%	51 19%	79 16%
Net: Do not have smart home device	2143 71%	1848 71%	118 71%	167 66%	39 69%	78 65%	47 66%	3 81%	452 67%	682 74% a	476 71%	533 70%	1274 68%	810 77% a	209 75% a	195 74% a	405 80% a

Citizens Advice – Loyalty penalty survey

Q26. Which of the following best describes your experience of using smart home devices such as Amazon Echo or Google Home?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I have a smart home device and use it regularly	439 14%	13 9%	20 5%	59 11% b	63 14% b	55 15% b	105 18% abc	40 20% abcd	84 24% abcdef	169 11%	251 18% a	5 9%	162 16%	43 14%	223 14%
I have a smart home device but do not use it much	310 10%	18 12%	29 8%	48 9%	34 7%	36 10%	90 15% bcdegh	18 9%	36 10%	109 7%	194 14% a	5 9%	154 15% bc	29 9%	125 8%
I do not have a smart home device, but I would like to get one in the near future	692 23%	29 20%	87 23%	127 24%	118 26% fh	86 24%	123 21%	54 27% fh	68 19%	379 25% b	275 20%	21 37% b	286 27% c	84 28% c	318 19%
I do not have a smart home device and I am not interested in getting one	1450 48%	66 46%	223 58% defgh	279 52% fgh	213 47%	173 47%	261 44%	80 41%	156 44%	759 51% bc	637 46%	18 31%	396 38%	133 44%	898 55% ab
I have never heard of a smart home device	138 5%	19 13% bcdefgh	24 6% fgh	24 4% h	26 6% fgh	16 4% h	19 3%	5 2%	7 2%	80 5% b	42 3%	7 13% b	43 4%	15 5%	79 5%
Net: Have smart home device	749 25%	31 21% b	49 13% b	107 20% b	97 21% b	91 25% b	195 33% abcde	58 29% bcd	121 34% abcde	277 19%	445 32% a	10 18%	316 30% bc	72 24%	347 21%
Net: Do not have smart home device	2143 71%	95 66% defgh	309 81% defgh	406 76% afgh	331 73% fh	260 71% fh	384 64%	134 68%	223 64%	1138 76% b	912 65%	39 69%	682 66%	217 71%	1215 74% a

Citizens Advice – Loyalty penalty survey

Q27. Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...Summary Table

BASE: All who have heard of smart home devices

	Statements			
	Share data with other providers unless you specifically change the settings	Monitor the services you use and when	Monitor your current location	Share information with the provider company as frequently as every five minutes
	a	b	c	d
Significance Level: 95%				
Unweighted Total	2904	2904	2904	2904
Total	2892	2892	2892	2892
	100%	100%	100%	100%
I was not previously aware of this	1303	924	844	1489
	45%	32%	29%	52%
	bc	c		abc
I knew about this, but not in any detail	990	1207	1133	859
	34%	42%	39%	30%
	d	acd	ad	
I am fully aware of this	599	760	915	544
	21%	26%	32%	19%
		ad	abd	
Net: Aware	1588	1967	2048	1402
	55%	68%	71%	48%
	d	ad	abd	

Citizens Advice – Loyalty penalty survey

Q27_1. Share data with other providers unless you specifically change the settings: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2904	167	545	618	558	641	375	712	1176	1016
Total	2892	341	486	515	510	435	605	827	1025	1040
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1303	152	189	216	246	212	288	341	462	500
	45%	44%	39%	42%	48%	49%	48%	41%	45%	48%
				bcg	bcg	bg		b	bcg	
I knew about this, but not in any detail	990	133	200	178	162	126	192	333	339	318
	34%	39%	41%	34%	32%	29%	32%	40%	33%	31%
		ei	cdefhi	e			cdefhi			
I am fully aware of this	599	57	96	122	102	97	125	153	223	222
	21%	17%	20%	24%	20%	22%	21%	19%	22%	21%
				g						
Net: Aware	1588	190	296	299	263	223	317	486	563	540
	55%	56%	61%	58%	52%	51%	52%	59%	55%	52%
			defhi	dei				defi		

Citizens Advice – Loyalty penalty survey

Q27_1. Share data with other providers unless you specifically change the settings: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2904	119	365	395	443	250	190	260	254	261	144	223	2537	1347	1552	2614	95	24	111
Total	2892	116	334	395	418	248	278	253	216	243	143	247	2501	1473	1413	2493	166	46	118
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1303	58	152	150	196	126	128	120	81	118	61	114	1128	574	727	1102	86	22	62
	45%	50%	46%	38%	47%	51%	46%	47%	38%	49%	43%	46%	45%	39%	51%	44%	52%	48%	53%
		ch	ch	ch	ch	ch	ch	ch	ch	ch		c	ch		a				
I knew about this, but not in any detail	990	36	117	154	141	78	94	84	82	72	56	76	858	520	469	881	39	14	30
	34%	31%	35%	39%	34%	31%	34%	33%	38%	30%	39%	31%	34%	35%	33%	35%	24%	30%	25%
				eik				i								bd			
I am fully aware of this	599	23	64	92	81	45	56	49	53	53	26	57	515	379	217	510	40	10	26
	21%	19%	19%	23%	19%	18%	20%	19%	24%	22%	18%	23%	21%	26%	15%	20%	24%	21%	22%
														b					
Net: Aware	1588	59	181	245	222	122	150	133	135	125	82	133	1373	899	686	1391	79	24	56
	55%	50%	54%	62%	53%	49%	54%	53%	62%	51%	57%	54%	55%	61%	49%	56%	48%	52%	47%
				abdegikl				abdegil						b					

Citizens Advice – Loyalty penalty survey

Q27_1. Share data with other providers unless you specifically change the settings: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2904	2509	158	226	56	110	54	6	1077	889	381	557	1968	880	217	212	451
Total	2892	2486	154	237	56	115	62	4	655	885	644	707	1811	996	265	246	484
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1303	1122	80	98	28	41	28	2	253	413	311	326	779	495	141	117	236
	45%	45%	52%	41%	49%	35%	45%	50%	39%	47%	48%	46%	43%	50%	53%	48%	49%
		e	ce							a	a	a		a	a	a	a
I knew about this, but not in any detail	990	842	46	96	16	54	24	2	212	319	221	238	650	311	80	86	146
	34%	34%	30%	41%	29%	47%	39%	50%	32%	36%	34%	34%	36%	31%	30%	35%	30%
			ab			abd							be				
I am fully aware of this	599	522	29	43	12	20	10	-	191	154	111	143	382	190	44	43	103
	21%	21%	19%	18%	22%	18%	17%	-	29%	17%	17%	20%	21%	19%	17%	17%	21%
									bcd								
Net: Aware	1588	1364	75	139	28	74	34	2	403	472	333	381	1032	501	124	129	248
	55%	55%	48%	59%	51%	65%	55%	50%	61%	53%	52%	54%	57%	50%	47%	52%	51%
			b			ab			bcd				bce				

Citizens Advice – Loyalty penalty survey

Q27_1. Share data with other providers unless you specifically change the settings: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2904	111	313	426	394	344	599	236	481	1251	1581	30	1034	310	1522
Total	2892	126	359	513	429	351	579	192	344	1415	1356	50	998	289	1563
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1303	66	180	237	189	168	255	81	128	699	539	31	443	144	704
	45%	52%	50%	46%	44%	48%	44%	42%	37%	49%	40%	63%	44%	50%	45%
		h	h	h	h	h	h			b		b			
I knew about this, but not in any detail	990	37	101	181	171	122	213	72	93	444	509	17	357	84	528
	34%	30%	28%	35%	40%	35%	37%	37%	27%	31%	38%	34%	36%	29%	34%
				bh	abh	h	bh	bh			a		b		
I am fully aware of this	599	23	78	96	69	62	111	38	122	273	308	2	198	61	331
	21%	18%	22%	19%	16%	18%	19%	20%	36%	19%	23%	4%	20%	21%	21%
								abcdefg		c	ac				
Net: Aware	1588	60	179	276	240	183	325	110	215	716	817	18	555	144	859
	55%	48%	50%	54%	56%	52%	56%	58%	63%	51%	60%	37%	56%	50%	55%
								abcdef			ac				

Citizens Advice – Loyalty penalty survey

Q27_2. Monitor the services you use and when: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2904	167	545	618	558	641	375	712	1176	1016
Total	2892	341	486	515	510	435	605	827	1025	1040
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	924	94	147	141	178	154	211	241	318	365
	32%	28%	30%	27%	35%	35%	35%	29%	31%	35%
				cg	cg	c				cgh
I knew about this, but not in any detail	1207	161	217	235	203	166	226	378	438	391
	42%	47%	45%	46%	40%	38%	37%	46%	43%	38%
		efi	efi	defi				defi	i	
I am fully aware of this	760	86	122	140	129	115	168	208	269	284
	26%	25%	25%	27%	25%	27%	28%	25%	26%	27%
Net: Aware	1967	247	339	374	332	281	394	586	707	675
	68%	72%	70%	73%	65%	65%	65%	71%	69%	65%
				defi				dei	i	

Citizens Advice – Loyalty penalty survey

Q27_2. Monitor the services you use and when: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2904	119	365	395	443	250	190	260	254	261	144	223	2537	1347	1552	2614	95	24	111
Total	2892	116	334	395	418	248	278	253	216	243	143	247	2501	1473	1413	2493	166	46	118
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	924	45	99	120	135	92	82	87	57	79	42	87	795	388	535	770	69	20	43
	32%	39%	30%	30%	32%	37%	29%	34%	26%	33%	30%	35%	32%	26%	38%	31%	42%	43%	36%
		h			h			h				h			a		a		
I knew about this, but not in any detail	1207	44	134	165	180	94	121	104	106	100	61	97	1048	618	586	1067	49	11	45
	42%	38%	40%	42%	43%	38%	43%	41%	49%	41%	43%	39%	42%	42%	41%	43%	30%	23%	38%
								abekl								b			
I am fully aware of this	760	27	100	110	103	63	76	62	53	63	40	63	658	467	292	655	47	15	31
	26%	23%	30%	28%	25%	25%	27%	25%	25%	26%	28%	26%	26%	32%	21%	26%	29%	34%	26%
														b					
Net: Aware	1967	71	235	275	283	156	196	166	159	164	101	161	1706	1086	878	1723	96	26	75
	68%	61%	70%	70%	68%	63%	71%	66%	74%	67%	70%	65%	68%	74%	62%	69%	58%	57%	64%
								aegk						b		b			

Citizens Advice – Loyalty penalty survey

Q27_2. Monitor the services you use and when: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2904	2509	158	226	56	110	54	6	1077	889	381	557	1968	880	217	212	451
Total	2892	2486	154	237	56	115	62	4	655	885	644	707	1811	996	265	246	484
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	924	790	63	68	22	28	19	*	157	283	239	245	549	355	104	95	156
	32%	32%	41%	29%	39%	24%	30%	8%	24%	32%	37%	35%	30%	36%	39%	39%	32%
			ace							a	a	a		a	a	a	
I knew about this, but not in any detail	1207	1030	59	113	21	62	27	3	269	390	249	299	785	394	110	89	195
	42%	41%	38%	48%	38%	54%	43%	79%	41%	44%	39%	42%	43%	40%	41%	36%	40%
						abd							d				
I am fully aware of this	760	667	32	56	13	25	17	1	229	212	156	164	477	247	51	63	133
	26%	27%	21%	23%	24%	22%	27%	14%	35%	24%	24%	23%	26%	25%	19%	25%	28%
									bcd				c			c	
Net: Aware	1967	1697	91	169	34	87	43	4	498	602	405	462	1263	641	161	151	329
	68%	68%	59%	71%	61%	76%	70%	92%	76%	68%	63%	65%	70%	64%	61%	61%	68%
		b		b		b			bcd				bcd				



Citizens Advice – Loyalty penalty survey

Q27_2. Monitor the services you use and when: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2904	111	313	426	394	344	599	236	481	1251	1581	30	1034	310	1522
Total	2892	126	359	513	429	351	579	192	344	1415	1356	50	998	289	1563
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	924	48	129	170	145	118	179	52	83	487	394	19	315	96	503
	32%	38%	36%	33%	34%	34%	31%	27%	24%	34%	29%	39%	32%	33%	32%
		gh	gh	h	h	h	h			b					
I knew about this, but not in any detail	1207	48	145	207	195	139	263	76	133	580	577	23	425	119	639
	42%	38%	40%	40%	46%	40%	45%	40%	39%	41%	43%	46%	43%	41%	41%
				h	h		h								
I am fully aware of this	760	30	84	136	88	94	137	64	127	348	386	8	258	73	420
	26%	24%	24%	27%	21%	27%	24%	33%	37%	25%	28%	16%	26%	25%	27%
			d				bdf	abcdef		a					
Net: Aware	1967	78	230	343	283	233	400	140	261	928	963	30	683	193	1060
	68%	62%	64%	67%	66%	66%	69%	73%	76%	66%	71%	61%	68%	67%	68%
							ab	abcdef		a					

Citizens Advice – Loyalty penalty survey

Q27_3. Monitor your current location: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2904	167	545	618	558	641	375	712	1176	1016
Total	2892	341	486	515	510	435	605	827	1025	1040
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	98	153	129	167	126	170	251	297	296
	29%	29%	31%	25%	33%	29%	28%	30%	29%	28%
			c		c			c		
I knew about this, but not in any detail	1133	155	196	218	187	155	221	352	405	375
	39%	46%	40%	42%	37%	36%	36%	43%	40%	36%
		defi		dei				dei		
I am fully aware of this	915	88	136	167	156	154	215	224	323	368
	32%	26%	28%	32%	31%	35%	35%	27%	32%	35%
			g			abg	abg		g	abg
Net: Aware	2048	243	333	386	342	308	435	576	728	744
	71%	71%	69%	75%	67%	71%	72%	70%	71%	72%
			bdg							

Citizens Advice – Loyalty penalty survey

Q27_3. Monitor your current location: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2904	119	365	395	443	250	190	260	254	261	144	223	2537	1347	1552	2614	95	24	111
Total	2892	116	334	395	418	248	278	253	216	243	143	247	2501	1473	1413	2493	166	46	118
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	38	100	108	117	72	82	78	58	77	40	74	730	346	495	708	56	15	42
	29%	33%	30%	27%	28%	29%	30%	31%	27%	32%	28%	30%	29%	23%	35%	28%	34%	34%	36%
														a					
I knew about this, but not in any detail	1133	39	137	169	156	96	117	87	90	87	54	102	977	548	585	1007	45	13	40
	39%	33%	41%	43%	37%	39%	42%	34%	42%	36%	38%	41%	39%	37%	41%	40%	27%	29%	34%
				g										a	b				
I am fully aware of this	915	40	96	118	146	80	79	88	68	79	49	72	794	579	334	777	65	17	36
	32%	34%	29%	30%	35%	32%	28%	35%	31%	32%	35%	29%	32%	39%	24%	31%	39%	38%	31%
														b					
Net: Aware	2048	78	234	287	302	176	196	175	157	166	103	174	1771	1127	918	1784	110	31	76
	71%	67%	70%	73%	72%	71%	70%	69%	73%	68%	72%	70%	71%	77%	65%	72%	66%	66%	64%
														b					

Citizens Advice – Loyalty penalty survey

Q27_3. Monitor your current location: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2904	2509	158	226	56	110	54	6	1077	889	381	557	1968	880	217	212	451
Total	2892	2486	154	237	56	115	62	4	655	885	644	707	1811	996	265	246	484
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	725	54	64	20	21	23	1	162	239	194	249	513	315	88	84	142
	29%	29%	35%	27%	35%	18%	36%	19%	25%	27%	30%	35%	28%	32%	33%	34%	29%
		e	e	e	e		e				a	ab					
I knew about this, but not in any detail	1133	947	66	115	21	71	22	1	231	382	278	243	696	393	112	87	194
	39%	38%	43%	48%	37%	61%	35%	31%	35%	43%	43%	34%	38%	39%	42%	36%	40%
			a	a		ab	cd			ad	ad						
I am fully aware of this	915	815	35	59	16	23	18	2	263	264	173	215	602	288	65	75	148
	32%	33%	23%	25%	28%	20%	28%	50%	40%	30%	27%	30%	33%	29%	25%	30%	31%
		bce							bcd				bc				
Net: Aware	2048	1762	101	173	36	94	40	3	493	646	450	458	1298	681	177	162	342
	71%	71%	65%	73%	65%	82%	64%	81%	75%	73%	70%	65%	72%	68%	67%	66%	71%
						ab	df		cd		d						

Citizens Advice – Loyalty penalty survey

Q27_3. Monitor your current location: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Annual household income								Education			Mental health			
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2904	111	313	426	394	344	599	236	481	1251	1581	30	1034	310	1522
Total	2892	126	359	513	429	351	579	192	344	1415	1356	50	998	289	1563
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	844	52	114	165	133	103	162	43	72	449	352	19	304	88	443
	29%	42%	32%	32%	31%	29%	28%	22%	21%	32%	26%	39%	30%	31%	28%
		defgh	gh	gh	gh	h	h			b					
I knew about this, but not in any detail	1133	42	134	182	194	145	241	72	123	530	554	25	394	102	616
	39%	33%	37%	36%	45%	41%	42%	37%	36%	37%	41%	50%	40%	35%	39%
				abch											
I am fully aware of this	915	32	110	165	101	103	177	77	149	436	450	6	299	99	504
	32%	25%	31%	32%	24%	29%	30%	40%	43%	31%	33%	12%	30%	34%	32%
			d	d			d	abcdef	abcdef	c	c				
Net: Aware	2048	73	244	348	296	248	417	149	272	966	1004	30	694	201	1120
	71%	58%	68%	68%	69%	71%	72%	78%	79%	68%	74%	61%	70%	69%	72%
				a	a	a	abcd	abcdef			a				

Citizens Advice – Loyalty penalty survey

Q27_4. Share information with the provider company as frequently as every five minutes: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Total	Age								
		18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
Significance Level: 95%		a	b	c	d	e	f	g	h	i
Unweighted Total	2904	167	545	618	558	641	375	712	1176	1016
Total	2892	341	486	515	510	435	605	827	1025	1040
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1489	188	205	247	269	250	331	393	516	581
	52%	55%	42%	48%	53%	57%	55%	48%	50%	56%
		b		b	bcgh	bcg		b	bcgh	
I knew about this, but not in any detail	859	96	184	160	153	102	163	280	313	265
	30%	28%	38%	31%	30%	23%	27%	34%	31%	26%
			acdefhi	ei	e		efi	ei		
I am fully aware of this	544	57	97	108	88	83	111	153	196	194
	19%	17%	20%	21%	17%	19%	18%	19%	19%	19%
Net: Aware	1402	153	281	268	241	185	274	434	509	459
	48%	45%	58%	52%	47%	43%	45%	52%	50%	44%
			adefhi	efi			efi	ei		

Citizens Advice – Loyalty penalty survey

Q27_4. Share information with the provider company as frequently as every five minutes: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Region												Gender		Working status				
	Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
	a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																			
Unweighted Total	2904	119	365	395	443	250	190	260	254	261	144	223	2537	1347	1552	2614	95	24	111
Total	2892	116	334	395	418	248	278	253	216	243	143	247	2501	1473	1413	2493	166	46	118
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1489	60	172	177	221	141	148	132	99	121	76	141	1272	636	851	1270	98	22	66
	52%	51%	52%	45%	53%	57%	53%	52%	46%	50%	53%	57%	51%	43%	60%	51%	59%	47%	55%
				c	ch							ch	c		a				
I knew about this, but not in any detail	859	34	92	134	123	63	70	74	80	76	46	66	747	465	393	762	33	12	30
	30%	29%	28%	34%	29%	25%	25%	29%	37%	31%	32%	27%	30%	32%	28%	31%	20%	25%	25%
			ef					bdefkl					b		b				
I am fully aware of this	544	23	69	84	74	44	60	47	37	45	21	40	483	373	170	461	35	13	23
	19%	19%	21%	21%	18%	18%	22%	19%	17%	19%	15%	16%	19%	25%	12%	18%	21%	28%	19%
													b						
Net: Aware	1402	57	161	218	197	107	130	121	117	122	67	106	1229	837	563	1222	68	24	53
	48%	49%	48%	55%	47%	43%	47%	48%	54%	50%	47%	43%	49%	57%	40%	49%	41%	53%	45%
			dekl					ek					b						

Citizens Advice – Loyalty penalty survey

Q27_4. Share information with the provider company as frequently as every five minutes: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Ethnicity							Social grade				Tenure					
	Total	White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
	a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																	
Unweighted Total	2904	2509	158	226	56	110	54	6	1077	889	381	557	1968	880	217	212	451
Total	2892	2486	154	237	56	115	62	4	655	885	644	707	1811	996	265	246	484
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1489	1291	90	103	21	55	25	1	287	465	360	377	913	537	159	130	249
	52%	52%	58%	43%	38%	48%	41%	31%	44%	53%	56%	53%	50%	54%	60%	53%	51%
		cd	cdf							a	a	a			ae		
I knew about this, but not in any detail	859	724	43	89	22	42	23	2	196	268	185	210	547	285	82	66	138
	30%	29%	28%	37%	39%	36%	37%	50%	30%	30%	29%	30%	30%	29%	31%	27%	28%
			ab														
I am fully aware of this	544	472	22	46	13	18	14	1	172	152	99	120	350	174	25	50	98
	19%	19%	14%	19%	23%	16%	22%	19%	26%	17%	15%	17%	19%	17%	9%	20%	20%
									bcd				c	c		c	c
Net: Aware	1402	1195	64	135	35	60	37	3	368	420	284	330	898	459	107	116	236
	48%	48%	42%	57%	62%	52%	59%	69%	56%	47%	44%	47%	50%	46%	40%	47%	49%
			ab	ab			b		bcd				c				c



Citizens Advice – Loyalty penalty survey

Q27_4. Share information with the provider company as frequently as every five minutes: Before today, were you that smart home devices, such as Amazon Echo or Google Home, have the ability to...

BASE: All who have heard of smart home devices

	Annual household income									Education			Mental health		
	Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Total	a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Significance Level: 95%															
Unweighted Total	2904	111	313	426	394	344	599	236	481	1251	1581	30	1034	310	1522
Total	2892	126	359	513	429	351	579	192	344	1415	1356	50	998	289	1563
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I was not previously aware of this	1489	71	204	273	225	194	282	94	146	807	618	33	489	159	817
	52%	57%	57%	53%	53%	55%	49%	49%	43%	57%	46%	66%	49%	55%	52%
		h	fh	h	h	h	h			b		b			
I knew about this, but not in any detail	859	34	96	159	130	96	201	55	87	371	452	12	327	73	448
	30%	27%	27%	31%	30%	27%	35%	29%	25%	26%	33%	24%	33%	25%	29%
							beh				a		bc		
I am fully aware of this	544	21	59	81	73	61	96	42	111	236	286	5	182	57	298
	19%	16%	16%	16%	17%	17%	17%	22%	32%	17%	21%	10%	18%	20%	19%
								c	abcdefg		a				
Net: Aware	1402	55	155	240	203	157	297	98	197	608	739	17	509	130	746
	48%	43%	43%	47%	47%	45%	51%	51%	57%	43%	54%	34%	51%	45%	48%
							b		abcdef		ac				

Citizens Advice – Loyalty penalty survey

Q28. Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations? Summary Table

BASE: All respondents

		Statements				
		When shopping online in general	When shopping online for holidays	When shopping online for tech products	When shopping online for services such as electricity, gas, post, water	When shopping online for mobile phones, mobile phone contracts and broadband
		a	b	c	d	e
Significance Level: 95%						
Unweighted Total		3030	3030	3030	3030	3030
Total		3030 100%	3030 100%	3030 100%	3030 100%	3030 100%
Very unlikely	(1.0)	170 6%	173 6%	164 5%	183 6%	180 6%
Unlikely	(2.0)	546 18% be	415 14%	549 18% be	603 20% be	440 15%
Likely	(3.0)	1203 40% bd	1118 37%	1145 38%	1108 37%	1195 39% bd
Very likely	(4.0)	670 22%	852 28% acde	704 23% d	634 21%	744 25% ad
Don't know		441 15%	472 16%	468 15%	501 17% a	471 16%
Net: Unlikely		716 24% be	588 19%	713 24% be	787 26% abce	620 20%
Net: Likely		1873 62% d	1970 65% acd	1849 61% d	1742 58%	1939 64% cd
Base for stats		2589	2558	2562	2529	2559
Mean Score		2.92 d	3.04 acde	2.93 d	2.87	2.98 ad
Standard Deviation		.852	.874	.861	.873	.863
Standard Error		.017	.017	.017	.017	.017
Error variance		*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_1. When shopping online in general: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	170	18	26	29	23	27	47	44	52	74
		6%	5%	5%	5%	4%	6%	7%	5%	5%	7%
								d			dh
Unlikely	(2.0)	546	89	88	85	90	78	116	177	175	194
		18%	24%	17%	16%	17%	17%	18%	20%	16%	18%
			bcdghi						ch		
Likely	(3.0)	1203	131	222	221	235	180	215	353	456	394
		40%	36%	44%	41%	45%	40%	34%	40%	43%	36%
				fi	f	afi			f	fi	
Very likely	(4.0)	670	99	124	131	96	103	117	223	227	220
		22%	27%	25%	24%	18%	23%	18%	26%	21%	20%
			dfi	dfi	df				dfhi		
Don't know		441	31	46	78	83	64	139	77	161	203
		15%	8%	9%	14%	16%	14%	22%	9%	15%	19%
					abg	abg	abg	abcdegh		abg	abcegh
Net: Unlikely		716	107	114	115	113	105	163	221	227	268
		24%	29%	23%	21%	21%	23%	26%	25%	21%	25%
			cdh						h		h
Net: Likely		1873	230	346	352	331	283	332	576	683	615
		62%	63%	68%	65%	63%	63%	52%	66%	64%	57%
			f	efi	fi	fi	fi		fi	fi	
Base for stats		2589	337	459	466	444	388	495	796	910	883
Mean Score		2.92	2.92	2.97	2.97	2.91	2.93	2.81	2.95	2.94	2.86
				fi	fi				f	fi	
Standard Deviation		.852	.874	.829	.845	.788	.861	.905	.848	.818	.887
Standard Error		.017	.068	.036	.036	.035	.036	.051	.032	.025	.030
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q28_1. When shopping online in general: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Region											Gender		Working status					
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	170	7	15	18	29	16	17	21	14	15	4	15	151	77	92	133	20	-	10
		6%	5%	4%	4%	7%	6%	6%	8%	6%	6%	3%	6%	6%	5%	6%	5%	11%	-	7%
																		a		
Unlikely	(2.0)	546	29	65	76	86	41	63	38	33	54	24	37	484	259	286	473	32	6	19
		18%	23%	19%	18%	20%	16%	22%	14%	15%	21%	17%	15%	18%	17%	19%	18%	18%	11%	15%
			ghk			g		g			g									
Likely	(3.0)	1203	48	141	169	175	104	101	124	81	96	52	113	1039	632	570	1051	49	27	45
		40%	38%	41%	41%	40%	35%	45%	36%	37%	35%	44%	40%	41%	38%	41%	27%	51%	35%	
								fhj					f			b				
Very likely	(4.0)	670	15	69	101	81	62	69	52	65	51	45	61	565	361	306	573	38	18	29
		22%	12%	20%	24%	19%	23%	24%	19%	29%	20%	30%	24%	22%	24%	21%	22%	21%	34%	23%
				a	a	a	a	a	abdgil	a	abdgil	a	a	a	b					
Don't know		441	27	54	53	58	40	42	41	32	41	22	31	387	203	237	359	40	2	26
		15%	22%	16%	13%	13%	15%	14%	15%	14%	16%	15%	12%	15%	13%	16%	14%	22%	5%	20%
			cdkl												a		a		a	
Net: Unlikely		716	36	79	95	115	57	80	58	47	69	29	52	635	336	378	607	53	6	29
		24%	28%	23%	23%	27%	22%	27%	21%	21%	27%	20%	20%	24%	22%	25%	23%	29%	11%	22%
															a					
Net: Likely		1873	63	210	270	256	166	169	176	146	148	97	173	1603	993	876	1624	86	45	74
		62%	50%	61%	65%	60%	63%	58%	64%	65%	57%	65%	68%	61%	65%	59%	63%	48%	85%	57%
				a	a	a	a	a	a	a	a	a	adfi	a	b		b			
Base for stats		2589	98	289	365	371	223	250	234	193	216	126	225	2238	1330	1255	2231	139	50	103
Mean Score		2.92	2.72	2.91	2.97	2.83	2.95	2.89	2.88	3.02	2.85	3.09	2.97	2.90	2.96	2.87	2.93	2.74	3.25	2.91
				a	ad	a	a	a	adil	a	abdfgil	a	a	a	b					
Standard Deviation		.852	.806	.812	.829	.859	.862	.891	.852	.892	.860	.830	.835	.854	.836	.866	.838	1.016	.644	.917
Standard Error		.017	.079	.045	.043	.043	.058	.067	.055	.059	.056	.073	.058	.018	.024	.023	.017	.116	.126	.095
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.02	.01

Citizens Advice – Loyalty penalty survey

Q28_1. When shopping online in general: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very unlikely (1.0)	170 6%	143 6%	17 10%	10 4%	5 8%	3 2%	2 3%	- -	32 5%	41 4%	34 5%	63 8%	107 6%	60 6%	21 7%	17 6%	22 4%	
Unlikely (2.0)	546 18%	471 18%	35 21%	36 14%	7 12%	20 17%	9 13%	- -	139 21%	172 19%	95 14%	139 18%	339 18%	190 18%	44 16%	54 20%	92 18%	
Likely (3.0)	1203 40%	1034 40%	59 36%	107 43%	25 44%	46 38%	34 48%	2 60%	266 39%	368 40%	299 45%	269 35%	755 40%	414 39%	107 39%	100 38%	207 41%	
Very likely (4.0)	670 22%	558 21%	40 24%	68 27%	13 23%	36 30%	17 24%	1 33%	162 24%	214 23%	142 21%	153 20%	405 22%	238 23%	65 23%	57 22%	115 23%	
Don't know	441 15%	391 15%	15 9%	31 12%	7 12%	16 13%	8 11%	* 8%	76 11%	126 14%	98 15%	140 18%	272 14%	149 14%	41 15%	35 13%	73 14%	
Net: Unlikely	716 24%	614 24%	52 31%	46 18%	11 20%	23 19%	12 17%	- -	172 25%	213 23%	129 19%	203 26%	446 24%	249 24%	65 23%	71 27%	114 22%	
Net: Likely	1873 62%	1592 61%	100 60%	175 69%	38 67%	82 68%	51 72%	4 92%	428 63%	582 63%	441 66%	422 55%	1161 62%	652 62%	173 62%	157 60%	322 63%	
Base for stats	2589	2206	152	221	49	105	63	4	600	795	570	625	1607	901	238	228	435	
Mean Score	2.92	2.91	2.81	3.05	2.94	3.10	3.04	3.35	2.93	2.95	2.96	2.82	2.91	2.92	2.91	2.87	2.95	
Standard Deviation	.852	.847	.954	.804	.890	.795	.764	.559	.846	.830	.807	.917	.850	.856	.898	.878	.821	
Standard Error	.017	.018	.077	.055	.128	.079	.102	.250	.027	.029	.044	.041	.020	.030	.064	.063	.041	
Error variance	*	*	.01	*	.02	.01	.01	.06	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q28_1. When shopping online in general: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0) 170 6%	9 6%	33 9%	32 6%	17 4%	16 4%	42 7%	9 4%	12 3%	94 6%	74 5%	* 1%	64 6%	12 4%	94 6%
Unlikely	(2.0) 546 18%	29 20%	59 15%	97 18%	78 17%	74 20%	112 19%	39 20%	57 16%	241 16%	274 20%	19 33%	209 20%	56 18%	271 17%
Likely	(3.0) 1203 40%	47 33%	135 35%	191 36%	197 43%	165 45%	248 41%	77 39%	143 41%	580 39%	580 41%	19 33%	404 39%	138 45%	646 39%
Very likely	(4.0) 670 22%	25 17%	79 21%	116 22%	93 20%	74 20%	138 23%	48 24%	98 28%	306 20%	330 24%	10 17%	252 24%	72 24%	341 21%
Don't know	441 15%	34 23%	77 20%	101 19%	70 15%	37 10%	59 10%	24 12%	40 11%	274 18%	142 10%	9 17%	112 11%	26 9%	290 18%
Net: Unlikely	716 24%	39 27%	92 24%	129 24%	95 21%	90 25%	154 26%	48 24%	70 20%	335 22%	348 25%	19 33%	273 26%	68 22%	365 22%
Net: Likely	1873 62%	72 50%	214 56%	307 57%	290 64%	240 65%	385 64%	124 63%	241 69%	886 59%	909 65%	29 50%	657 63%	210 69%	987 60%
Base for stats	2589	111	306	436	385	330	540	172	310	1222	1257	48	929	278	1352
Mean Score	2.92	2.79	2.85	2.90	2.95	2.90	2.89	2.95	3.05	2.90	2.93	2.79	2.91	2.97	2.91
Standard Deviation	.852	.888	.926	.879	.788	.798	.875	.839	.810	.863	.842	.775	.874	.796	.851
Standard Error	.017	.091	.056	.046	.042	.045	.037	.057	.039	.026	.022	.144	.028	.046	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_2. When shopping online for holidays: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	173	29	30	23	29	19	43	59	52	62
		6%	8%	6%	4%	5%	4%	7%	7%	5%	6%
									ce		
Unlikely	(2.0)	415	46	78	86	70	61	74	124	156	135
		14%	12%	15%	16%	13%	14%	12%	14%	15%	12%
					i						
Likely	(3.0)	1118	139	210	195	209	166	199	349	404	365
		37%	38%	42%	36%	40%	37%	31%	40%	38%	34%
				cfi		fi			fi	fi	
Very likely	(4.0)	852	126	136	166	132	129	163	262	298	292
		28%	34%	27%	30%	25%	29%	26%	30%	28%	27%
			dfi		d				d		
Don't know		472	28	51	74	87	76	156	79	161	232
		16%	8%	10%	14%	17%	17%	25%	9%	15%	21%
					ag	abg	abg	abcdegh		abg	abcdegh
Net: Unlikely		588	74	108	110	98	81	116	182	208	197
		19%	20%	21%	20%	19%	18%	18%	21%	19%	18%
Net: Likely		1970	265	346	361	341	295	362	611	702	657
		65%	72%	69%	66%	65%	65%	57%	70%	66%	60%
			fi	fi	fi	f	fi		dfhi	fi	
Base for stats		2558	340	454	470	440	376	478	794	910	854
Mean Score		3.04	3.07	3.00	3.07	3.01	3.08	3.01	3.03	3.04	3.04
Standard Deviation		.874	.919	.858	.855	.849	.843	.923	.885	.852	.889
Standard Error		.017	.071	.038	.036	.038	.036	.053	.034	.026	.030
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q28_2. When shopping online for holidays: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Region											Gender		Working status					
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	173	3	15	21	30	13	24	20	10	20	3	13	157	83	90	135	16	6	13
		6%	2%	4%	5%	7%	5%	8%	7%	5%	8%	2%	5%	6%	5%	6%	5%	9%	11%	10%
					j			aj	j					j					a	
Unlikely	(2.0)	415	28	55	71	67	32	42	28	26	20	21	24	370	198	216	367	14	5	13
		14%	22%	16%	17%	16%	12%	14%	10%	12%	8%	14%	9%	14%	13%	14%	14%	8%	10%	10%
			eghikl	gik	gik	gik		i				i		ik						
Likely	(3.0)	1118	41	126	140	167	93	102	116	86	105	49	93	976	584	533	971	55	24	42
		37%	33%	37%	33%	39%	35%	35%	42%	38%	41%	33%	36%	37%	38%	36%	37%	31%	45%	32%
					dg			c						d						
Very likely	(4.0)	852	29	89	131	93	84	88	64	68	65	52	89	711	457	392	745	47	10	31
		28%	23%	26%	31%	22%	32%	30%	23%	30%	25%	35%	35%	27%	30%	26%	29%	26%	19%	24%
					dg		dg	d		d		abdgil	abdgil	d	b					
Don't know		472	23	57	54	71	41	36	47	34	48	24	37	411	210	261	373	47	8	31
		16%	19%	17%	13%	17%	16%	12%	17%	15%	19%	16%	14%	16%	14%	17%	14%	26%	14%	24%
											c				a			a	a	
Net: Unlikely		588	31	70	92	97	45	66	48	37	40	24	37	527	280	306	502	30	11	26
		19%	25%	20%	22%	23%	17%	23%	18%	16%	16%	16%	14%	20%	18%	20%	19%	17%	22%	20%
			hik		ik	hik		k						k						
Net: Likely		1970	71	216	271	260	176	189	180	154	170	101	182	1687	1042	925	1715	102	34	73
		65%	57%	63%	65%	61%	67%	65%	65%	68%	66%	68%	71%	64%	68%	62%	66%	57%	64%	56%
							a			ad			abdl	b		d				
Base for stats		2558	102	286	363	357	221	255	229	190	210	124	220	2214	1322	1231	2217	133	45	98
Mean Score		3.04	2.95	3.01	3.05	2.91	3.12	2.99	2.98	3.11	3.02	3.20	3.18	3.01	3.07	3.00	3.05	3.01	2.83	2.93
					d		d			d		abdfgl	abdfgl	d	b					
Standard Deviation		.874	.829	.848	.890	.881	.863	.943	.871	.837	.890	.801	.851	.879	.861	.887	.862	.974	.926	.983
Standard Error		.017	.081	.047	.047	.045	.058	.071	.057	.056	.059	.071	.060	.018	.025	.024	.018	.114	.189	.104
Error variance		*	.01	*	*	*	.01	*	*	*	*	.01	*	*	*	*	*	.01	.04	.01

Citizens Advice – Loyalty penalty survey

Q28_2. When shopping online for holidays: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	173	144	13	16	5	3	7	32	48	40	53	106	59	20	16	23
		6%	6%	8%	6%	10%	3%	10%	5%	5%	6%	7%	6%	6%	7%	6%	4%
								e				a					
Unlikely	(2.0)	415	360	25	29	3	17	8	103	122	84	106	273	138	47	39	52
		14%	14%	15%	11%	6%	14%	11%	15%	13%	13%	14%	15%	13%	17%	15%	10%
													e	e	e	e	
Likely	(3.0)	1118	959	68	90	13	43	32	233	365	255	265	667	410	93	108	209
		37%	37%	40%	36%	23%	36%	45%	34%	40%	38%	35%	35%	39%	33%	41%	41%
			d	d			d			ad						ac	
Very likely	(4.0)	852	707	49	88	25	44	18	223	263	191	174	539	286	80	62	144
		28%	27%	29%	35%	44%	36%	26%	33%	29%	29%	23%	29%	27%	29%	24%	28%
				a	abf	a			bd	d	d						
Don't know		472	427	13	29	10	13	6	85	123	98	167	295	157	39	39	79
		16%	16%	8%	12%	17%	11%	8%	13%	13%	15%	22%	16%	15%	14%	15%	16%
			bc		b							abc					
Net: Unlikely		588	503	38	45	9	21	15	135	169	124	160	379	197	67	55	75
		19%	19%	23%	18%	15%	17%	21%	20%	18%	19%	21%	20%	19%	24%	21%	15%
													e	e	e	e	
Net: Likely		1970	1667	116	178	38	87	50	456	629	446	438	1205	696	173	170	354
		65%	64%	70%	71%	67%	72%	71%	68%	68%	67%	57%	64%	66%	62%	64%	70%
				a					d	d	d					ac	
Base for stats		2558	2170	154	223	46	108	65	591	798	570	598	1585	893	240	224	429
Mean Score		3.04	3.03	2.99	3.12	3.23	3.18	2.94	3.10	3.06	3.05	2.93	3.03	3.03	2.97	2.96	3.11
									d	d						d	
Standard Deviation		.874	.870	.904	.897	1.020	.818	.925	.871	.848	.873	.907	.883	.860	.929	.860	.813
Standard Error		.017	.018	.073	.061	.147	.081	.122	.028	.030	.047	.042	.021	.031	.066	.063	.041
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_2. When shopping online for holidays: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely (1.0)	173 6%	16 11% degh	27 7% gh	36 7% gh	19 4% h	20 5% h	42 7% dgh	5 2% h	8 2% h	91 6% h	68 5% h	6 10% h	67 6% h	14 5% h	89 5% h
Unlikely (2.0)	415 14%	15 11% h	43 11% h	64 12% h	60 13% h	66 18% bch	92 15% h	29 15% h	46 13% h	190 13% h	214 15% a	4 8% h	170 16% c	43 14% h	192 12% h
Likely (3.0)	1118 37%	42 29% h	130 34% h	186 35% h	189 42% abc	135 37% h	230 38% a	83 42% ab	124 35% h	542 36% h	520 37% h	26 45% h	377 36% h	125 41% h	601 37% h
Very likely (4.0)	852 28%	30 21% h	91 24% h	149 28% h	117 26% h	102 28% h	163 27% h	61 31% ab	139 40% abcdefg	374 25% h	451 32% a	11 20% h	311 30% h	97 32% h	440 27% h
Don't know	472 16%	41 29% cdefgh	92 24% defgh	101 19% efgh	70 15% gh	45 12% h	71 12% h	18 9% h	33 10% h	299 20% b	146 10% h	10 17% h	116 11% h	25 8% h	320 19% ab
Net: Unlikely	588 19%	31 22% h	70 18% h	100 19% h	79 17% h	86 23% dh	134 22% dh	34 17% h	54 15% h	280 19% h	281 20% h	10 18% h	237 23% c	57 19% h	282 17% h
Net: Likely	1970 65%	71 50% h	221 58% h	336 63% a	306 67% ab	237 64% a	393 66% ab	144 73% abcef	263 75% abcdef	916 61% h	971 69% a	37 65% h	689 66% h	222 73% ac	1041 63% h
Base for stats	2558	103	291	436	384	323	527	178	317	1196	1253	47	925	279	1322
Mean Score	3.04	2.83	2.98	3.03	3.05	2.99	2.97	3.13	3.24	3.00	3.08	2.90	3.01	3.09	3.05
Standard Deviation	.874	1.022	.913	.908	.808	.878	.897	.773	.793	.880	.861	.916	.900	.838	.864
Standard Error	.017	.107	.057	.048	.043	.050	.038	.052	.037	.027	.022	.173	.029	.049	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



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Q28_3. When shopping online for tech products: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	164	22	30	25	22	27	38	52	47	65
		5%	6%	6%	4%	4%	6%	6%	6%	4%	6%
Unlikely	(2.0)	549	87	111	94	97	68	92	198	191	160
		18%	24%	22%	17%	18%	15%	15%	23%	18%	15%
			efi	cefh					cefh	i	
Likely	(3.0)	1145	135	189	219	212	169	221	324	431	390
		38%	37%	37%	40%	40%	37%	35%	37%	40%	36%
										i	
Very likely	(4.0)	704	98	123	130	112	115	125	221	243	240
		23%	27%	24%	24%	21%	25%	20%	25%	23%	22%
							f		f		
Don't know		468	25	51	76	84	74	157	77	160	232
		15%	7%	10%	14%	16%	16%	25%	9%	15%	21%
					abg	abg	abg	abcdegh		abg	abcdegh
Net: Unlikely		713	109	141	119	119	94	130	251	238	225
		24%	30%	28%	22%	23%	21%	21%	29%	22%	21%
			cefh	cdefhi					cdefhi		
Net: Likely		1849	233	313	350	324	283	346	546	674	629
		61%	63%	62%	64%	61%	63%	55%	63%	63%	58%
			f	f	fi	f	f		f	fi	
Base for stats		2562	342	454	469	443	378	477	796	912	854
Mean Score		2.93	2.90	2.89	2.97	2.93	2.98	2.91	2.90	2.95	2.94
Standard Deviation		.861	.891	.879	.830	.819	.876	.878	.884	.824	.877
Standard Error		.017	.069	.039	.035	.037	.037	.051	.034	.025	.030
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q28_3. When shopping online for tech products: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Region											Gender		Working status					
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	164 5%	3 3%	11 3%	15 4%	31 7%	12 4%	17 6%	18 6%	13 6%	21 8%	7 5%	18 7%	140 5%	81 5%	82 5%	136 5%	16 9%	2 4%	5 4%
					bc					abc			b							
Unlikely	(2.0)	549 18%	34 27%	70 20%	76 18%	88 21%	46 17%	52 18%	39 14%	37 16%	41 16%	27 18%	39 15%	483 18%	277 18%	272 18%	477 18%	17 10%	16 30%	23 17%
			ce	efghijkl		g											b			
Likely	(3.0)	1145 38%	31 25%	132 38%	166 40%	169 39%	95 36%	126 43%	104 38%	86 38%	95 37%	48 33%	93 36%	1004 38%	594 39%	550 37%	994 38%	66 37%	19 36%	39 30%
			a	a	a	a	aj	a	a	a	a		a	a						
Very likely	(4.0)	704 23%	29 23%	75 22%	101 24%	88 21%	70 27%	62 21%	60 22%	51 23%	57 22%	41 28%	70 27%	593 23%	377 25%	325 22%	608 23%	34 19%	11 21%	31 24%
													d							
Don't know		468 15%	28 22%	55 16%	59 14%	52 12%	40 15%	34 12%	56 20%	38 17%	44 17%	25 17%	37 14%	406 15%	203 13%	263 18%	375 14%	46 26%	4 8%	31 24%
			cdf						cdf							a		a		a
Net: Unlikely		713 24%	38 30%	81 24%	91 22%	119 28%	57 22%	69 24%	56 20%	49 22%	61 24%	34 23%	57 22%	622 24%	359 23%	353 24%	613 24%	33 18%	18 35%	28 21%
			g			cg														
Net: Likely		1849 61%	60 48%	206 60%	267 64%	257 60%	165 63%	188 65%	164 59%	137 61%	152 59%	89 60%	163 64%	1597 61%	970 63%	875 59%	1602 62%	100 56%	30 57%	71 54%
			a	a	a	a	a	a	a	a	a	a	a	a	b					
Base for stats		2562	98	288	358	377	222	257	220	186	214	123	220	2219	1329	1228	2215	133	48	98
Mean Score		2.93	2.87	2.94	2.99	2.84	3.00	2.91	2.94	2.94	2.88	3.00	2.98	2.92	2.95	2.91	2.94	2.89	2.81	2.99
					d		d													
Standard Deviation		.861	.882	.812	.815	.878	.857	.836	.877	.861	.913	.881	.908	.855	.858	.863	.856	.925	.856	.873
Standard Error		.017	.087	.045	.043	.044	.058	.063	.058	.058	.060	.079	.064	.018	.024	.024	.018	.108	.171	.093
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q28_3. When shopping online for tech products: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very unlikely	(1.0)	164	128	19	17	7	7	1	34	39	43	48	91	65	24	23	18	
		5%	5%	11%	7%	13%	6%	2%	5%	4%	6%	6%	5%	6%	9%	9%	4%	
				af	af									e	ae	ae		
Unlikely	(2.0)	549	469	38	40	6	21	13	124	176	116	134	337	194	47	48	98	
		18%	18%	23%	16%	10%	18%	18%	18%	19%	17%	17%	18%	18%	17%	18%	19%	
				d				-										
Likely	(3.0)	1145	978	62	103	18	49	35	255	374	242	275	698	403	91	96	217	
		38%	38%	37%	41%	32%	41%	50%	38%	41%	36%	36%	37%	38%	33%	36%	43%	
								*									ac	
Very likely	(4.0)	704	606	31	61	16	26	16	174	210	168	151	456	235	62	60	113	
		23%	23%	19%	24%	29%	22%	22%	26%	23%	25%	20%	24%	22%	22%	23%	22%	
								3	d	d	d	d						
Don't know		468	416	17	32	9	17	6	88	123	99	157	297	153	54	37	62	
		15%	16%	10%	13%	16%	14%	9%	13%	13%	15%	21%	16%	15%	19%	14%	12%	
			b					*				abc		e				
Net: Unlikely		713	597	57	56	13	29	14	159	215	158	181	428	259	72	71	116	
		24%	23%	34%	22%	23%	24%	20%	23%	23%	24%	24%	23%	25%	26%	27%	23%	
				acf				1										
Net: Likely		1849	1584	93	164	34	75	51	429	584	410	426	1154	638	153	155	330	
		61%	61%	56%	65%	61%	62%	72%	63%	63%	61%	56%	61%	61%	55%	59%	65%	
								3	d	d							c	
Base for stats		2562	2181	150	220	47	104	65	588	799	569	607	1582	897	225	227	446	
Mean Score		2.93	2.95	2.70	2.95	2.92	2.91	3.01	2.97	2.95	2.94	2.87	2.96	2.90	2.85	2.85	2.95	
			b		b			b	d	d								
Standard Deviation		.861	.852	.935	.871	1.043	.858	.724	.862	.823	.894	.876	.855	.872	.950	.928	.796	
Standard Error		.017	.018	.075	.061	.152	.087	.097	.028	.029	.048	.040	.020	.031	.069	.067	.039	
Error variance		*	*	.01	*	.02	.01	.01	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q28_3. When shopping online for tech products: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	164	32	33	18	17	31	9	14	86	66	7	65	18	79
	5%	8%	8%	6%	4%	5%	5%	4%	4%	6%	5%	12%	6%	6%	5%
			deh								b				
Unlikely	(2.0)	549	50	95	78	82	112	39	56	250	266	17	242	62	240
	18%	26%	13%	18%	17%	22%	19%	20%	16%	17%	19%	31%	23%	20%	15%
		bcdh			bh	b	b				a		c	c	
Likely	(3.0)	1145	139	186	186	141	242	75	145	548	550	17	359	113	661
	38%	22%	36%	35%	41%	38%	40%	38%	41%	37%	39%	30%	34%	37%	40%
			a	a	a	a	a	a	ac						a
Very likely	(4.0)	704	85	117	104	81	133	55	99	323	355	13	260	82	355
	23%	21%	22%	22%	23%	22%	22%	28%	28%	22%	25%	22%	25%	27%	22%
								cef			a		c	c	
Don't know		468	77	106	68	47	80	19	37	290	162	2	116	30	308
	15%	24%	20%	20%	15%	13%	13%	10%	10%	19%	12%	4%	11%	10%	19%
		defgh	efgh	efgh	gh					bc					ab
Net: Unlikely		713	81	128	97	98	143	47	70	335	333	24	307	79	319
	24%	34%	21%	24%	21%	27%	24%	24%	20%	22%	24%	43%	29%	26%	19%
		bcd fgh			h						ab		c	c	
Net: Likely		1849	224	302	289	222	375	130	244	871	905	30	619	195	1016
	61%	42%	59%	56%	64%	61%	63%	66%	70%	58%	65%	53%	59%	64%	62%
			a	a	ac	a	ac	ac	abcef		a				
Base for stats		2562	306	430	386	321	518	177	314	1206	1237	55	925	274	1335
Mean Score	2.93	2.73	2.91	2.90	2.97	2.89	2.92	3.00	3.05	2.92	2.96	2.66	2.88	2.94	2.97
					a		a	a	abcef		c				a
Standard Deviation	.861	.973	.923	.889	.814	.840	.841	.854	.818	.868	.846	.984	.899	.883	.826
Standard Error	.017	.099	.056	.047	.043	.048	.036	.058	.039	.026	.022	.174	.029	.052	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_4. When shopping online for services such as electricity, gas, post, water: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	183	12	36	20	26	35	53	49	46	88
		6%	3%	7%	4%	5%	8%	8%	6%	4%	8%
				ch			ach	acd			acdgh
Unlikely	(2.0)	603	91	85	92	103	92	140	176	195	233
		20%	25%	17%	17%	19%	20%	22%	20%	18%	21%
			bch					bc			bc
Likely	(3.0)	1108	146	214	223	198	148	178	360	422	326
		37%	40%	42%	41%	38%	33%	28%	41%	39%	30%
			fi	efi	efi	fi			efi	efi	
Very likely	(4.0)	634	86	127	125	104	94	99	212	229	193
		21%	23%	25%	23%	20%	21%	16%	24%	21%	18%
			f	dfi	fi		f		fi	fi	
Don't know		501	32	44	84	95	83	163	75	179	246
		17%	9%	9%	15%	18%	18%	26%	9%	17%	23%
					abg	abg	abg	abcdegh		abg	abcdegh
Net: Unlikely		787	104	121	113	129	127	194	225	241	321
		26%	28%	24%	21%	24%	28%	31%	26%	23%	30%
			c				ch	bcdh	c		bcdh
Net: Likely		1742	232	340	348	303	242	277	573	651	519
		58%	63%	67%	64%	57%	54%	44%	66%	61%	48%
			efi	defhi	defi	fi	fi		defhi	efi	
Base for stats		2529	336	462	461	431	369	471	797	892	840
Mean Score		2.87	2.91	2.93	2.98	2.88	2.82	2.69	2.92	2.93	2.74
			fi	efi	efi	fi			efi	efi	
Standard Deviation		.873	.818	.878	.804	.843	.921	.930	.853	.824	.928
Standard Error		.017	.064	.039	.034	.038	.040	.054	.033	.026	.032
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_4. When shopping online for services such as electricity, gas, post, water: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Region											Gender		Working status					
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	183 6%	2 2%	14 4%	25 6%	33 8%	17 7%	18 6%	21 8%	15 7%	17 7%	5 3%	15 6%	163 6%	94 6%	90 6%	144 6%	23 13%	- -	10 8%
					ab			ab	a	a			a				a			
Unlikely	(2.0)	603 20%	30 24%	74 22%	95 23%	84 20%	56 21%	61 21%	34 12%	36 16%	55 21%	32 22%	45 18%	526 20%	299 20%	302 20%	522 20%	34 19%	5 9%	27 21%
			gh	g	gh	g	g	g	g	g	g	g	g	g						
Likely	(3.0)	1108 37%	40 32%	123 36%	150 36%	163 38%	98 37%	105 36%	111 40%	87 39%	85 33%	59 40%	86 34%	962 37%	559 36%	548 37%	965 37%	50 28%	29 55%	36 28%
																	d			
Very likely	(4.0)	634 21%	22 18%	71 21%	81 19%	83 19%	52 20%	75 26%	53 19%	53 24%	51 20%	27 18%	67 26%	541 21%	358 23%	276 19%	560 22%	29 16%	13 25%	23 18%
												d		b						
Don't know		501 17%	30 24%	61 18%	67 16%	65 15%	40 15%	33 11%	56 20%	33 15%	49 19%	24 16%	43 17%	433 17%	223 15%	276 19%	399 15%	44 25%	6 11%	34 26%
			cdefhl	f				f	f	f			f		a		a		a	
Net: Unlikely		787 26%	33 26%	88 26%	120 29%	117 27%	73 28%	78 27%	56 20%	50 22%	73 28%	37 25%	61 24%	689 26%	393 26%	391 26%	667 26%	56 31%	5 9%	36 28%
					g	g	g	g	g	g	g	g	g	g						
Net: Likely		1742 58%	62 50%	194 56%	230 55%	246 57%	149 57%	180 62%	164 59%	141 63%	136 53%	86 58%	153 60%	1503 57%	917 60%	824 55%	1524 59%	79 44%	42 80%	59 45%
							a		ai					b		bd				
Base for stats		2529	95	282	351	364	222	258	220	191	209	124	214	2192	1310	1215	2191	135	47	95
Mean Score		2.87	2.87	2.89	2.82	2.81	2.83	2.92	2.89	2.94	2.81	2.88	2.96	2.86	2.90	2.83	2.89	2.62	3.18	2.75
														b		b				
Standard Deviation		.873	.805	.837	.868	.891	.876	.891	.881	.882	.900	.795	.901	.874	.883	.862	.863	1.001	.599	.936
Standard Error		.017	.080	.047	.046	.045	.059	.067	.058	.059	.060	.071	.064	.018	.025	.024	.018	.115	.120	.100
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.01	.01

Citizens Advice – Loyalty penalty survey

Q28_4. When shopping online for services such as electricity, gas, post, water: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very unlikely	(1.0)	183	155	14	14	2	7	5	38	43	38	64	118	62	22	15	24	
		6%	6%	8%	5%	3%	6%	7%	6%	5%	6%	8%	6%	6%	8%	6%	5%	
												ab						
Unlikely	(2.0)	603	537	29	34	9	14	12	139	197	114	153	380	208	55	50	103	
		20%	21%	17%	14%	15%	11%	17%	21%	21%	17%	20%	20%	20%	20%	19%	20%	
			ce															
Likely	(3.0)	1108	934	67	103	26	46	30	243	362	247	256	673	392	99	99	194	
		37%	36%	40%	41%	47%	38%	42%	36%	39%	37%	33%	36%	37%	35%	38%	38%	
										d								
Very likely	(4.0)	634	520	40	69	14	33	19	166	184	163	121	395	222	56	57	109	
		21%	20%	24%	27%	26%	28%	27%	25%	20%	24%	16%	21%	21%	20%	22%	21%	
					a		a		bd	d	d							
Don't know		501	451	16	32	5	21	5	90	134	107	170	314	166	46	43	78	
		17%	17%	10%	13%	9%	17%	8%	13%	15%	16%	22%	17%	16%	16%	16%	15%	
			bf									abc						
Net: Unlikely		787	693	43	48	11	21	17	177	241	152	217	498	270	78	65	127	
		26%	27%	26%	19%	19%	17%	23%	26%	26%	23%	28%	27%	26%	28%	25%	25%	
			ce									c						
Net: Likely		1742	1454	108	172	41	79	49	409	547	409	377	1067	614	155	156	303	
		58%	56%	65%	68%	72%	65%	69%	61%	59%	61%	49%	57%	59%	56%	59%	60%	
				a	a	a	a	a	d	d	d							
Base for stats		2529	2146	151	220	51	100	66	586	787	561	594	1566	884	233	221	430	
Mean Score		2.87	2.85	2.89	3.03	3.04	3.06	2.97	2.92	2.87	2.95	2.73	2.86	2.88	2.81	2.90	2.90	
					a		a		d	d	d							
Standard Deviation		.873	.871	.905	.847	.783	.871	.876	.881	.830	.872	.907	.882	.867	.911	.865	.844	
Standard Error		.017	.019	.074	.058	.110	.087	.116	.028	.030	.048	.042	.021	.031	.066	.063	.042	
Error variance		*	*	.01	*	.01	.01	.01	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q28_4. When shopping online for services such as electricity, gas, post, water: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very unlikely	(1.0)	183	12	35	40	18	13	41	12	13	94	81	*	70	11	101
		6%	8%	9%	8%	4%	4%	7%	6%	4%	6%	6%	1%	7%	4%	6%
			eh	deh	deh			deh						b		
Unlikely	(2.0)	603	27	64	93	100	88	124	40	67	268	305	19	219	67	307
		20%	19%	17%	17%	22%	24%	21%	20%	19%	18%	22%	34%	21%	22%	19%
						bc					a	a	a			
Likely	(3.0)	1108	42	128	194	177	136	227	76	129	547	506	18	407	123	564
		37%	29%	33%	36%	39%	37%	38%	39%	37%	37%	36%	31%	39%	40%	34%
					a									c	c	
Very likely	(4.0)	634	26	61	105	82	84	130	49	97	273	342	14	222	74	333
		21%	18%	16%	20%	18%	23%	22%	25%	28%	18%	24%	24%	21%	24%	20%
						b	b	bd	abcd	abcd		a				
Don't know		501	38	95	103	77	46	77	20	45	314	166	6	123	28	337
		17%	26%	25%	19%	17%	13%	13%	10%	13%	21%	12%	10%	12%	9%	21%
			defgh	defgh	efgh	g					b					ab
Net: Unlikely		787	39	99	134	118	101	165	52	79	362	385	20	289	78	408
		26%	27%	26%	25%	26%	27%	28%	26%	23%	24%	28%	34%	28%	26%	25%
								a				a				
Net: Likely		1742	68	189	300	259	220	356	125	226	820	847	32	629	197	897
		58%	47%	49%	56%	57%	60%	60%	64%	64%	55%	61%	56%	60%	65%	55%
					ab	ab	ab	ab	ab	abcd		a		c	c	
Base for stats		2529	107	288	433	378	321	521	176	305	1182	1233	51	918	275	1305
Mean Score		2.87	2.76	2.75	2.84	2.86	2.91	2.85	2.92	3.02	2.85	2.90	2.88	2.85	2.95	2.86
						b		b	abcd							
Standard Deviation		.873	.940	.928	.899	.809	.832	.884	.877	.838	.868	.882	.825	.874	.821	.885
Standard Error		.017	.098	.057	.047	.043	.048	.038	.060	.040	.027	.023	.148	.028	.048	.025
Error variance		*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_5. When shopping online for mobile phones, mobile phone contracts and broadband: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	180 6%	28 8%	41 8%	23 4%	25 5%	26 6%	38 6%	68 8%	48 4%	64 6%
				cdh					cdh		
Unlikely	(2.0)	440 15%	71 19%	73 15%	77 14%	77 15%	63 14%	79 12%	145 17%	153 14%	142 13%
			fi						i		
Likely	(3.0)	1195 39%	138 38%	219 43%	227 42%	221 42%	175 39%	214 34%	357 41%	448 42%	390 36%
				fi	fi	fi			fi	fi	
Very likely	(4.0)	744 25%	107 29%	128 25%	139 26%	115 22%	109 24%	147 23%	235 27%	254 24%	256 24%
			d						d		
Don't know		471 16%	23 6%	44 9%	79 15%	90 17%	78 17%	156 25%	67 8%	169 16%	234 22%
					abg	abg	abg	abcdegh		abg	abcdegh
Net: Unlikely		620 20%	99 27%	114 23%	100 18%	101 19%	89 20%	117 18%	213 24%	201 19%	206 19%
			cdefhi						cdefhi		
Net: Likely		1939 64%	245 67%	347 69%	366 67%	335 64%	284 63%	362 57%	592 68%	701 65%	646 59%
			f	efi	fi	f			fi	fi	
Base for stats		2559	344	461	465	437	373	478	805	902	852
Mean Score		2.98	2.94	2.94	3.04	2.97	2.98	2.98	2.94	3.01	2.98
Standard Deviation		.863	.918	.887	.813	.816	.862	.889	.899	.815	.877
Standard Error		.017	.071	.039	.034	.037	.037	.051	.034	.025	.030
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q28_5. When shopping online for mobile phones, mobile phone contracts and broadband: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

		Region											Gender		Working status					
		Total	North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total		3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total		3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	180	7	13	30	31	12	17	22	14	16	3	16	162	84	96	146	18	4	8
		6%	6%	4%	7%	7%	5%	6%	8%	6%	6%	2%	6%	6%	5%	6%	6%	10%	8%	6%
					bj	bj			bj				j							
Unlikely	(2.0)	440	26	46	66	66	47	44	36	31	22	23	33	384	221	218	387	18	7	14
		15%	21%	13%	16%	15%	18%	15%	13%	14%	9%	16%	13%	15%	14%	15%	15%	10%	13%	11%
			bik		i	i	i	i			i		i							
Likely	(3.0)	1195	40	159	155	177	87	111	101	93	116	56	97	1041	609	583	1027	60	24	48
		39%	32%	47%	37%	41%	33%	38%	37%	41%	45%	38%	38%	40%	40%	39%	40%	34%	46%	37%
				acegkl		e					ace		e							
Very likely	(4.0)	744	25	70	109	92	72	86	57	55	62	39	77	628	398	345	648	37	15	32
		25%	20%	20%	26%	21%	27%	29%	21%	24%	24%	26%	30%	24%	26%	23%	25%	21%	28%	25%
						b	bdg						abdgl							
Don't know		471	27	55	56	63	44	33	59	32	41	27	33	410	221	249	381	46	2	28
		16%	21%	16%	14%	15%	17%	11%	21%	14%	16%	18%	13%	16%	14%	17%	15%	26%	5%	22%
			cfk						cdfhkl								a		a	
Net: Unlikely		620	33	59	96	97	59	61	58	45	38	26	49	546	305	315	533	36	11	22
		20%	26%	17%	23%	23%	22%	21%	21%	20%	15%	18%	19%	21%	20%	21%	21%	20%	21%	17%
			bi		bi	i	i						i							
Net: Likely		1939	66	229	265	269	159	197	159	148	178	95	175	1670	1007	928	1675	97	39	79
		64%	52%	67%	63%	63%	61%	68%	58%	66%	69%	64%	68%	64%	66%	62%	65%	54%	74%	61%
				ag	a	a		ag	a	aeg		ag	a	b		b				
Base for stats		2559	99	288	361	366	218	258	217	192	216	121	223	2215	1312	1243	2208	133	50	102
Mean Score		2.98	2.85	2.99	2.95	2.90	3.01	3.03	2.90	2.98	3.04	3.08	3.06	2.96	3.01	2.95	2.99	2.88	2.99	3.02
									ad		ad	d								
Standard Deviation		.863	.889	.764	.906	.872	.877	.875	.909	.860	.830	.780	.880	.865	.853	.872	.856	.969	.891	.881
Standard Error		.017	.088	.043	.047	.044	.060	.065	.061	.057	.055	.071	.062	.018	.024	.024	.018	.113	.175	.092
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01



Citizens Advice – Loyalty penalty survey

Q28_5. When shopping online for mobile phones, mobile phone contracts and broadband: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely	(1.0)	180	143	18	20	3	7	10	31	43	40	66	109	67	20	23	24
		6%	5%	11%	8%	6%	6%	14%	5%	5%	6%	9%	6%	6%	7%	9%	5%
			a				a					ab				e	
Unlikely	(2.0)	440	379	27	33	12	12	8	113	141	80	106	269	162	42	53	68
		15%	15%	16%	13%	22%	10%	11%	17%	15%	12%	14%	14%	15%	15%	20%	13%
					e				c							ae	
Likely	(3.0)	1195	1020	68	103	14	52	37	269	378	265	282	739	406	93	99	215
		39%	39%	41%	41%	25%	43%	51%	40%	41%	40%	37%	39%	39%	33%	37%	42%
			d	d	d	d	d	d								c	
Very likely	(4.0)	744	630	41	68	21	34	11	177	234	186	148	468	253	66	57	129
		25%	24%	25%	27%	37%	28%	15%	26%	25%	28%	19%	25%	24%	24%	22%	25%
					af				d	d	d	d					
Don't know		471	426	12	29	6	16	6	86	125	97	163	294	162	58	32	72
		16%	16%	7%	12%	11%	13%	8%	13%	14%	15%	21%	16%	15%	21%	12%	14%
			bc									abc			ade		
Net: Unlikely		620	521	45	53	16	19	18	144	184	120	173	378	229	62	76	92
		20%	20%	27%	21%	28%	16%	25%	21%	20%	18%	23%	20%	22%	22%	29%	18%
				ae												abe	
Net: Likely		1939	1650	110	171	34	86	47	446	612	451	430	1207	658	159	156	344
		64%	64%	66%	68%	61%	71%	67%	66%	66%	68%	56%	64%	63%	57%	59%	68%
									d	d	d	d	c			cd	
Base for stats	2559	2171	155	223	50	105	65	3	590	796	571	602	1585	888	221	231	436
Mean Score	2.98	2.98	2.86	2.98	3.03	3.08	2.75	3.87	3.00	3.01	3.04	2.85	2.99	2.95	2.93	2.82	3.03
			f			f			d	d	d	d	d	d	d	d	d
Standard Deviation	.863	.853	.943	.900	.971	.838	.913	.419	.837	.829	.864	.917	.861	.877	.923	.917	.822
Standard Error	.017	.018	.076	.062	.136	.083	.121	.210	.027	.029	.046	.042	.021	.031	.068	.065	.041
Error variance	*	*	.01	*	.02	.01	.01	.04	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q28_5. When shopping online for mobile phones, mobile phone contracts and broadband: Personalised pricing is the use of data relating to a specific user (this can include purchase history, browsing history, demographic information, device or operating system) to deliver an individual price offering to the user. Thinking about this definition, how likely or unlikely do you think it is that personalised pricing will be applied in each of the following situations?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very unlikely (1.0)	180 6%	11 8%	35 9%	39 7%	19 4%	14 4%	46 8%	5 3%	10 3%	93 6%	73 5%	8 14%	79 8%	15 5%	84 5%
		gh	degh	degh			degh					b	c		
Unlikely (2.0)	440 15%	21 15%	45 12%	69 13%	62 14%	65 18%	86 14%	35 18%	57 16%	184 12%	229 16%	13 22%	177 17%	50 17%	207 13%
						b	b				a		c		
Likely (3.0)	1195 39%	49 34%	136 35%	193 36%	192 42%	154 42%	240 40%	93 47%	140 40%	574 38%	566 40%	26 46%	411 40%	118 39%	644 39%
							abc								
Very likely (4.0)	744 25%	29 20%	83 22%	133 25%	107 23%	92 25%	154 26%	43 22%	104 30%	347 23%	376 27%	8 14%	264 25%	90 30%	389 24%
							abdg				a		c		
Don't know	471 16%	34 23%	84 22%	102 19%	76 17%	43 12%	72 12%	20 10%	40 11%	297 20%	155 11%	2 4%	110 11%	30 10%	318 19%
		efgh	efgh	efgh	efgh					bc					ab
Net: Unlikely	620 20%	33 23%	80 21%	108 20%	80 18%	79 22%	132 22%	41 21%	67 19%	277 19%	301 22%	21 36%	256 25%	66 22%	292 18%
							ab	abc	abc	a	ab		c		
Net: Likely	1939 64%	78 54%	219 57%	326 61%	298 66%	245 67%	394 66%	135 69%	243 69%	921 62%	943 67%	34 60%	675 65%	208 68%	1032 63%
					ab	ab	ab	abc	abc	a	a				
Base for stats	2559	110	299	434	379	324	526	176	310	1199	1244	55	932	274	1324
Mean Score	2.98	2.86	2.89	2.97	3.02	2.99	2.96	2.98	3.08	2.98	3.00	2.63	2.92	3.03	3.01
							abf			c	c				a
Standard Deviation	.863	.926	.943	.910	.802	.812	.897	.754	.804	.868	.849	.907	.899	.858	.840
Standard Error	.017	.096	.058	.048	.043	.046	.038	.051	.038	.027	.022	.160	.029	.050	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q29. Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services? Summary Table

BASE: All respondents

		Statements								
		Energy (gas and electricity)	Mobile telephone	Broadband	Home insurance	Current account	Savings account	Fixed-rate mortgage	Post	Water
		a	b	c	d	e	f	g	h	i
Significance Level: 95%										
Unweighted Total		3030	3030	3030	3030	3030	3030	3030	3030	3030
Total		3030	3030	3030	3030	3030	3030	3030	3030	3030
		100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	437 14% efghi	497 16% aefghi	452 15% efghi	527 17% acefghi	285 9% e	269 9% f	353 12% efhi	282 9% h	280 9% i
Fairly common	(3.0)	1080 36% efghi	1176 39% aefghi	1173 39% aefghi	1179 39% aefghi	788 26% h	790 26% h	831 27% hi	633 21% h	760 25% h
Not very common	(2.0)	661 22% bd	582 19% b	624 21% d	539 18% d	816 27% abcdg	841 28% abcdg	650 21% bd	785 26% abcdg	818 27% abcdg
Not at all common	(1.0)	250 8% bd	176 6% b	211 7% c	188 6% d	415 14% abcdg	382 13% abcdg	276 9% bcd	496 16% abcdefg	515 17% abcdefg
Don't know		602 20% efghi	598 20% aefghi	570 19% aefghi	597 20% acefghi	726 24% abcdi	748 25% abcdi	920 30% abcdefhi	834 28% abcdefi	657 22% c
Net: Common		1517 50% efghi	1674 55% aefghi	1625 54% aefghi	1706 56% acefghi	1073 35% h	1059 35% h	1184 39% efhi	915 30% h	1041 34% h
Net: Uncommon		911 30% bcd	759 25% b	834 28% bd	727 24% d	1231 41% abcdg	1223 40% abcdg	927 31% bcd	1281 42% abcdg	1333 44% abcdefg
Base for stats		2428	2432	2460	2433	2304	2282	2110	2196	2373
Mean Score		2.70 efghi	2.82 acefghi	2.76 aefghi	2.84 acefghi	2.41 hi	2.41 hi	2.60 efhi	2.32 h	2.34 h
Standard Deviation		.880	.838	.850	.850	.922	.902	.915	.963	.946
Standard Error		.018	.017	.017	.017	.019	.019	.020	.020	.019
Error variance		*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_1. Energy (gas and electricity): Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	437	52	90	98	83	67	47	142	181	114
		14%	14%	18%	18%	16%	15%	7%	16%	17%	11%
			f	fi	fi	fi	fi		fi	fi	
Fairly common	(3.0)	1080	145	221	212	184	142	176	366	396	318
		36%	39%	44%	39%	35%	31%	28%	42%	37%	29%
			efi	defhi	efi	fi			defhi	efi	
Not very common	(2.0)	661	84	105	114	113	98	146	190	228	244
		22%	23%	21%	21%	22%	22%	23%	22%	21%	22%
Not at all common	(1.0)	250	32	37	34	40	41	67	68	74	108
		8%	9%	7%	6%	8%	9%	11%	8%	7%	10%
								ch			ch
Don't know		602	54	53	86	106	104	198	107	193	303
		20%	15%	10%	16%	20%	23%	31%	12%	18%	28%
					b	bg	abcgh	abcdegh		bg	abcdegh
Net: Common		1517	197	311	310	267	209	223	508	577	432
		50%	54%	61%	57%	51%	46%	35%	58%	54%	40%
			fi	defhi	defi	fi	fi		defi	efi	
Net: Uncommon		911	116	142	149	153	138	213	258	302	351
		30%	32%	28%	27%	29%	31%	34%	30%	28%	32%
								ch			ch
Base for stats		2428	313	453	458	420	347	436	766	879	783
Mean Score		2.70	2.70	2.80	2.81	2.74	2.68	2.46	2.76	2.78	2.56
			f	efi	efi	fi	fi		fi	efi	
Standard Deviation		.880	.865	.847	.854	.883	.918	.878	.856	.868	.902
Standard Error		.018	.070	.038	.037	.041	.041	.052	.033	.027	.032
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_1. Energy (gas and electricity): Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	437	11	61	78	54	28	44	51	33	30	14	33	389	243	194	379	24	1	19
		14%	9%	18%	19%	13%	11%	15%	18%	15%	12%	10%	13%	15%	16%	13%	15%	14%	3%	14%
				adeij	adeijl			adeij						b						
Fairly common	(3.0)	1080	52	117	153	154	91	95	92	73	94	63	97	921	524	554	953	30	26	42
		36%	41%	34%	37%	36%	35%	33%	33%	32%	36%	42%	38%	35%	34%	37%	37%	17%	49%	32%
											h					b			b	
Not very common	(2.0)	661	28	75	76	94	64	70	47	64	49	38	57	566	365	295	579	44	6	17
		22%	22%	22%	18%	22%	24%	24%	17%	29%	19%	26%	22%	22%	24%	20%	22%	24%	11%	13%
						g			bcdgil		cg			b		d	d			
Not at all common	(1.0)	250	6	25	25	40	29	30	22	19	27	7	19	224	143	106	203	20	9	14
		8%	5%	7%	6%	9%	11%	10%	8%	8%	11%	5%	7%	9%	9%	7%	8%	11%	17%	11%
						acj			acj					b						
Don't know		602	30	65	84	87	50	52	64	36	57	26	51	525	258	342	475	61	11	38
		20%	24%	19%	20%	20%	19%	18%	23%	16%	22%	17%	20%	20%	17%	23%	18%	34%	20%	29%
									h					a		a		a	a	
Net: Common		1517	63	178	232	207	119	139	142	105	124	77	130	1310	766	748	1332	54	27	61
		50%	50%	52%	56%	48%	46%	48%	52%	47%	48%	52%	51%	50%	50%	50%	51%	30%	52%	47%
				dehl										b		b		b	b	
Net: Uncommon		911	33	100	101	135	92	100	69	83	76	45	76	790	508	401	782	64	15	31
		30%	26%	29%	24%	31%	35%	34%	25%	37%	29%	31%	30%	30%	33%	27%	30%	36%	28%	24%
					c	cg	cg		abcgl					b						
Base for stats		2428	96	278	333	342	212	239	212	188	200	122	206	2100	1275	1149	2114	118	42	92
Mean Score		2.70	2.71	2.77	2.86	2.64	2.56	2.64	2.81	2.63	2.64	2.69	2.70	2.70	2.68	2.73	2.71	2.49	2.47	2.72
				e	defhikl			deh					e			b				
Standard Deviation		.880	.746	.895	.866	.884	.886	.925	.920	.886	.900	.756	.846	.891	.908	.848	.869	1.005	.878	.959
Standard Error		.018	.074	.051	.047	.046	.061	.072	.062	.059	.062	.069	.061	.019	.026	.024	.018	.126	.192	.106
Error variance		*	.01	*	*	*	*	.01	*	*	*	*	*	*	*	*	*	.02	.04	.01

Citizens Advice – Loyalty penalty survey

Q29_1. Energy (gas and electricity): Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	437 14%	360 14%	21 13%	49 19%	16 29%	17 14%	15 21%	1 33%	98 15%	123 13%	122 18%	93 12%	270 14%	150 14%	38 14%	49 19%	62 12%
Fairly common (3.0)	1080 36%	915 35%	70 42%	92 37%	20 35%	52 43%	19 27%	1 31%	249 37%	337 37%	236 35%	258 34%	649 35%	399 38%	116 42%	87 33%	196 39%
Not very common (2.0)	661 22%	571 22%	42 25%	47 19%	10 17%	24 19%	12 17%	1 29%	167 25%	208 23%	145 22%	141 18%	421 22%	216 21%	51 18%	51 19%	115 23%
Not at all common (1.0)	250 8%	224 9%	13 8%	12 5%	4 8%	4 3%	4 5%	* 8%	58 9%	73 8%	42 6%	77 10%	151 8%	94 9%	17 6%	23 9%	54 11%
Don't know	602 20%	528 20%	21 13%	52 21%	6 11%	25 20%	21 30%	- -	103 15%	181 20%	123 18%	195 26%	389 21%	190 18%	57 20%	52 20%	81 16%
Net: Common	1517 50%	1275 49%	91 55%	141 56%	36 64%	69 57%	34 48%	3 64%	347 51%	460 50%	358 54%	351 46%	919 49%	549 52%	154 55%	137 52%	258 51%
Net: Uncommon	911 30%	795 31%	55 33%	59 23%	14 25%	28 23%	16 22%	1 36%	225 33%	281 30%	187 28%	218 28%	571 30%	310 30%	68 24%	74 28%	168 33%
Base for stats	2428	2070	146	200	50	96	50	4	573	741	545	569	1490	859	222	211	427
Mean Score	2.70	2.68	2.68	2.89	2.96	2.84	2.91	2.89	2.68	2.69	2.80	2.65	2.70	2.70	2.79	2.77	2.63
Standard Deviation	.880	.884	.828	.845	.935	.757	.911	1.097	.876	.863	.872	.910	.881	.881	.813	.933	.883
Standard Error	.018	.019	.068	.061	.135	.078	.137	.448	.029	.031	.048	.043	.022	.032	.060	.070	.045
Error variance	*	*	*	*	.02	.01	.02	.20	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_1. Energy (gas and electricity): Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	437 14%	23 16%	49 13%	80 15%	52 11%	43 12%	101 17%	25 12%	65 19%	194 13%	225 16%	10 17%	179 17%	53 18%	202 12%
							de		bdeg		a		c	c	
Fairly common (3.0)	1080 36%	37 26%	111 29%	178 33%	190 42%	131 36%	224 37%	82 42%	128 37%	510 34%	525 38%	17 30%	406 39%	123 41%	534 33%
					abc	a	ab	abc	ab				c	c	
Not very common (2.0)	661 22%	21 14%	77 20%	105 20%	95 21%	99 27%	140 23%	51 26%	73 21%	309 21%	321 23%	13 23%	215 21%	54 18%	384 23%
						abcdh	a	ac							b
Not at all common (1.0)	250 8%	15 11%	31 8%	57 11%	33 7%	31 8%	39 7%	14 7%	29 8%	125 8%	115 8%	6 11%	87 8%	35 11%	127 8%
				f										c	
Don't know	602 20%	48 33%	115 30%	116 22%	84 19%	63 17%	95 16%	25 13%	55 16%	358 24%	213 15%	11 19%	155 15%	38 13%	395 24%
		cdefgh	cdefgh	fgh	g					b					ab
Net: Common	1517 50%	60 42%	160 42%	258 48%	241 53%	174 47%	325 54%	106 54%	193 55%	704 47%	750 54%	27 47%	584 56%	177 58%	736 45%
					ab		abce	ab	abce		a		c	c	
Net: Uncommon	911 30%	36 25%	108 28%	162 30%	129 28%	130 35%	179 30%	65 33%	102 29%	434 29%	436 31%	19 34%	302 29%	89 29%	511 31%
						abd									
Base for stats	2428	96	267	420	370	304	504	171	295	1138	1186	46	886	266	1247
Mean Score	2.70	2.70	2.66	2.67	2.70	2.61	2.77	2.68	2.78	2.68	2.73	2.66	2.76	2.74	2.65
						e	e		e				c		
Standard Deviation	.880	1.010	.906	.937	.819	.850	.858	.820	.903	.883	.879	.972	.884	.928	.869
Standard Error	.018	.112	.059	.051	.044	.049	.037	.057	.044	.028	.024	.184	.029	.055	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_2. Mobile telephone: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	497	70	102	100	89	65	73	171	189	138
		16%	19%	20%	18%	17%	14%	11%	20%	18%	13%
			fi	efi	fi	fi			efi	fi	
Fairly common	(3.0)	1176	164	224	226	194	165	204	388	420	369
		39%	45%	44%	41%	37%	37%	32%	44%	39%	34%
			efi	defhi	fi				defhi	fi	
Not very common	(2.0)	582	63	103	113	106	82	115	166	219	197
		19%	17%	20%	21%	20%	18%	18%	19%	20%	18%
Not at all common	(1.0)	176	28	24	23	33	26	41	53	57	67
		6%	8%	5%	4%	6%	6%	6%	6%	5%	6%
Don't know		598	43	52	83	105	114	202	95	188	315
		20%	12%	10%	15%	20%	25%	32%	11%	18%	29%
					bg	abcg	abcdgh	abcdegh		abg	abcdgh
Net: Common		1674	234	326	326	282	230	276	559	608	506
		55%	64%	64%	60%	54%	51%	44%	64%	57%	47%
			defi	defhi	defi	fi	f		defhi	efi	
Net: Uncommon		759	91	127	136	139	108	156	219	276	264
		25%	25%	25%	25%	26%	24%	25%	25%	26%	24%
Base for stats		2432	325	453	462	422	338	433	778	884	771
Mean Score		2.82	2.85	2.89	2.87	2.80	2.79	2.71	2.87	2.84	2.75
				fi	fi				fi	fi	
Standard Deviation		.838	.858	.810	.804	.861	.840	.855	.830	.832	.849
Standard Error		.017	.068	.036	.034	.040	.038	.051	.032	.026	.031
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_2. Mobile telephone: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	497	20	64	85	65	40	63	42	41	23	11	42	444	273	223	438	23	4	22
		16%	16%	19%	20%	15%	15%	22%	15%	18%	9%	8%	16%	17%	18%	15%	17%	13%	8%	17%
			ij	ij	dij	ij	ij	dij	ij	ij			ij	ij	b					
Fairly common	(3.0)	1176	49	130	166	157	112	107	95	83	119	62	95	1020	596	579	1025	51	32	43
		39%	39%	38%	40%	37%	43%	37%	35%	37%	46%	42%	37%	39%	39%	39%	40%	28%	60%	33%
										bdfghkl						b				
Not very common	(2.0)	582	21	62	72	94	45	52	53	45	39	35	63	484	311	271	510	27	5	17
		19%	17%	18%	17%	22%	17%	18%	19%	20%	15%	24%	24%	18%	20%	18%	20%	15%	9%	13%
					i						i		ceil							
Not at all common	(1.0)	176	2	25	20	23	10	22	17	19	20	12	8	157	94	81	141	17	2	10
		6%	1%	7%	5%	5%	4%	7%	6%	8%	8%	8%	3%	6%	6%	5%	5%	10%	4%	8%
			ak	ak				ak	a	aek	ak	ak		a						
Don't know		598	33	62	74	90	54	47	69	36	56	27	50	521	258	337	476	62	10	37
		20%	26%	18%	18%	21%	21%	16%	25%	16%	22%	18%	19%	20%	17%	23%	18%	35%	18%	29%
			cfh						bcfhl						a		a		a	
Net: Common		1674	69	194	251	222	153	171	137	124	143	73	136	1464	869	802	1463	74	36	65
		55%	55%	57%	60%	52%	58%	59%	50%	55%	55%	50%	53%	56%	57%	54%	56%	41%	68%	50%
				dgj	g											b				
Net: Uncommon		759	23	87	92	117	55	74	70	64	59	47	71	641	406	352	651	44	7	27
		25%	19%	25%	22%	27%	21%	25%	25%	29%	23%	32%	28%	24%	26%	24%	25%	24%	13%	21%
					a				ae		aceil									
Base for stats		2432	93	281	343	339	208	244	207	188	202	121	207	2105	1274	1154	2114	118	43	93
Mean Score		2.82	2.95	2.83	2.92	2.78	2.88	2.87	2.78	2.78	2.72	2.61	2.82	2.83	2.82	2.82	2.83	2.67	2.88	2.84
			ij	j	dij	ij	j	j	j	j	j	j	j	j						
Standard Deviation		.838	.728	.883	.826	.833	.772	.901	.861	.902	.795	.792	.793	.843	.851	.823	.829	.952	.648	.912
Standard Error		.017	.072	.050	.044	.044	.053	.070	.059	.061	.054	.074	.058	.018	.025	.023	.018	.117	.138	.100
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.02	.01

Citizens Advice – Loyalty penalty survey

Q29_2. Mobile telephone: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	497	411	39	44	13	17	14	131	156	113	98	319	167	38	55	74	
		16%	16%	24%	17%	23%	14%	19%	19%	17%	17%	13%	17%	16%	14%	21%	15%	
			ae						d	d					e			
Fairly common	(3.0)	1176	1013	50	108	21	59	26	258	368	267	284	690	441	118	100	222	
		39%	39%	30%	43%	38%	49%	37%	38%	40%	40%	37%	37%	42%	42%	38%	44%	
			b		b		ab							a		a		
Not very common	(2.0)	582	488	43	50	11	28	11	137	190	132	124	372	190	46	39	105	
		19%	19%	26%	20%	19%	23%	15%	20%	21%	20%	16%	20%	18%	17%	15%	21%	
				a					d	d								
Not at all common	(1.0)	176	149	10	17	6	6	4	43	32	36	66	108	61	9	23	29	
		6%	6%	6%	7%	11%	5%	5%	6%	3%	5%	9%	6%	6%	3%	9%	6%	
									b			b			c			
Don't know		598	536	25	34	5	11	17	108	177	120	193	390	191	67	46	78	
		20%	21%	15%	13%	8%	9%	24%	16%	19%	18%	25%	21%	18%	24%	18%	15%	
			cde					de				abc	e		e			
Net: Common		1674	1424	89	152	34	76	40	388	524	380	382	1009	608	157	155	296	
		55%	55%	53%	60%	61%	63%	56%	57%	57%	57%	50%	54%	58%	56%	59%	58%	
									d	d	d			a				
Net: Uncommon		759	637	53	66	17	34	15	179	221	168	190	481	251	56	62	134	
		25%	25%	32%	26%	30%	28%	20%	27%	24%	25%	25%	26%	24%	20%	24%	26%	
				a														
Base for stats		2432	2061	142	218	51	110	54	568	745	548	571	1489	859	212	217	430	
Mean Score		2.82	2.82	2.83	2.82	2.80	2.78	2.92	2.84	2.87	2.83	2.72	2.82	2.83	2.87	2.86	2.79	
									d	d								
Standard Deviation		.838	.832	.918	.840	.962	.769	.850	.864	.786	.828	.880	.850	.819	.751	.913	.802	
Standard Error		.017	.018	.027	.028	.035	.025	.032	.028	.029	.046	.041	.021	.030	.056	.068	.040	
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q29_2. Mobile telephone: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0) 497 16%	25 18%	47 12%	71 13%	62 14%	58 16%	117 20%	40 21%	77 22%	213 14%	272 19%	4 8%	199 19%	57 19%	239 15%
Fairly common	(3.0) 1176 39%	48 33%	136 35%	201 37%	189 42%	126 34%	264 44%	76 39%	137 39%	560 37%	574 41%	24 42%	414 40%	139 46%	603 37%
Not very common	(2.0) 582 19%	14 10%	57 15%	114 21%	103 23%	90 25%	95 16%	41 21%	67 19%	270 18%	280 20%	15 26%	209 20%	55 18%	312 19%
Not at all common	(1.0) 176 6%	14 9%	32 8%	26 5%	21 5%	21 6%	32 5%	15 8%	16 5%	87 6%	71 5%	4 7%	67 6%	11 4%	98 6%
Don't know	598 20%	43 30%	111 29%	125 23%	80 17%	71 19%	91 15%	24 12%	54 15%	365 24%	202 14%	10 18%	153 15%	41 14%	390 24%
Net: Common	1674 55%	73 51%	182 48%	272 51%	251 55%	184 50%	381 64%	116 59%	213 61%	773 52%	846 60%	28 49%	612 59%	196 65%	842 51%
Net: Uncommon	759 25%	28 19%	89 23%	140 26%	124 27%	112 30%	127 21%	56 29%	83 24%	358 24%	351 25%	19 33%	276 26%	66 22%	411 25%
Base for stats	2432	101	272	412	375	296	507	173	296	1131	1197	47	888	263	1253
Mean Score	2.82	2.84	2.72	2.77	2.78	2.75	2.92	2.82	2.92	2.79	2.88	2.61	2.84	2.92	2.78
Standard Deviation	.838	.956	.885	.806	.785	.854	.814	.889	.835	.834	.827	.778	.857	.773	.842
Standard Error	.017	.104	.057	.044	.042	.050	.036	.061	.041	.026	.022	.144	.028	.046	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_3. Broadband: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	452 15%	61 17% fi	103 20% defhi	96 18% efi	78 15% fi	59 13% f	55 9% f	164 19% efi	174 16% fi	114 11% fi
Fairly common	(3.0)	1173 39%	151 41% efi	212 42% efi	230 42% efi	200 38% efi	156 34% efi	224 35% efi	363 42% efi	430 40% ei	380 35% efi
Not very common	(2.0)	624 21%	80 22% efi	108 21% efi	107 20% efi	116 22% efi	86 19% efi	127 20% efi	188 22% efi	222 21% efi	213 20% efi
Not at all common	(1.0)	211 7%	33 9% bh	28 6% bh	36 7% bh	33 6% bh	41 9% bh	38 6% bh	62 7% bh	70 7% bh	79 7% bh
Don't know		570 19%	42 11% bh	54 11% bh	76 14% bh	100 19% abcg	109 24% abcdgh	190 30% abcdegh	96 11% efi	176 16% bg	299 28% abcdgh
Net: Common		1625 54%	212 58% efi	315 62% defhi	326 60% defi	278 53% fi	215 48% efi	279 44% efi	527 60% defi	604 56% efi	494 46% efi
Net: Uncommon		834 28%	114 31% efi	136 27% efi	143 26% efi	149 28% efi	127 28% efi	165 26% efi	250 29% efi	292 27% efi	292 27% efi
Base for stats		2460	326	452	469	427	342	444	777	896	787
Mean Score		2.76	2.74	2.86	2.82	2.76	2.68	2.67	2.81	2.79	2.67
Standard Deviation		.850	.881	.837	.844	.841	.899	.802	.858	.843	.845
Standard Error		.017	.070	.037	.036	.039	.040	.048	.033	.026	.030
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_3. Broadband: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	452	16	48	69	55	38	58	44	34	30	20	40	392	240	211	399	24	1	17
		15%	13%	14%	17%	13%	15%	20% di	16%	15%	12%	14%	16%	15%	16%	14%	15%	13%	1%	13%
Fairly common	(3.0)	1173	48	147	175	174	100	94	93	79	113	49	100	1023	607	566	1033	50	22	43
		39%	38%	43% fgj	42% fg	41% f	38%	32%	34%	35%	44% fghj	33%	39%	39%	40%	38%	40% b	28%	41%	33%
Not very common	(2.0)	624	24	64	74	92	56	70	53	61	45	33	53	537	323	299	538	39	8	18
		21%	19%	19%	18%	21%	21%	24%	19%	27% bcgil	18%	22%	21%	20%	21%	20%	21%	22%	15%	14%
Not at all common	(1.0)	211	6	23	28	28	21	13	13	16	22	18	171	113	97	161	18	14	15	
		7%	5%	7%	7%	8%	7%	5%	6%	6% abcdehijkl	15%	7%	7%	7%	7%	6%	10%	27%	12% a	
Don't know		570	31	61	72	80	46	48	73	37	54	24	45	501	249	319	458	49	8	37
		19%	25%	18%	17%	19%	18%	16%	26% bcdefhijkl	16%	21%	16%	18%	19%	16%	21% a	18%	27% a	16%	28% a
Net: Common		1625	64	195	244	229	139	152	137	113	143	69	140	1416	847	777	1432	73	22	60
		54%	51%	57% j	58% ghj	53%	53%	52%	50%	50%	55%	47%	55%	54%	55%	52%	55% bd	41%	42%	46%
Net: Uncommon		834	30	87	101	120	77	91	66	74	61	55	71	708	436	396	700	57	22	33
		28%	24%	25%	24%	28%	29%	31%	24%	33% bcgil	24%	37% abcdgil	28%	27%	28%	27%	27%	32%	42%	26%
Base for stats	2460	94	282	346	349	216	243	203	187	204	124	212	2124	1283	1173	2131	131	44	93	
Mean Score	2.76	2.78	2.78	2.83	2.73	2.72	2.78	2.82	2.72	2.77	2.55	2.77	2.77	2.76	2.76	2.78	2.61	2.20	2.66	
Standard Deviation	.850	.810	.824	.841	.822	.871	.911	.843	.841	.796	.966	.854	.841	.857	.842	.834	.940	.926	.964	
Standard Error	.017	.081	.047	.045	.043	.060	.071	.058	.057	.054	.088	.061	.018	.025	.023	.018	.109	.193	.105	
Error variance	*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.01	.04	.01	

Citizens Advice – Loyalty penalty survey

Q29_3. Broadband: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	452 15%	375 14%	22 13%	52 20%	15 27%	18 15%	17 24%	1 33%	113 17%	140 15%	107 16%	92 12%	275 15%	168 16%	45 16%	44 17%	78 15%
Fairly common (3.0)	1173 39%	1011 39%	73 44%	85 34%	14 25%	53 44%	17 24%	1 31%	259 38%	356 39%	281 42%	276 36%	720 38%	408 39%	115 41%	102 39%	191 38%
Not very common (2.0)	624 21%	528 20%	38 23%	56 22%	11 20%	30 25%	13 19%	1 29%	150 22%	202 22%	128 19%	144 19%	388 21%	216 21%	53 19%	46 18%	118 23%
Not at all common (1.0)	211 7%	169 7%	15 9%	25 10%	10 18%	8 7%	6 9%	* 8%	46 7%	58 6%	43 6%	64 8%	132 7%	71 7%	11 4%	20 7%	41 8%
Don't know	570 19%	515 20%	18 11%	35 14%	5 9%	12 10%	17 24%	- -	108 16%	165 18%	110 16%	187 25%	365 19%	187 18%	55 20%	51 20%	80 16%
Net: Common	1625 54%	1386 53%	96 57%	137 54%	29 52%	71 59%	34 48%	3 64%	372 55%	497 54%	388 58%	369 48%	995 53%	575 55%	160 57%	146 55%	269 53%
Net: Uncommon	834 28%	697 27%	53 32%	81 32%	21 38%	38 31%	20 28%	1 36%	196 29%	260 28%	170 26%	208 27%	520 28%	288 27%	64 23%	66 25%	158 31%
Base for stats	2460	2083	149	218	51	109	54	4	568	757	558	577	1515	863	224	212	428
Mean Score	2.76	2.76	2.69	2.75	2.67	2.74	2.84	2.89	2.77	2.77	2.81	2.69	2.75	2.78	2.87	2.81	2.72
Standard Deviation	.850	.838	.847	.945	1.114	.825	1.008	1.097	.859	.839	.831	.870	.851	.853	.791	.873	.871
Standard Error	.017	.018	.069	.066	.157	.082	.147	.448	.028	.030	.046	.041	.021	.031	.059	.065	.044
Error variance	*	*	*	*	.02	.01	.02	.20	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_3. Broadband: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	452	10	48	77	50	53	109	31	74	194	247	7	186	56	209
	15%	7%	13%	14%	11%	15%	18%	16%	21%	13%	18%	13%	18%	18%	13%	
				a		a	abd	a	abcde		a		c	c		
Fairly common	(3.0)	1173	64	131	183	196	137	245	88	128	579	557	16	409	128	616
	39%	44%	34%	34%	43%	37%	41%	45%	37%	39%	40%	28%	39%	42%	37%	
			bc		bch		bc	bch								
Not very common	(2.0)	624	10	76	127	106	86	114	37	67	289	297	20	222	66	328
	21%	7%	20%	24%	23%	23%	19%	19%	19%	19%	21%	36%	21%	22%	20%	
			a	a	a	a	a	a	a			ab				
Not at all common	(1.0)	211	17	26	37	20	25	45	15	26	87	102	4	84	17	110
	7%	12%	7%	7%	4%	7%	7%	7%	7%	6%	7%	8%	8%	6%	7%	
		d					d									
Don't know		570	43	101	113	83	65	85	24	55	347	195	9	140	37	379
	19%	30%	26%	21%	18%	18%	14%	12%	16%	23%	14%	16%	13%	12%	23%	
		cdefgh	defgh	fgh	g					b					ab	
Net: Common		1625	74	179	260	246	191	354	120	203	773	804	23	595	184	825
	54%	51%	47%	48%	54%	52%	59%	61%	58%	52%	57%	41%	57%	61%	50%	
							bce	bce	bc		a		c	c		
Net: Uncommon		834	27	102	164	125	111	159	52	93	376	400	25	306	83	439
	28%	19%	27%	31%	28%	30%	27%	27%	27%	25%	29%	43%	29%	27%	27%	
				a		a					a	a				
Base for stats		2460	101	282	424	371	302	513	172	296	1149	1204	48	901	267	1264
Mean Score	2.76	2.66	2.71	2.71	2.74	2.72	2.82	2.79	2.85	2.77	2.79	2.55	2.77	2.84	2.73	
									c							
Standard Deviation	.850	.875	.856	.864	.753	.851	.867	.838	.899	.818	.865	.867	.880	.827	.838	
Standard Error	.017	.095	.055	.046	.040	.049	.038	.058	.044	.026	.023	.161	.029	.049	.024	
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*	

Citizens Advice – Loyalty penalty survey

Q29_4. Home insurance: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	527	52	84	119	101	95	77	136	219	172
		17%	14%	17%	22% abfgi	19% f	21% afgi	12%	16%	20% afgi	16%
Fairly common	(3.0)	1179	140	208	216	217	156	241	348	433	397
		39%	38%	41% e	40% e	41% e	34%	38%	40% e	40% e	37%
Not very common	(2.0)	539	88	105	99	83	65	100	193	182	165
		18%	24% defhi	21% dei	18%	16%	14%	16%	22% defhi	17%	15%
Not at all common	(1.0)	188	25	41	24	26	27	44	66	50	72
		6%	7% cdh	8% cdh	4%	5%	6%	7%	8% ch	5%	7% h
Don't know		597	63	67	87	99	109	172	130	186	281
		20%	17%	13%	16%	19% b	24% abcdgh	27% abcdgh	15%	17% b	26% abcdgh
Net: Common		1706	192	293	335	318	250	318	484	653	569
		56%	52% fi	58% fi	62% aefgi	60% fi	55%	50%	55%	61% aefgi	52%
Net: Uncommon		727	113	146	122	110	92	144	258	232	237
		24%	31% cdefhi	29% cdefhi	22%	21%	20%	23%	30% cdefhi	22%	22%
Base for stats		2433	304	439	458	427	343	462	743	885	805
Mean Score		2.84	2.72	2.77	2.94 abfgi	2.92 abfg	2.93 abfg	2.76	2.75	2.93 abfgi	2.83
Standard Deviation		.850	.840	.868	.825 abfgi	.820 abfg	.885 abfg	.843	.856	.822 abfgi	.864
Standard Error		.017	.069	.039	.035	.038	.039	.049	.034	.026	.031
Error variance		*	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_4. Home insurance: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	527	19	69	86	66	51	56	50	41	29	18	42	467	293	230	450	31	5	28
	17%	15%	20%	21%	15%	20%	19%	18%	18%	11%	12%	17%	18%	19%	15%	17%	17%	9%	21%
			ij	dij		ij	i	i	i				i	b					
Fairly common (3.0)	1179	53	140	157	158	96	100	95	87	133	51	107	1020	591	587	1048	45	21	34
	39%	42%	41%	38%	37%	37%	34%	34%	39%	52%	35%	42%	39%	39%	39%	40%	25%	39%	26%
									bcdefghjkl							bd			
Not very common (2.0)	539	18	44	64	91	54	64	53	47	24	40	40	460	286	254	478	24	11	13
	18%	14%	13%	15%	21%	21%	22%	19%	21%	9%	27%	15%	18%	19%	17%	18%	13%	20%	10%
				i	bci	bi	bci	bi	bi		abcikl	i	bi			d			
Not at all common (1.0)	188	4	27	19	26	11	24	14	12	22	9	19	160	98	88	148	22	3	11
	6%	3%	8%	5%	6%	4%	8%	5%	5%	9%	6%	7%	6%	6%	6%	6%	13%	6%	8%
										ce							a		
Don't know	597	31	63	90	88	49	47	64	38	50	30	48	519	264	332	466	58	14	45
	20%	25%	18%	22%	20%	19%	16%	23%	17%	19%	20%	19%	20%	17%	22%	18%	32%	26%	34%
															a		a		a
Net: Common	1706	72	209	244	224	148	156	145	128	162	69	150	1487	884	817	1498	76	25	61
	56%	57%	61%	58%	52%	56%	54%	52%	57%	63%	47%	58%	57%	58%	55%	58%	42%	48%	47%
			dgj	j						dfgj		j	j			bd			
Net: Uncommon	727	22	71	84	117	65	88	67	59	46	49	59	620	384	342	625	46	14	23
	24%	18%	21%	20%	27%	25%	30%	24%	26%	18%	33%	23%	24%	25%	23%	24%	26%	26%	18%
				abci	i	abcil			i		abcikl		i						
Base for stats	2433	94	280	327	341	213	244	211	187	208	118	208	2107	1268	1160	2123	122	39	85
Mean Score	2.84	2.92	2.90	2.95	2.77	2.88	2.77	2.85	2.84	2.81	2.66	2.83	2.85	2.85	2.83	2.85	2.69	2.68	2.93
		j	j	dfj		j		j					j						
Standard Deviation	.850	.756	.883	.834	.846	.833	.914	.852	.843	.804	.829	.858	.849	.863	.832	.832	1.048	.791	.992
Standard Error	.017	.075	.050	.045	.044	.057	.071	.058	.057	.054	.076	.062	.018	.025	.023	.018	.128	.182	.115
Error variance	*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.02	.03	.01

Citizens Advice – Loyalty penalty survey

Q29_4. Home insurance: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common (4.0)	527 17%	445 17%	25 15%	50 20%	13 23%	21 17%	15 21%	2 40%	132 20% d	157 17%	122 18%	115 15%	336 18%	175 17%	46 16%	52 20%	77 15%	
Fairly common (3.0)	1179 39%	1034 40% c	61 37%	82 33%	18 32%	41 34%	21 29%	2 60%	275 41% d	369 40% d	288 43% d	247 32%	750 40%	394 38%	115 41%	100 38%	179 35%	
Not very common (2.0)	539 18%	457 18%	31 18%	48 19%	11 19%	26 22%	11 16%	- -	130 19%	168 18%	119 18%	123 16%	335 18%	187 18%	40 14%	37 14%	110 22% cd	
Not at all common (1.0)	188 6%	156 6%	15 9%	15 6%	4 7%	8 7%	3 5%	- -	37 5%	48 5%	36 5%	68 9% abc	102 5%	79 8% a	14 5%	19 7%	46 9% ac	
Don't know	597 20%	505 19%	35 21%	56 22%	11 19%	24 20%	21 29%	- -	102 15%	180 20% a	103 15%	212 28% abc	356 19%	215 20%	64 23%	55 21%	96 19%	
Net: Common	1706 56%	1479 57%	86 51%	133 53%	31 55%	62 51%	36 50%	4 100%	407 60% d	526 57% d	411 61% d	362 47%	1086 58% e	569 54%	161 58%	152 58%	256 50%	
Net: Uncommon	727 24%	613 24%	46 28%	64 25%	14 26%	35 29%	15 21%	- -	167 25%	216 23%	154 23%	190 25%	438 23%	266 25%	54 19%	56 21%	156 31% abcd	
Base for stats	2433	2092	132	196	45	96	50	4	574	742	565	552	1523	835	215	208	412	
Mean Score	2.84	2.85	2.72	2.85	2.88	2.77	2.94	3.40	2.88 d	2.86 d	2.88 d	2.74	2.87 e	2.80 e	2.90 e	2.89 e	2.69	
Standard Deviation	.850	.840	.903	.892	.922	.885	.897	.565	.835	.823	.816	.925	.832	.878	.804	.887	.901	
Standard Error	.017	.018	.077	.065	.137	.091	.135	.231	.027	.030	.045	.044	.020	.032	.061	.067	.046	
Error variance	*	*	.01	*	.02	.01	.02	.05	*	*	*	*	*	*	*	*	*	

Citizens Advice – Loyalty penalty survey

Q29_4. Home insurance: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0) 527 17%	26 18%	67 17%	80 15%	63 14%	73 20%	115 19%	29 15%	74 21%	223 15%	286 20%	11 20%	199 19%	60 20%	263 16%
Fairly common	(3.0) 1179 39%	46 32%	117 31%	186 35%	191 42%	134 37%	272 45%	88 45%	143 41%	558 37%	572 41%	24 41%	409 39%	135 45%	619 38%
Not very common	(2.0) 539 18%	14 10%	60 16%	106 20%	92 20%	74 20%	92 15%	38 19%	64 18%	263 18%	248 18%	9 15%	198 19%	52 17%	280 17%
Not at all common	(1.0) 188 6%	11 8%	31 8%	39 7%	23 5%	20 5%	34 6%	16 8%	12 4%	94 6%	84 6%	4 7%	66 6%	20 7%	101 6%
Don't know	597 20%	47 33%	108 28%	125 23%	85 19%	66 18%	86 14%	25 13%	56 16%	357 24%	209 15%	9 16%	168 16%	36 12%	380 23%
Net: Common	1706 56%	72 50%	184 48%	266 50%	254 56%	207 56%	387 65%	118 60%	218 62%	781 52%	858 61%	35 61%	608 58%	196 64%	881 54%
Net: Uncommon	727 24%	25 18%	91 24%	145 27%	115 25%	94 26%	125 21%	54 27%	77 22%	357 24%	332 24%	13 23%	265 25%	72 24%	381 23%
Base for stats	2433	97	275	411	370	301	513	172	295	1138	1190	48	873	268	1262
Mean Score	2.84	2.88	2.80	2.75	2.79	2.86	2.91	2.76	2.95	2.80	2.89	2.88	2.85	2.88	2.83
Standard Deviation	.850	.936	.937	.877	.795	.859	.813	.846	.800	.847	.848	.874	.859	.840	.849
Standard Error	.017	.104	.060	.048	.043	.050	.035	.058	.039	.027	.023	.162	.029	.050	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_5. Current account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	285	39	78	56	47	41	24	117	104	65
		9%	11%	15%	10%	9%	9%	4%	13%	10%	6%
			fi	cdefhi	fi	fi	fi		defhi	fi	
Fairly common	(3.0)	788	113	164	187	142	86	95	277	330	181
		26%	31%	32%	34%	27%	19%	15%	32%	31%	17%
			efi	defi	defi	efi			efi	efi	
Not very common	(2.0)	816	123	135	146	133	114	164	258	279	278
		27%	34%	27%	27%	25%	25%	26%	30%	26%	26%
			dehi								
Not at all common	(1.0)	415	39	61	52	71	71	121	100	123	192
		14%	11%	12%	10%	13%	16%	19%	11%	11%	18%
						c	cgh	abcdgh			abcdgh
Don't know		726	52	68	103	133	140	230	120	236	370
		24%	14%	13%	19%	25%	31%	36%	14%	22%	34%
					bg	abcg	abcdgh	abcdgh		abg	abcdgh
Net: Common		1073	153	241	244	190	127	119	394	433	246
		35%	42%	48%	45%	36%	28%	19%	45%	40%	23%
			efi	defhi	defi	efi	fi		defhi	efi	
Net: Uncommon		1231	163	196	198	205	185	285	358	402	470
		41%	44%	39%	36%	39%	41%	45%	41%	38%	43%
								ch			ch
Base for stats		2304	315	437	441	394	312	405	752	835	716
Mean Score		2.41	2.48	2.59	2.56	2.42	2.31	2.06	2.55	2.50	2.17
			efi	defi	defi	fi	fi		defi	efi	
Standard Deviation		.922	.867	.936	.859	.920	.968	.878	.908	.891	.926
Standard Error		.019	.069	.042	.037	.044	.045	.054	.036	.029	.035
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_5. Current account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	285	15	27	61	32	20	19	28	26	23	11	23	251	169	117	236	16	4	17
		9%	12%	8%	15%	7%	8%	7%	10%	12%	9%	7%	9%	10%	11%	8%	9%	9%	8%	13%
				bdefijkl					d					b						
Fairly common	(3.0)	788	34	96	134	113	57	62	73	61	68	32	58	697	401	386	705	17	19	31
		26%	27%	28%	32%	26%	22%	21%	26%	27%	26%	22%	23%	27%	26%	26%	27%	9%	36%	24%
				efjkl													b		b	
Not very common	(2.0)	816	25	81	95	114	82	96	55	65	67	51	87	678	418	395	718	43	14	20
		27%	20%	24%	23%	27%	31%	33%	20%	29%	26%	34%	34%	26%	27%	26%	28%	24%	27%	16%
					g	abcg	abcgl		g		abcgl	abcgl	g				d			
Not at all common	(1.0)	415	16	48	46	64	45	51	30	26	38	20	32	363	215	199	344	35	7	21
		14%	13%	14%	11%	15%	17%	17%	11%	11%	15%	13%	12%	14%	14%	13%	13%	19%	13%	16%
					cg	cg														
Don't know		726	36	91	81	107	59	63	90	46	62	34	57	635	330	395	587	69	8	41
		24%	29%	26%	19%	25%	22%	22%	33%	21%	24%	23%	22%	24%	22%	26%	23%	38%	16%	31%
			c	c				cdefhijkl					c		a		a		a	
Net: Common		1073	49	123	195	144	77	82	101	87	91	43	82	949	569	503	941	33	23	48
		35%	39%	36%	47%	34%	29%	28%	37%	39%	35%	29%	32%	36%	37%	34%	36%	18%	44%	37%
			f	bdefghijkl				f	efj				ef	b		b			b	
Net: Uncommon		1231	41	129	141	178	127	146	85	91	105	71	118	1042	633	594	1062	78	21	41
		41%	32%	38%	34%	41%	48%	50%	31%	40%	41%	48%	46%	40%	41%	40%	41%	43%	39%	32%
					cg	abcgl	abcdghil		g	g	abcgl	abcgl	cg				d			
Base for stats		2304	89	252	337	322	203	228	186	178	196	114	200	1990	1202	1097	2003	111	44	89
Mean Score		2.41	2.53	2.40	2.62	2.35	2.25	2.22	2.54	2.50	2.39	2.30	2.36	2.42	2.43	2.38	2.42	2.13	2.48	2.49
			ef	f	bdefijkl			defj	ef				ef				b		b	
Standard Deviation		.922	.973	.914	.936	.906	.909	.888	.939	.917	.933	.872	.886	.928	.941	.902	.907	1.019	.876	1.057
Standard Error		.019	.098	.054	.050	.049	.064	.071	.067	.063	.065	.082	.066	.021	.028	.026	.020	.128	.183	.117
Error variance		*	.01	*	*	*	.01	*	*	*	*	.01	*	*	*	*	*	.02	.03	.01

Citizens Advice – Loyalty penalty survey

Q29_5. Current account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	285 9%	216 8%	24 15%	44 17%	13 23%	20 16%	11 15%	1 14%	67 10%	68 7%	68 10%	82 11%	166 9%	105 10%	24 9%	28 11%	53 10%
			a	a	a	a			b			b					
Fairly common (3.0)	788 26%	672 26%	52 31%	64 25%	9 16%	31 26%	24 33%	* 10%	164 24%	259 28%	195 29%	170 22%	487 26%	286 27%	75 27%	73 28%	139 27%
			d	d	d	d	d		d	d	d	d	d	d	d	d	d
Not very common (2.0)	816 27%	715 28%	36 22%	59 24%	12 22%	30 24%	16 22%	2 40%	214 32%	273 30%	173 26%	157 20%	507 27%	269 26%	74 26%	54 20%	141 28%
									cd	d	d	d	d	d	d	d	d
Not at all common (1.0)	415 14%	352 14%	25 15%	37 15%	13 23%	19 15%	6 8%	* 8%	105 15%	114 12%	75 11%	121 16%	267 14%	143 14%	35 12%	42 16%	67 13%
					f				bc			c					
Don't know	726 24%	642 25%	30 18%	48 19%	9 17%	22 18%	15 21%	1 29%	126 19%	207 22%	157 24%	236 31%	451 24%	247 24%	72 26%	67 26%	108 21%
		b								a	a	abc					
Net: Common	1073 35%	887 34%	76 46%	108 43%	22 38%	51 42%	35 48%	1 23%	232 34%	327 36%	263 39%	252 33%	654 35%	391 37%	99 35%	101 38%	192 38%
			a	a			a				d						
Net: Uncommon	1231 41%	1068 41%	61 37%	96 38%	25 45%	48 40%	21 30%	2 48%	318 47%	387 42%	248 37%	277 36%	774 41%	412 39%	108 39%	95 36%	208 41%
									bcd	d							
Base for stats	2304	1955	137	204	47	99	56	3	550	714	511	529	1428	803	207	196	400
Mean Score	2.41	2.38	2.55	2.56	2.46	2.53	2.71	2.42	2.35	2.39	2.50	2.40	2.39	2.44	2.43	2.44	2.44
			a	a			a				a						
Standard Deviation	.922	.904	.986	1.021	1.168	1.018	.898	1.135	.925	.867	.901	1.004	.919	.930	.902	.979	.922
Standard Error	.019	.020	.084	.073	.170	.104	.130	.507	.031	.033	.052	.049	.023	.035	.069	.076	.048
Error variance	*	*	.01	.01	.03	.01	.02	.26	*	*	*	*	*	*	*	.01	*

Citizens Advice – Loyalty penalty survey

Q29_5. Current account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								EDucation			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	285	16	40	41	30	28	70	11	48	110	164	2	130	31	123
	9%	11%	11%	8%	7%	8%	12%	6%	14%	7%	12%	4%	12%	10%	7%	
			g				cdeg		cdeg		a		c			
Fairly common	(3.0)	788	40	75	120	126	96	171	72	88	361	399	18	311	94	369
	26%	27%	20%	22%	28%	26%	29%	37%	25%	24%	29%	31%	30%	31%	22%	
			a	a	a	b	b	bc	bcdefh	a	a	bc	c	c		
Not very common	(2.0)	816	19	90	139	131	106	174	52	105	377	391	27	281	82	444
	27%	13%	24%	26%	29%	29%	29%	27%	30%	25%	28%	47%	27%	27%	27%	
			a	a	a	a	a	a	ab	a	a	ab				
Not at all common	(1.0)	415	21	56	86	44	56	72	27	52	200	195	4	136	44	232
	14%	15%	15%	16%	10%	15%	12%	14%	15%	13%	14%	7%	13%	14%	14%	
			d	d		d			d							
Don't know		726	48	121	151	123	81	111	33	57	448	250	6	182	54	475
	24%	34%	32%	28%	27%	22%	18%	17%	16%	30%	18%	10%	18%	18%	29%	
		efgh	efgh	fgh	fgh	h				bc					ab	
Net: Common		1073	56	115	161	156	124	241	83	136	471	563	20	441	124	491
	35%	39%	30%	30%	34%	34%	40%	43%	39%	31%	40%	36%	42%	41%	30%	
			a	a	a	a	bce	bcde	bc	a	a	bc	c	c		
Net: Uncommon		1231	40	146	225	175	162	246	80	157	577	586	31	417	126	676
	41%	28%	38%	42%	38%	44%	41%	41%	45%	39%	42%	54%	40%	41%	41%	
			a	a	a	a	a	a	a	a	a	a				
Base for stats		2304	96	261	385	331	286	488	163	293	1047	1149	51	859	250	1167
Mean Score	2.41	2.54	2.38	2.30	2.43	2.34	2.49	2.41	2.45	2.36	2.46	2.36	2.51	2.45	2.33	
		c					ce		c		a		c			
Standard Deviation	.922	1.023	.988	.932	.833	.904	.914	.850	.966	.907	.936	.711	.933	.919	.910	
Standard Error	.019	.113	.066	.052	.047	.054	.041	.060	.048	.030	.025	.128	.032	.056	.027	
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*	

Citizens Advice – Loyalty penalty survey

Q29_6. Savings account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	269	38	64	61	47	38	20	102	108	58
		9%	10%	13%	11%	9%	8%	3%	12%	10%	5%
			fi	defi	fi	fi	fi		efi	fi	
Fairly common	(3.0)	790	130	188	175	120	83	93	318	295	176
		26%	36%	37%	32%	23%	18%	15%	36%	28%	16%
			defhi	defhi	defhi	fi			defhi	defi	
Not very common	(2.0)	841	111	137	144	143	121	183	249	288	304
		28%	30%	27%	27%	27%	27%	29%	28%	27%	28%
Not at all common	(1.0)	382	31	52	60	66	68	105	83	126	174
		13%	8%	10%	11%	13%	15%	17%	9%	12%	16%
							abcgh	abcgh			abcgh
Don't know		748	57	64	103	151	142	232	121	254	374
		25%	15%	13%	19%	29%	31%	37%	14%	24%	34%
					bg	abcgh	abcgh	abcdgh		abcg	abcdgh
Net: Common		1059	169	252	237	167	121	113	421	404	234
		35%	46%	50%	43%	32%	27%	18%	48%	38%	22%
			defhi	cdefhi	defhi	fi	fi		defhi	defi	
Net: Uncommon		1223	142	189	205	209	189	289	331	414	478
		40%	39%	37%	38%	40%	42%	46%	38%	39%	44%
								bcgh			bcgh
Base for stats		2282	311	441	441	376	310	402	752	817	712
Mean Score		2.41	2.57	2.60	2.54	2.39	2.29	2.07	2.59	2.47	2.17
			defi	defhi	defi	fi	fi		defhi	efi	
Standard Deviation		.902	.832	.876	.895	.917	.946	.831	.858	.908	.889
Standard Error		.019	.067	.039	.039	.045	.045	.051	.034	.029	.033
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_6. Savings account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	269	10	22	60	36	15	26	27	27	27	6	13	249	151	118	231	9	4	16
	9%	8%	6%	14%	8%	6%	9%	10%	12%	11%	4%	5%	9%	10%	8%	9%	5%	7%	12%	
				bdeijkl				j	bejk	bejk			bejk							
Fairly common	(3.0)	790	36	90	131	115	54	66	58	53	63	52	71	667	399	391	689	25	27	29
	26%	29%	26%	31%	27%	21%	23%	21%	24%	24%	35%	28%	25%	26%	26%	27%	14%	52%	23%	
				efghl							befghil					b				
Not very common	(2.0)	841	26	89	91	123	90	79	78	66	64	44	90	707	453	384	740	48	10	22
	28%	21%	26%	22%	29%	34%	27%	28%	30%	25%	30%	35%	27%	30%	26%	29%	27%	19%	17%	
				c	abcil				c			abcil	c	b		d				
Not at all common	(1.0)	382	13	47	50	56	38	58	25	26	34	11	25	347	205	177	322	32	6	18
	13%	11%	14%	12%	13%	15%	20%	9%	12%	13%	7%	10%	13%	13%	12%	12%	18%	11%	14%	
			j		j	gj	acdghijkl						gj							
Don't know		748	40	95	86	99	64	62	88	52	70	36	58	655	325	422	608	65	6	45
	25%	32%	28%	21%	23%	24%	21%	32%	23%	27%	24%	23%	25%	21%	28%	23%	36%	11%	35%	
		cdf	c					cdfhkl		c				a		a			a	
Net: Common		1059	47	111	191	151	69	92	85	80	90	58	84	917	549	509	920	34	31	45
	35%	37%	32%	46%	35%	27%	32%	31%	36%	35%	39%	33%	35%	36%	34%	36%	19%	59%	35%	
		e	bdefghikl		e			e	e	e	e	e	e	b		b			b	
Net: Uncommon		1223	39	136	141	179	129	137	103	92	98	54	115	1054	658	560	1061	80	16	40
	40%	31%	40%	34%	42%	49%	47%	37%	37%	41%	38%	37%	45%	43%	38%	41%	44%	31%	31%	
					ac	abcgijl	acgi					ac	ac	b		d	d			
Base for stats		2282	86	248	332	330	198	229	187	173	188	112	199	1971	1207	1070	1981	114	47	85
Mean Score	2.41	2.51	2.34	2.61	2.39	2.23	2.26	2.46	2.47	2.45	2.48	2.37	2.42	2.41	2.42	2.42	2.10	2.61	2.51	
		ef		bdefkl	e			ef	ef	e	e		ef			b			b	
Standard Deviation	.902	.901	.887	.952	.894	.850	.964	.894	.929	.949	.743	.785	.921	.912	.892	.895	.905	.812	1.029	
Standard Error	.019	.092	.053	.052	.048	.061	.077	.063	.065	.068	.072	.059	.021	.027	.026	.020	.113	.162	.116	
Error variance	*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.01	.03	.01	

Citizens Advice – Loyalty penalty survey

Q29_6. Savings account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common (4.0)	269 9%	213 8%	18 11%	36 14% a	8 15%	14 12%	13 18% a	1 14%	58 9%	75 8%	69 10%	67 9%	162 9%	95 9%	22 8%	19 7%	54 11%	
Fairly common (3.0)	790 26%	675 26%	51 31%	63 25%	11 20%	36 30%	15 22%	* 10%	159 23%	247 27%	199 30% a	185 24%	494 26%	274 26%	65 23%	65 25%	143 28%	
Not very common (2.0)	841 28%	733 28%	38 23%	67 27%	17 31%	35 29%	15 21%	- -	227 34% bcd	259 28% d	178 27%	177 23%	522 28%	288 27%	84 30%	68 26%	136 27%	
Not at all common (1.0)	382 13%	322 12%	27 16% e	31 12%	11 19% e	9 7%	11 16%	* 8%	105 16% c	123 13% c	58 9%	96 13%	242 13%	132 13%	33 12%	33 13%	66 13%	
Don't know	748 25%	655 25%	32 19%	55 22%	8 15%	28 23%	17 23%	3 69%	128 19%	218 24% a	164 25% a	239 31% abc	459 24%	261 25%	75 27%	78 30% e	109 21%	
Net: Common	1059 35%	887 34%	69 41%	99 39%	20 35%	50 41%	29 40%	1 23%	216 32%	322 35%	268 40% ad	252 33%	656 35%	369 35%	87 31%	84 32%	197 39% c	
Net: Uncommon	1223 40%	1055 41%	65 39%	98 39%	28 50%	44 36%	26 37%	* 8%	332 49% bcd	382 41% cd	236 35%	273 36%	764 41%	420 40%	117 42%	101 38%	201 40%	
Base for stats	2282	1942	135	197	48	93	55	1	548	703	504	526	1420	788	204	185	399	
Mean Score	2.41	2.40	2.45	2.53	2.36	2.59 a	2.56	2.95	2.31	2.39	2.55 ab	2.42 a	2.41	2.42	2.37	2.38	2.47	
Standard Deviation	.902	.890	.963	.968	1.028	.861	1.076	2.655	.899	.895	.869	.931	.901	.906	.880	.897	.924	
Standard Error	.019	.020	.083	.070	.150	.090	.157	1.533	.030	.034	.050	.046	.023	.035	.067	.071	.049	
Error variance	*	*	.01	*	.02	.01	.02	2.35	*	*	*	*	*	*	*	.01	*	



Citizens Advice – Loyalty penalty survey

Q29_6. Savings account: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	269	16	31	37	32	33	72	10	37	112	151	2	127	22	119
		9%	11%	8%	7%	7%	9%	12%	5%	11%	7%	11%	4%	12%	7%	7%
			g					cdg		cg		a		bc		
Fairly common	(3.0)	790	41	84	129	133	92	164	60	86	338	402	23	313	94	367
		26%	29%	22%	24%	29%	25%	27%	31%	24%	23%	29%	40%	30%	31%	22%
					b			b				a		c	c	
Not very common	(2.0)	841	19	91	140	123	113	181	62	110	402	395	22	281	92	459
		28%	13%	24%	26%	27%	31%	30%	32%	31%	27%	28%	38%	27%	30%	28%
				a	a	a	ab	ab	ab	ab						
Not at all common	(1.0)	382	17	46	66	51	41	74	33	54	177	199	4	116	46	219
		13%	12%	12%	12%	11%	11%	12%	17%	15%	12%	14%	8%	11%	15%	13%
								d								
Don't know		748	51	130	164	115	88	107	31	63	466	252	6	205	49	478
		25%	35%	34%	30%	25%	24%	18%	16%	18%	31%	18%	10%	20%	16%	29%
			defgh	defgh	efgh	efgh	efgh				bc					ab
Net: Common		1059	57	115	166	166	125	236	71	123	450	553	25	440	117	486
		35%	40%	30%	31%	36%	34%	39%	36%	35%	30%	40%	44%	42%	38%	30%
								bc				a		c	c	
Net: Uncommon		1223	36	137	207	174	154	255	95	164	580	594	26	396	138	678
		40%	25%	36%	39%	38%	42%	43%	48%	47%	39%	42%	46%	38%	46%	41%
				a	a	a	a	ab	abcd	abcd		a			a	
Base for stats		2282	94	252	373	340	279	491	165	287	1030	1147	51	836	255	1164
Mean Score		2.41	2.60	2.40	2.37	2.43	2.42	2.48	2.29	2.37	2.37	2.44	2.44	2.54	2.37	2.33
			cg					g						bc		
Standard Deviation		.902	.980	.925	.888	.860	.881	.918	.855	.935	.892	.925	.714	.911	.878	.896
Standard Error		.019	.112	.063	.050	.048	.053	.041	.060	.046	.030	.025	.128	.031	.053	.026
Error variance		*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_7. Fixed-rate mortgage: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	353	40	72	85	69	45	41	112	154	87
		12%	11%	14%	16%	13%	10%	7%	13%	14%	8%
				efi	efi	fi	f		fi	efi	
Fairly common	(3.0)	831	101	177	193	135	101	124	278	328	225
		27%	27%	35%	35%	26%	22%	20%	32%	31%	21%
			fi	defi	adehfi	fi			defi	defi	
Not very common	(2.0)	650	105	119	122	113	98	93	225	235	191
		21%	29%	24%	22%	21%	22%	15%	26%	22%	18%
			defhi	fi	fi	f	fi		fi	fi	
Not at all common	(1.0)	276	44	49	36	44	38	64	94	80	102
		9%	12%	10%	7%	8%	8%	10%	11%	7%	9%
			ch	c				c	ch		
Don't know		920	77	88	109	165	170	311	165	274	481
		30%	21%	17%	20%	31%	38%	49%	19%	26%	44%
						abcgh	abcdgh	abcdegh		bcg	abcdegh
Net: Common		1184	141	248	278	204	147	165	390	482	312
		39%	38%	49%	51%	39%	32%	26%	45%	45%	29%
			fi	adehi	adehghi	efi	f		defi	defi	
Net: Uncommon		927	149	169	159	157	135	158	318	315	293
		31%	41%	33%	29%	30%	30%	25%	36%	29%	27%
			cdefhi	fi					cdefhi		
Base for stats		2110	291	417	436	361	282	323	708	797	605
Mean Score		2.60	2.47	2.65	2.75	2.64	2.55	2.44	2.58	2.70	2.49
				afi	aefgi	fi				aefgi	
Standard Deviation		.915	.914	.900	.863	.927	.917	.951	.909	.894	.936
Standard Error		.020	.076	.041	.038	.046	.046	.066	.037	.029	.038
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q29_7. Fixed-rate mortgage: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	353	8	38	63	44	29	27	42	33	31	11	29	313	215	138	311	16	2	16
		12%	6%	11%	15%	10%	11%	9%	15%	15%	12%	7%	11%	12%	14%	9%	12%	9%	4%	12%
				adfg					adfg	aj				b						
Fairly common	(3.0)	831	45	98	131	109	79	70	58	66	75	34	64	733	405	424	749	25	17	20
		27%	36%	29%	31%	25%	30%	24%	21%	29%	29%	23%	25%	28%	26%	28%	29%	14%	32%	15%
			dfgkl	g	g	g			g	g			g				bd			
Not very common	(2.0)	650	21	67	89	97	56	69	58	41	41	47	65	538	364	287	582	17	13	17
		21%	17%	19%	21%	23%	21%	24%	21%	18%	16%	32%	25%	20%	24%	19%	22%	9%	25%	13%
					i		i				abcdeghil		i	b		bd				
Not at all common	(1.0)	276	7	34	29	43	27	37	17	22	25	9	24	243	152	120	223	28	8	15
		9%	6%	10%	7%	10%	10%	13%	6%	10%	10%	6%	9%	9%	10%	8%	9%	16%	15%	12%
							acgj										a			
Don't know		920	44	106	106	136	71	88	100	62	86	47	75	798	397	523	725	94	13	61
		30%	35%	31%	25%	32%	27%	30%	36%	28%	33%	32%	29%	30%	26%	35%	28%	52%	24%	47%
			c		c			cehl		c			c		a		a		a	
Net: Common		1184	53	136	193	153	107	97	101	99	106	45	93	1046	620	562	1059	41	19	36
		39%	43%	40%	46%	36%	41%	33%	37%	44%	41%	30%	36%	40%	40%	38%	41%	23%	36%	27%
			j	j	dfgkl		j		dfj	j			j				bd			
Net: Uncommon		927	28	100	118	140	83	106	75	63	66	56	89	781	516	406	805	45	21	32
		31%	23%	29%	28%	33%	32%	36%	27%	28%	26%	38%	35%	30%	34%	27%	31%	25%	40%	25%
					ai		acgil				abcghil		ai	b						
Base for stats		2110	82	237	312	293	191	203	176	162	172	101	182	1827	1136	968	1864	85	40	68
Mean Score		2.66	2.66	2.59	2.73	2.52	2.57	2.43	2.72	2.67	2.65	2.46	2.54	2.61	2.60	2.60	2.62	2.33	2.32	2.53
			f		dfjkl			dfj	f	f	f		f	f			b			
Standard Deviation		.915	.782	.922	.888	.920	.915	.937	.940	.950	.941	.804	.912	.920	.942	.879	.900	1.128	.863	1.090
Standard Error		.020	.082	.056	.049	.052	.067	.079	.069	.069	.069	.081	.070	.021	.029	.027	.020	.160	.193	.141
Error variance		*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.03	.04	.02

Citizens Advice – Loyalty penalty survey

Q29_7. Fixed-rate mortgage: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common (4.0)	353 12%	286 11%	24 14%	39 16%	10 18%	17 14%	12 17%	1 14%	79 12%	114 12%	93 14%	67 9%	216 11%	121 12%	33 12%	20 8%	68 13%	
				a						d	d						d	
Fairly common (3.0)	831 27%	709 27%	55 33%	65 26%	14 25%	31 26%	20 28%	* 8%	198 29%	268 29%	186 28%	179 23%	537 29%	271 26%	71 25%	62 24%	138 27%	
									d	d								
Not very common (2.0)	650 21%	549 21%	38 23%	61 24%	14 25%	35 29%	11 15%	1 31%	162 24%	208 23%	143 21%	137 18%	403 21%	219 21%	56 20%	58 22%	106 21%	
						af			d	d								
Not at all common (1.0)	276 9%	236 9%	12 7%	27 11%	9 16%	11 9%	7 10%	- -	70 10%	75 8%	51 8%	80 10%	172 9%	98 9%	20 7%	31 12%	48 9%	
Don't know	920 30%	818 31%	38 23%	60 24%	10 18%	27 22%	21 30%	2 48%	167 25%	257 28%	195 29%	302 39%	552 29%	340 32%	100 36%	92 35%	148 29%	
															a			
Net: Common	1184 39%	994 38%	79 47%	105 41%	24 42%	48 40%	32 46%	1 21%	277 41%	382 41%	279 42%	246 32%	753 40%	392 37%	104 37%	82 31%	207 41%	
			a						d	d	d		d				d	
Net: Uncommon	927 31%	785 30%	50 30%	88 35%	22 40%	46 38%	18 25%	1 31%	232 34%	283 31%	194 29%	217 28%	575 31%	317 30%	75 27%	89 34%	153 30%	
									d									
Base for stats	2110	1780	129	192	46	94	50	2	509	665	473	463	1327	710	179	171	360	
Mean Score	2.60	2.59	2.70	2.61	2.54	2.57	2.75	2.67	2.56	2.63	2.68	2.50	2.60	2.59	2.66	2.42	2.63	
										d	d		d	d	d		d	
Standard Deviation	.915	.911	.877	.967	1.037	.925	.985	1.193	.912	.895	.912	.942	.908	.929	.905	.920	.937	
Standard Error	.020	.021	.077	.071	.155	.097	.150	.597	.031	.035	.054	.049	.023	.037	.075	.077	.051	
Error variance	*	*	.01	.01	.02	.01	.02	.36	*	*	*	*	*	*	.01	.01	*	

Citizens Advice – Loyalty penalty survey

Q29_7. Fixed-rate mortgage: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	353 12%	18 13%	39 10%	54 10%	45 10%	36 10%	80 13%	17 9%	63 18%	147 10%	197 14%	6 10%	142 14%	43 14%	165 10%
								bcdefg			a		c	c	
Fairly common (3.0)	831 27%	38 26%	78 20%	113 21%	157 35%	102 28%	178 30%	70 36%	94 27%	375 25%	424 30%	22 39%	311 30%	91 30%	414 25%
					bceh	bc	bc	bceh	bc		a		c		
Not very common (2.0)	650 21%	14 9%	65 17%	112 21%	87 19%	90 25%	156 26%	52 27%	74 21%	296 20%	318 23%	7 13%	236 23%	71 23%	333 20%
			a	a	a	ab	abd	abd	a						
Not at all common (1.0)	276 9%	14 10%	39 10%	48 9%	39 9%	28 8%	47 8%	19 10%	41 12%	120 8%	146 10%	5 9%	103 10%	27 9%	146 9%
								ef			a				
Don't know	920 30%	60 42%	162 42%	208 39%	127 28%	110 30%	137 23%	37 19%	78 22%	557 37%	315 22%	16 29%	250 24%	71 23%	584 36%
		defgh	defgh	defgh	g	fgh				b					ab
Net: Common	1184 39%	56 39%	117 31%	167 31%	202 44%	139 38%	258 43%	87 44%	157 45%	522 35%	620 44%	28 49%	453 44%	134 44%	579 35%
					bc	b	bc	bc	bce		a		c	c	
Net: Uncommon	927 31%	28 19%	104 27%	161 30%	126 28%	119 32%	203 34%	72 37%	115 33%	416 28%	464 33%	13 22%	338 32%	98 32%	479 29%
				a		a	abd	abd	a		a				
Base for stats	2110	84	221	328	328	257	461	159	272	938	1084	41	791	233	1059
Mean Score	2.60	2.72	2.53	2.53	2.63	2.57	2.63	2.53	2.66	2.59	2.62	2.69	2.62	2.65	2.57
Standard Deviation	.915	.992	.981	.937	.863	.865	.886	.845	.996	.902	.932	.878	.925	.914	.914
Standard Error	.020	.119	.071	.056	.049	.054	.041	.060	.050	.031	.026	.172	.032	.058	.028
Error variance	*	.01	.01	*	*	*	*	*	*	*	*	.03	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_8. Post: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	282	36	75	61	53	27	31	110	114	58
		9%	10%	15%	11%	10%	6%	5%	13%	11%	5%
			fi	defhi	efi	efi			efi	efi	
Fairly common	(3.0)	633	108	153	139	98	73	61	262	237	134
		21%	29%	30%	25%	19%	16%	10%	30%	22%	12%
			defhi	defhi	defi	fi	fi		defhi	efi	
Not very common	(2.0)	785	102	140	146	144	106	147	242	290	253
		26%	28%	28%	27%	27%	23%	23%	28%	27%	23%
				i					i	i	
Not at all common	(1.0)	496	49	47	77	77	100	147	96	154	247
		16%	13%	9%	14%	15%	22%	23%	11%	14%	23%
					b	b	abcdgh	abcdgh		bg	abcdgh
Don't know		834	73	90	122	155	147	248	163	276	395
		28%	20%	18%	22%	29%	33%	39%	19%	26%	36%
						abcg	abcgh	abcdegh		bg	abcdgh
Net: Common		915	144	228	200	151	100	92	372	351	192
		30%	39%	45%	37%	29%	22%	14%	43%	33%	18%
			defi	cdefhi	defi	efi	fi		cdefhi	efi	
Net: Uncommon		1281	151	187	223	221	205	294	338	444	499
		42%	41%	37%	41%	42%	45%	46%	39%	41%	46%
							bg	bg			bcgh
Base for stats		2196	295	415	423	372	305	386	710	795	691
Mean Score		2.32	2.44	2.62	2.44	2.34	2.09	1.94	2.54	2.39	2.00
			efi	acdefhi	efi	efi	f		cdefhi	efi	
Standard Deviation		.963	.908	.908	.950	.961	.956	.925	.911	.955	.941
Standard Error		.020	.075	.042	.042	.047	.045	.059	.037	.032	.036
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_8. Post: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	282 9%	6 5%	26 8%	62 15%	30 7%	22 9%	28 10%	25 9%	30 13%	26 10%	7 5%	20 8%	255 10%	153 10%	129 9%	247 10%	17 9%	- -	13 10%
				abdegijkl					abdijk										
Fairly common (3.0)	633 21%	37 29%	64 19%	111 27%	89 21%	43 16%	48 17%	57 21%	45 20%	50 20%	41 27%	48 19%	544 21%	321 21%	311 21%	568 22%	13 7%	18 34%	20 15%
		bdefhikl		bdefikl							befk					b			
Not very common (2.0)	785 26%	25 20%	98 29%	93 22%	112 26%	75 29%	83 28%	63 23%	55 25%	62 24%	42 28%	76 30%	667 25%	399 26%	386 26%	688 27%	38 21%	15 29%	20 16%
			c									c				d			
Not at all common (1.0)	496 16%	11 9%	50 15%	60 14%	86 20%	49 19%	54 19%	35 13%	39 17%	46 18%	31 21%	36 14%	429 16%	290 19%	203 14%	418 16%	36 20%	7 13%	25 19%
					abcg	ag	a		a	a	ag		a	b					
Don't know	834 28%	46 37%	105 31%	92 22%	112 26%	72 28%	79 27%	96 35%	55 25%	73 28%	28 19%	76 30%	730 28%	370 24%	461 31%	668 26%	76 42%	13 25%	52 40%
		cdhjl	cj			j		cdhjl		j		cj	cj		a		a		a
Net: Common	915 30%	43 34%	90 26%	173 41%	119 28%	65 25%	76 26%	82 30%	75 33%	77 30%	48 32%	68 26%	799 30%	474 31%	441 30%	815 31%	30 17%	18 34%	33 25%
				bdefghikl					be							b			
Net: Uncommon	1281 42%	36 29%	148 43%	152 36%	198 46%	125 48%	136 47%	98 36%	94 42%	108 42%	72 49%	112 44%	1097 42%	689 45%	590 40%	1106 43%	74 41%	22 41%	45 35%
			ag		acg	acg	acg		a	a	acg	a	acg	b					
Base for stats	2196	79	238	325	317	190	213	180	169	185	120	180	1896	1163	1030	1921	104	40	77
Mean Score	2.32	2.48	2.28	2.54	2.20	2.20	2.24	2.40	2.39	2.31	2.20	2.29	2.33	2.29	2.36	2.33	2.11	2.28	2.26
		defj		bdefijkl				de	d			d							
Standard Deviation	.963	.831	.916	.999	.945	.960	.977	.954	1.028	1.000	.894	.911	.971	.984	.936	.957	1.061	.745	1.083
Standard Error	.020	.088	.055	.055	.051	.070	.081	.069	.074	.072	.084	.070	.022	.030	.028	.021	.135	.171	.129
Error variance	*	.01	*	*	*	*	.01	*	.01	.01	.01	*	*	*	*	*	.02	.03	.02

Citizens Advice – Loyalty penalty survey

Q29_8. Post: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common	(4.0)	282	226	12	39	8	23	6	66	73	76	68	179	93	34	14	45	
		9%	9%	7%	15%	14%	19%	9%	10%	8%	11%	9%	10%	9%	12%	5%	9%	
				ab		ab					b		d	d				
Fairly common	(3.0)	633	533	36	61	20	22	19	137	190	159	146	373	231	68	51	111	
		21%	21%	22%	24%	35%	18%	26%	20%	21%	24%	19%	20%	22%	24%	20%	22%	
					abe			39%									22%	
Not very common	(2.0)	785	662	54	68	13	35	19	190	250	191	154	489	270	50	83	137	
		26%	25%	33%	27%	23%	29%	27%	28%	27%	29%	20%	26%	26%	18%	32%	27%	
				a				21%	d	d	d		c	c		c	c	
Not at all common	(1.0)	496	436	28	30	5	14	11	127	152	82	135	319	167	44	35	87	
		16%	17%	17%	12%	8%	11%	16%	19%	16%	12%	18%	17%	16%	16%	13%	17%	
			c					-	c			c						
Don't know		834	740	37	55	11	28	16	155	256	160	262	520	290	83	79	128	
		28%	28%	22%	22%	19%	23%	22%	23%	28%	24%	34%	28%	28%	30%	30%	25%	
			c					*		a		abc						
Net: Common		915	759	48	100	28	45	25	204	263	235	214	552	324	102	66	156	
		30%	29%	29%	40%	49%	37%	35%	30%	29%	35%	28%	29%	31%	37%	25%	31%	
				ab	ab			71%			bd				ad			
Net: Uncommon		1281	1098	82	97	18	48	30	317	402	273	289	808	437	94	118	224	
		42%	42%	49%	39%	32%	40%	43%	47%	44%	41%	38%	43%	42%	34%	45%	44%	
				cd				21%	cd	d			c	c		c	c	
Base for stats		2196	1858	130	197	45	93	55	520	665	508	503	1360	760	196	184	380	
Mean Score		2.32	2.30	2.25	2.55	2.69	2.58	2.36	2.27	2.28	2.45	2.29	2.30	2.33	2.47	2.24	2.30	
				ab	ab						abd				ad			
Standard Deviation		.963	.960	.900	.971	.893	1.020	.937	.972	.936	.932	1.008	.971	.951	1.025	.851	.953	
Standard Error		.020	.022	.077	.070	.133	.106	.135	.033	.036	.054	.050	.025	.037	.079	.069	.051	
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	.01	*	*	



Citizens Advice – Loyalty penalty survey

Q29_8. Post: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0) 282 9%	13 9%	34 9%	50 9% d	25 6%	31 9%	76 13% deg	12 6%	40 11% dg	117 8%	154 11% a	3 6%	137 13% c	35 12% c	106 6%
Fairly common	(3.0) 633 21%	30 21%	55 14%	100 19%	105 23% b	83 23% b	130 22% b	57 29% bcfh	72 21% b	285 19%	322 23% a	9 16%	263 25% c	72 24% c	288 18%
Not very common	(2.0) 785 26%	22 15%	80 21%	132 25% a	132 29% ab	107 29% ab	158 26% a	55 28% ab	98 28% ab	372 25%	373 27%	25 43% ab	270 26%	75 25%	435 26%
Not at all common	(1.0) 496 16%	23 16%	70 18%	98 18%	62 14%	55 15%	91 15%	32 16%	64 18%	226 15%	243 17%	12 22%	139 13%	49 16%	299 18% a
Don't know	834 28%	56 39% cdefgh	144 38% cdefgh	155 29% gh	129 28% gh	90 24%	144 24%	40 20%	76 22%	495 33% bc	307 22%	7 13%	232 22%	71 24%	514 31% ab
Net: Common	915 30%	43 30%	89 23%	150 28%	131 29%	115 31% b	206 34% bc	69 35% bc	112 32% b	402 27%	477 34% a	12 22%	400 38% c	108 35% c	394 24%
Net: Uncommon	1281 42%	46 32%	150 39%	231 43% a	194 43% a	163 44% a	249 42% a	87 44% a	163 46% ab	599 40%	616 44% a	37 65% ab	409 39%	125 41%	734 45% a
Base for stats	2196	89	239	381	325	277	455	156	274	1001	1092	50	809	232	1128
Mean Score	2.32	2.36	2.22	2.27	2.29	2.33	2.42	2.32	2.32	2.29	2.36	2.07	2.49	2.40	2.18
Standard Deviation	.963	1.030	1.023	.989	.864	.921	.990	.886	.991	.946	.978	.848	.966	.986	.931
Standard Error	.020	.121	.070	.056	.049	.056	.046	.063	.050	.032	.027	.155	.033	.063	.028
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_9. Water: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0)	280	33	71	64	45	39	28	105	108	67
		9%	9%	14%	12%	8%	9%	4%	12%	10%	6%
			f	defhi	fi	f	fi		defi	fi	
Fairly common	(3.0)	760	111	172	160	120	89	108	283	280	197
		25%	30%	34%	29%	23%	20%	17%	32%	26%	18%
			defi	defhi	defi	fi			defhi	efi	
Not very common	(2.0)	818	119	145	152	141	107	153	264	293	261
		27%	32%	29%	28%	27%	24%	24%	30%	27%	24%
			efi	i					efi		
Not at all common	(1.0)	515	47	52	76	103	96	141	99	179	237
		17%	13%	10%	14%	20%	21%	22%	11%	17%	22%
						abcg	abcgh	abcgh		bg	abcgh
Don't know		657	57	65	93	118	121	203	122	211	324
		22%	15%	13%	17%	22%	27%	32%	14%	20%	30%
					b	abcg	abcgh	abcdgh		bg	abcdgh
Net: Common		1041	145	243	224	165	128	136	388	389	264
		34%	39%	48%	41%	31%	28%	21%	44%	36%	24%
			defi	acdefhi	defhi	fi	f		defhi	defi	
Net: Uncommon		1333	166	197	228	244	203	295	363	472	498
		44%	45%	39%	42%	46%	45%	46%	42%	44%	46%
						b	b	b		b	b
Base for stats		2373	311	440	452	409	331	431	751	861	762
Mean Score		2.34	2.42	2.60	2.47	2.26	2.22	2.05	2.52	2.37	2.12
			efi	acdefhi	defhi	fi	f		defhi	defi	
Standard Deviation		.946	.873	.896	.932	.958	.994	.915	.890	.950	.953
Standard Error		.019	.071	.040	.040	.045	.045	.055	.035	.030	.034
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q29_9. Water: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common (4.0)	280 9%	7 6%	35 10%	63 15%	38 9%	19 7%	28 10%	27 10%	24 11%	16 6%	7 4%	15 6%	259 10%	152 10%	128 9%	238 9%	18 10%	2 4%	17 13%
Fairly common (3.0)	760 25%	31 25%	82 24%	130 31%	111 26%	61 23%	65 22%	64 23%	57 25%	62 24%	34 23%	63 25%	663 25%	382 25%	378 25%	666 26%	25 14%	20 37%	25 20%
Not very common (2.0)	818 27%	38 30%	99 29%	80 19%	109 25%	70 27%	87 30%	70 25%	56 25%	72 28%	57 39%	81 31%	680 26%	409 27%	408 27%	716 28%	49 28%	10 19%	21 17%
Not at all common (1.0)	515 17%	14 11%	61 18%	57 14%	84 20%	56 21%	58 20%	38 14%	45 20%	45 17%	21 14%	37 14%	457 17%	301 20%	212 14%	438 17%	29 16%	10 18%	27 21%
Don't know	657 22%	35 28%	65 19%	87 21%	87 20%	56 21%	54 18%	76 28%	43 19%	63 25%	29 19%	61 24%	567 22%	290 19%	366 25%	532 21%	58 33%	12 22%	38 30%
Net: Common	1041 34%	38 30%	118 34%	194 46%	149 35%	80 31%	93 32%	92 33%	81 36%	78 30%	41 28%	78 31%	922 35%	533 35%	505 34%	903 35%	43 24%	22 41%	42 33%
Net: Uncommon	1333 44%	52 42%	160 47%	137 33%	192 45%	126 48%	145 50%	108 39%	101 45%	116 45%	78 53%	118 46%	1137 43%	709 46%	620 42%	1155 45%	78 44%	20 37%	49 38%
Base for stats	2373	90	278	331	342	206	238	199	182	194	119	196	2058	1243	1126	2058	121	41	91
Mean Score	2.34	2.35	2.33	2.61	2.30	2.21	2.26	2.40	2.33	2.26	2.22	2.29	2.35	2.31	2.37	2.34	2.26	2.34	2.35
Standard Deviation	.946	.837	.959	.984	.962	.949	.961	.948	.994	.907	.801	.860	.961	.971	.916	.939	.986	.905	1.102
Standard Error	.019	.084	.055	.053	.050	.066	.075	.065	.068	.063	.073	.065	.021	.028	.026	.020	.120	.197	.121
Error variance	*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.01	.04	.01

Citizens Advice – Loyalty penalty survey

Q29_9. Water: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very common (4.0)	280 9%	228 9%	10 6%	39 16% ab	14 25% abe	14 12%	11 15% b	1 19%	70 10%	85 9%	66 10%	59 8%	165 9%	100 10%	26 9%	27 10%	46 9%	
Fairly common (3.0)	760 25%	637 25%	50 30%	71 28%	17 30%	35 29%	17 24%	2 39%	165 24%	234 25%	179 27%	183 24%	456 24%	278 26%	71 26%	75 28%	132 26%	
Not very common (2.0)	818 27%	697 27%	56 34% f	63 25%	17 30%	32 26%	14 19%	1 21%	186 27%	258 28%	185 28%	189 25%	486 26%	303 29%	80 29%	63 24%	160 32% ad	
Not at all common (1.0)	515 17%	452 17% d	26 15%	34 13%	3 6%	18 15%	12 16%	1 21%	137 20% bc	153 17%	97 15%	127 17%	364 19% bce	141 13%	26 9%	42 16% c	73 14% c	
Don't know	657 22%	583 22% bd	24 15%	44 18%	5 9%	21 18%	18 25% d	- -	118 17%	192 21%	141 21%	207 27% abc	409 22%	228 22%	76 27% e	56 21%	96 19%	
Net: Common	1041 34%	865 33%	60 36%	111 44% a	31 55% ab	49 41%	28 39%	2 58%	235 35%	319 35%	245 37%	242 32%	621 33%	378 36%	98 35%	102 39%	178 35%	
Net: Uncommon	1333 44%	1150 44%	82 49% c	97 38%	20 36%	50 41%	25 36%	2 42%	323 48% d	411 45%	282 42%	316 41%	850 45% c	444 42%	105 38%	105 40%	234 46% c	
Base for stats	2373	2015	143	208	51	99	53	4	558	730	527	558	1471	822	203	207	412	
Mean Score	2.34	2.32	2.32	2.56 ab	2.82 abe	2.45	2.50	2.56	2.30	2.35	2.40	2.31	2.29	2.41 a	2.48 a	2.42	2.37	
Standard Deviation	.946	.945	.854	.978	.917	.950	1.052	1.182	.977	.938	.929	.940	.961	.910	.875	.958	.902	
Standard Error	.019	.021	.071	.070	.130	.098	.155	.482	.032	.035	.052	.045	.024	.034	.067	.072	.046	
Error variance	*	*	.01	*	.02	.01	.02	.23	*	*	*	*	*	*	*	.01	*	

Citizens Advice – Loyalty penalty survey

Q29_9. Water: Again thinking about the definition provided of personalised pricing, how common or uncommon do you think that personalised pricing is in each of the following services?

BASE: All respondents

	Total	Annual household income								EDucation			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very common	(4.0) 280 9%	17 12%	34 9%	40 8%	32 7%	32 9%	61 10%	16 8%	47 13%	111 7%	157 11%	3 5%	128 12%	33 11%	118 7%
								bcdeg			a		c	c	
Fairly common	(3.0) 760 25%	39 27%	75 19%	120 22%	121 27%	89 24%	172 29%	51 26%	93 27%	354 24%	376 27%	14 24%	320 31%	88 29%	340 21%
					b		bc	b			a		c	c	
Not very common	(2.0) 818 27%	15 11%	109 28%	138 26%	134 29%	106 29%	164 27%	63 32%	87 25%	378 25%	394 28%	18 32%	264 25%	86 28%	454 28%
			a	a	a	a	a	ah	a						
Not at all common	(1.0) 515 17%	28 20%	53 14%	100 19%	67 15%	64 17%	95 16%	40 21%	66 19%	270 18%	235 17%	7 12%	159 15%	47 16%	305 19%
								b							a
Don't know	657 22%	44 30%	112 29%	138 26%	100 22%	76 21%	106 18%	25 13%	56 16%	382 26%	237 17%	15 27%	169 16%	50 16%	425 26%
		efgh	defgh	fgh	gh	g				b					ab
Net: Common	1041 34%	57 39%	109 28%	161 30%	153 34%	121 33%	233 39%	67 34%	141 40%	465 31%	533 38%	17 29%	449 43%	121 40%	458 28%
		bc					bc		bcde		a		c	c	
Net: Uncommon	1333 44%	44 30%	162 42%	238 44%	202 44%	170 46%	260 43%	104 53%	153 44%	648 43%	629 45%	25 44%	424 41%	133 44%	759 46%
			a	a	a	a	a	abcdfh	a						a
Base for stats	2373	100	271	399	355	292	492	171	294	1114	1162	42	872	254	1218
Mean Score	2.34	2.45	2.33	2.25	2.33	2.31	2.40	2.25	2.41	2.28	2.39	2.31	2.48	2.42	2.22
							cg		c		a		c	c	
Standard Deviation	.946	1.082	.932	.946	.887	.934	.936	.925	1.009	.940	.956	.835	.954	.936	.932
Standard Error	.019	.117	.061	.052	.049	.055	.041	.064	.049	.030	.026	.164	.032	.056	.027
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q30. To what extent do you agree or disagree with each of the following statements? Summary Table

BASE: All respondents

		Statements						
		I would be willing to share additional data (such as my internet browsing habits or my levels of energy use) in order to pay lower prices for goods or services	I would expect companies to give me a good or better deal if they used my personal data to send me personalised prices	I would accept personalised prices if it meant I could pay less, even if others ended up paying more	I would feel uncomfortable if companies charged individuals different amounts for the same quantity of basic services like gas and electricity	If I encountered personalised pricing for goods that I was purchasing I wouldn't trust the provider	I would switch provider if I found out that a service provider that I used - for example for my electricity, gas, mobile phone or broadband - was using personalised pricing	I would feel uncomfortable if personalised pricing led to vulnerable people (who may not know e.g. how to compare prices or clear their online browsing history) paying more for their basic services (such as energy) than those who are less vulnerable
		a	b	c	d	e	f	g
Significance Level: 95%								
Unweighted Total		3030	3030	3030	3030	3030	3030	3030
Total		3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%	3030 100%
Strongly agree	(4.0)	432 14%	1093 36% acef	531 18% a	1367 45% abcef	763 25% acf	650 21% ac	1507 50% abcdef
Tend to agree	(3.0)	1091 36% g	1172 39% acdfg	1078 36% g	1028 34%	1149 38% dfg	1052 35%	989 33%
Tend to disagree	(2.0)	576 19% bdefg	327 11% g	642 21% abdefg	313 10% g	490 16% bdg	501 17% bdg	256 8%
Strongly disagree	(1.0)	542 18% bcdefg	123 4% g	341 11% bdefg	112 4% g	108 4% g	138 5% eg	81 3%
Don't know		389 13% bdg	313 10% dg	438 14% bdg	210 7%	520 17% abcdg	689 23% abcdeg	197 7%
Net: Agree		1523 50%	2266 75% acef	1609 53% a	2395 79% abcef	1912 63% acf	1702 56% ac	2496 82% abcdef
Net: Disagree		1118 37% bcdefg	451 15% g	983 32% bdefg	425 14% g	598 20% bdg	639 21% bdg	337 11%
Base for stats		2641	2717	2592	2820	2510	2341	2833
Mean Score		2.54	3.19 acef a	2.69 a	3.29 abcef	3.02 acf	2.95 ac	3.38 abcdef
Standard Deviation		.993	.818	.941	.817	.819	.852	.768
Standard Error		.019	.016	.018	.015	.016	.018	.014
Error variance		*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

**Q30_1. I would be willing to share additional data (such as my internet browsing habits or my levels of energy use) in order to pay lower prices for goods or services:
To what extent do you agree or disagree with each of the following statements?**

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	432	54	125	93	70	41	49	179	163	90
		14%	15%	25%	17%	13%	9%	8%	20%	15%	8%
			efi	acdefhi	efi	efi			defhi	efi	
Tend to agree	(3.0)	1091	180	202	198	183	141	187	382	381	328
		36%	49%	40%	36%	35%	31%	30%	44%	36%	30%
			bcdefhi	efi	efi				cdefhi	fi	
Tend to disagree	(2.0)	576	62	69	109	96	105	135	131	204	241
		19%	17%	14%	20%	18%	23%	21%	15%	19%	22%
					bg	b	bdgh	bg		bg	bg
Strongly disagree	(1.0)	542	33	67	75	108	101	157	101	182	259
		18%	9%	13%	14%	20%	22%	25%	12%	17%	24%
						abcg	abcgh	abcgh		abg	abcgh
Don't know		389	38	42	70	71	63	105	80	141	168
		13%	10%	8%	13%	13%	14%	17%	9%	13%	15%
					bg	bg	bg	bg		bg	bg
Net: Agree		1523	234	327	291	253	182	236	561	544	419
		50%	64%	65%	53%	48%	40%	37%	64%	51%	39%
			cdefhi	cdefhi	efi	efi			cdefhi	efi	
Net: Disagree		1118	96	136	183	203	207	293	232	386	500
		37%	26%	27%	34%	39%	46%	46%	27%	36%	46%
					bg	abg	abcdgh	abcdgh		abg	abcdgh
Base for stats		2641	329	463	475	456	389	529	793	930	918
Mean Score		2.54	2.77	2.83	2.65	2.47	2.31	2.24	2.81	2.56	2.27
			defhi	cdefhi	defi	efi			cdefhi	efi	
Standard Deviation		.993	.840	.987	.967	1.015	.976	.982	.929	.994	.979
Standard Error		.019	.066	.043	.041	.045	.041	.054	.036	.030	.032
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_1. I would be willing to share additional data (such as my internet browsing habits or my levels of energy use) in order to pay lower prices for goods or services: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	432	14	38	86	47	30	50	45	26	53	17	25	389	268	163	380	14	6	22
		14%	11%	11%	21%	11%	12%	17%	16%	12%	20%	11%	10%	15%	17%	11%	15%	8%	11%	17%
				abdehijkl				bdk			abdehijkl			b					b	
Tend to agree	(3.0)	1091	60	125	165	150	94	102	80	80	69	76	946	559	532	955	38	31	37	
		36%	48%	36%	39%	35%	32%	37%	35%	31%	47%	30%	36%	36%	36%	37%	21%	59%	29%	
			bdefghikl							bdefghikl						b				
Tend to disagree	(2.0)	576	15	66	82	79	57	63	39	52	56	18	50	508	283	293	497	35	8	25
		19%	12%	19%	20%	18%	22%	22%	14%	23%	22%	12%	19%	19%	18%	20%	19%	19%	15%	19%
							agj			agj			agj							
Strongly disagree	(1.0)	542	16	61	50	87	55	53	40	47	47	23	63	455	282	255	450	51	6	20
		18%	13%	18%	12%	20%	21%	18%	14%	21%	18%	16%	25%	17%	18%	17%	17%	28%	12%	15%
				c		acg				acg			abcgjl				ad			
Don't know		389	21	54	35	67	27	33	49	20	22	20	42	327	140	248	308	42	1	25
		13%	17%	16%	8%	16%	10%	11%	18%	9%	9%	13%	16%	12%	9%	17%	12%	23%	3%	19%
			chi		cehi			cefhil				cehi			a			a		
Net: Agree		1523	74	163	251	197	124	143	147	105	132	86	102	1335	827	695	1334	51	37	59
		50%	59%	47%	60%	46%	47%	49%	53%	47%	51%	58%	40%	51%	54%	47%	52%	29%	70%	46%
			bdehk		bdefhikl					k			dk				b			
Net: Disagree		1118	31	127	132	165	111	116	79	99	103	42	113	963	565	549	948	86	14	45
		37%	25%	37%	32%	39%	42%	40%	29%	44%	40%	28%	44%	37%	37%	37%	37%	48%	27%	35%
				ag		acgj		acgj		acgj			acgjl		acgj			ad		
Base for stats		2641	104	289	383	362	235	259	226	204	236	128	215	2298	1392	1244	2282	137	51	105
Mean Score		2.54	2.69	2.48	2.75	2.43	2.42	2.54	2.68	2.41	2.59	2.62	2.30	2.55	2.58	2.48	2.55	2.10	2.72	2.59
			bdehk		k			bdehk			k		hk		b		b			
Standard Deviation		.993	.890	.968	.950	.994	.985	1.026	.987	.981	1.044	.933	1.020	.991	1.017	.961	.987	1.023	.829	1.029
Standard Error		.019	.085	.053	.049	.050	.064	.077	.064	.064	.067	.083	.072	.021	.028	.026	.020	.115	.163	.105
Error variance		*	.01	*	*	*	.01	*	*	*	*	.01	.01	*	*	*	*	.01	.03	.01

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**Q30_1. I would be willing to share additional data (such as my internet browsing habits or my levels of energy use) in order to pay lower prices for goods or services:
To what extent do you agree or disagree with each of the following statements?**

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	432	339	31	57	13	27	17	102	124	101	105	244	177	45	46	86
		14%	13%	18%	23%	23%	22%	24%	15%	13%	15%	14%	13%	17%	16%	17%	17%
				a	a	a	a							a		a	
Tend to agree	(3.0)	1091	937	50	100	20	50	27	255	364	234	238	690	359	96	102	161
		36%	36%	30%	39%	36%	41%	39%	38%	40%	35%	31%	37%	34%	34%	39%	32%
									d	d			e				
Tend to disagree	(2.0)	576	496	37	41	7	23	10	145	185	109	137	366	201	44	30	128
		19%	19%	22%	16%	12%	19%	14%	21%	20%	16%	18%	20%	19%	16%	11%	25%
									c				d	d			abcd
Strongly disagree	(1.0)	542	476	28	37	9	15	11	115	153	137	136	343	178	50	39	89
		18%	18%	17%	15%	17%	13%	16%	17%	17%	21%	18%	18%	17%	18%	15%	17%
Don't know		389	348	21	18	7	6	6	59	95	87	148	236	135	44	45	45
		13%	13%	12%	7%	12%	5%	8%	9%	10%	13%	19%	13%	13%	16%	17%	9%
			ce	e							a	abc	e	e	e	ae	
Net: Agree		1523	1276	81	156	33	77	44	357	489	335	343	933	536	141	148	247
		50%	49%	49%	62%	59%	64%	63%	53%	53%	50%	45%	50%	51%	51%	56%	49%
					ab		ab	a	d	d							
Net: Disagree		1118	973	65	78	16	38	21	260	338	247	273	710	379	94	69	216
		37%	37%	39%	31%	29%	31%	29%	39%	37%	37%	36%	38%	36%	34%	26%	43%
			c										d	d			bcd
Base for stats		2641	2249	146	234	50	115	65	617	826	581	616	1643	915	234	218	463
Mean Score		2.54	2.51	2.57	2.75	2.74	2.77	2.77	2.56	2.56	2.51	2.51	2.51	2.58	2.58	2.71	2.53
					a		a	a								ae	
Standard Deviation		.993	.988	1.028	.994	1.057	.958	1.025	.975	.959	1.035	1.016	.982	1.010	1.029	.997	1.003
Standard Error		.019	.021	.085	.067	.148	.092	.138	.031	.033	.056	.046	.023	.036	.074	.073	.049
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	.01	.01	*



Citizens Advice – Loyalty penalty survey

**Q30_1. I would be willing to share additional data (such as my internet browsing habits or my levels of energy use) in order to pay lower prices for goods or services:
To what extent do you agree or disagree with each of the following statements?**

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	432 14%	19 13%	36 9%	70 13%	63 14%	50 13%	103 17%	26 13%	65 19%	191 13%	221 16%	6 10%	163 16%	55 18%	212 13%
							b	bce	bce		a		c	c	
Tend to agree (3.0)	1091 36%	55 38%	111 29%	186 35%	155 34%	123 33%	244 41%	83 42%	134 38%	522 35%	519 37%	25 44%	436 42%	122 40%	522 32%
							bcde	bcde	b				c	b	c
Tend to disagree (2.0)	576 19%	21 15%	82 21%	91 17%	103 23%	83 23%	108 18%	26 13%	62 18%	267 18%	283 20%	13 23%	180 17%	49 16%	338 21%
			g	cg	cg										a
Strongly disagree (1.0)	542 18%	30 20%	84 22%	112 21%	72 16%	60 16%	87 15%	42 21%	54 15%	282 19%	246 18%	5 9%	139 13%	43 14%	349 21%
			dfh	fh	fh			fh							ab
Don't know	389 13%	20 14%	69 18%	77 14%	62 14%	52 14%	55 9%	19 10%	35 10%	234 16%	130 9%	8 14%	123 12%	35 12%	221 13%
			fgh	fh	f	f				b					
Net: Agree	1523 50%	74 51%	147 38%	256 48%	218 48%	172 47%	348 58%	109 56%	199 57%	713 48%	740 53%	31 54%	599 57%	177 58%	734 45%
			b	b	b	b	bcde	bce	bcde		a		c	c	
Net: Disagree	1118 37%	51 35%	166 43%	203 38%	175 39%	143 39%	195 33%	68 35%	116 33%	548 37%	529 38%	18 32%	319 31%	92 30%	687 42%
			fgh		f										ab
Base for stats	2641	125	314	459	393	315	543	177	315	1261	1269	49	918	269	1421
Mean Score	2.54	2.51	2.32	2.47	2.53	2.51	2.67	2.53	2.67	2.49	2.56	2.64	2.68	2.70	2.42
					b	b	bcde	b	bcde				c	c	
Standard Deviation	.993	1.017	.993	1.023	.969	.974	.962	1.011	.990	1.000	.992	.826	.937	.971	1.017
Standard Error	.019	.099	.060	.052	.051	.055	.041	.068	.047	.030	.026	.151	.030	.057	.027
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_2. I would expect companies to give me a good or better deal if they used my personal data to send me personalised prices: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	1093	126	177	190	199	176	226	303	388	402
		36%	34%	35%	35%	38%	39%	36%	35%	36%	37%
Tend to agree	(3.0)	1172	132	195	231	195	162	257	327	426	419
		39%	36%	39%	42%	37%	36%	41%	38%	40%	39%
					e						
Tend to disagree	(2.0)	327	66	61	50	58	39	53	127	109	92
		11%	18%	12%	9%	11%	9%	8%	15%	10%	8%
			cdefhi	ei					cefhi		
Strongly disagree	(1.0)	123	14	29	22	19	17	22	43	41	40
		4%	4%	6%	4%	4%	4%	4%	5%	4%	4%
				i							
Don't know		313	30	42	52	55	59	76	72	107	134
		10%	8%	8%	10%	10%	13%	12%	8%	10%	12%
							bg	g			bg
Net: Agree		2266	258	373	421	394	337	483	631	814	821
		75%	70%	74%	77%	75%	75%	76%	72%	76%	76%
					g						
Net: Disagree		451	79	91	72	78	56	76	170	150	131
		15%	22%	18%	13%	15%	12%	12%	19%	14%	12%
			cdefhi	cefhi					cdefhi		
Base for stats		2717	337	463	493	472	393	559	801	964	952
Mean Score		3.19	3.10	3.12	3.19	3.22	3.26	3.23	3.11	3.21	3.24
					g	abg	g		g	abg	
Standard Deviation		.818	.849	.869	.792	.814	.808	.780	.860	.803	.792
Standard Error		.016	.066	.038	.033	.036	.033	.042	.033	.024	.026
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_2. I would expect companies to give me a good or better deal if they used my personal data to send me personalised prices: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	1093 36%	48 38%	124 36%	157 38%	159 37%	88 33%	113 39%	106 39%	70 31%	100 39%	44 29%	86 33%	964 37%	588 38%	502 34%	920 36%	71 39%	19 36%	51 39%
Tend to agree (3.0)	1172 39%	49 39%	132 38%	158 38%	178 42%	110 42%	107 37%	107 39%	97 43%	93 36%	54 37%	88 34%	1031 39%	578 38%	594 40%	1035 40%	57 31%	14 26%	41 32%
Tend to disagree (2.0)	327 11%	7 6%	25 7%	53 13%	41 10%	29 11%	27 9%	21 8%	25 11%	27 11%	25 17%	47 18%	256 10%	179 12%	148 10%	258 10%	26 15%	16 30%	15 11%
Strongly disagree (1.0)	123 4%	3 3%	16 5%	18 4%	7 2%	9 3%	11 4%	8 3%	10 5%	15 6%	7 5%	17 7%	99 4%	65 4%	58 4%	107 4%	6 3%	3 5%	3 3%
Don't know	313 10%	18 14%	46 13%	32 8%	43 10%	26 10%	34 12%	33 12%	22 10%	22 9%	18 12%	20 8%	276 10%	122 8%	190 13%	269 10%	20 11%	1 3%	20 15%
Net: Agree	2266 75%	97 77%	255 74%	314 75%	337 79%	198 76%	219 75%	213 77%	167 75%	193 75%	98 66%	173 67%	1995 76%	1166 76%	1096 73%	1955 76%	127 71%	33 62%	92 71%
Net: Disagree	451 15%	11 9%	41 12%	71 17%	49 11%	38 14%	38 13%	29 11%	35 16%	43 17%	32 22%	64 25%	355 14%	244 16%	206 14%	365 14%	32 18%	19 35%	18 14%
Base for stats	2717	107	297	385	386	236	257	242	203	236	130	237	2350	1410	1301	2320	159	51	110
Mean Score	3.19	3.31	3.22	3.18	3.27	3.17	3.24	3.28	3.12	3.18	3.04	3.02	3.22	3.20	3.18	3.19	3.21	2.95	3.27
Standard Deviation	.818	.737	.818	.839	.725	.787	.814	.763	.815	.879	.864	.922	.801	.831	.803	.809	.844	.955	.807
Standard Error	.016	.071	.045	.043	.036	.051	.061	.048	.053	.056	.074	.063	.016	.023	.021	.016	.089	.187	.081
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.04	.01



Citizens Advice – Loyalty penalty survey

Q30_2. I would expect companies to give me a good or better deal if they used my personal data to send me personalised prices: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	1093 36%	930 36%	72 43% ce	84 33%	21 37%	35 29%	27 38%	1 35%	235 35%	343 37%	243 36%	272 36%	645 34%	422 40% a	116 42% a	106 40%	200 39% a
Tend to agree (3.0)	1172 39%	1024 39% bd	50 30%	94 37%	14 25%	50 41% bd	28 39%	2 39%	297 44% bd	331 36%	266 40%	278 36%	790 42% bcde	351 33%	90 32%	89 34%	172 34%
Tend to disagree (2.0)	327 11%	265 10%	16 10%	45 18% ab	16 28% abf	23 19% ab	7 9%	- -	58 9%	112 12% a	66 10%	91 12% a	183 10%	127 12% a	31 11%	31 12%	65 13% a
Strongly disagree (1.0)	123 4%	102 4%	12 7% ad	9 4%	- -	6 5%	3 4%	1 19%	25 4%	38 4%	30 4%	30 4%	78 4%	39 4%	10 3%	9 3%	21 4%
Don't know	313 10%	277 11%	17 10%	20 8%	6 10%	7 6%	7 10%	* 8%	60 9%	97 10%	64 10%	93 12% a	183 10%	110 11%	31 11%	28 11%	51 10%
Net: Agree	2266 75%	1954 75% d	121 73%	178 70%	35 62%	85 70%	55 77%	3 73%	532 79% bd	675 73%	508 76%	551 72%	1434 76%	773 74%	207 74%	195 74%	371 73%
Net: Disagree	451 15%	367 14%	29 17%	55 22% a	16 28% af	29 24% a	9 13%	1 19%	84 12%	150 16% a	96 14%	121 16% a	261 14%	166 16%	41 15%	40 15%	86 17%
Base for stats	2717	2321	150	232	50	114	64	4	616	825	604	672	1696	940	247	235	457
Mean Score	3.19	3.20	3.21	3.09	3.10	3.00	3.23	2.96	3.20	3.19	3.19	3.18	3.18	3.23	3.27	3.24	3.20
Standard Deviation	.818	.807	.937	.845	.851	.853	.801	1.279	.775	.838	.820	.830	.800	.836	.828	.822	.848
Standard Error	.016	.017	.076	.058	.120	.083	.107	.572	.024	.029	.043	.036	.019	.029	.058	.058	.041
Error variance	*	*	.01	*	.01	.01	.01	.33	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q30_2. I would expect companies to give me a good or better deal if they used my personal data to send me personalised prices: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	1093 36%	45 31%	133 35%	212 39% d	150 33%	132 36%	211 35%	70 36%	142 40% d	539 36%	509 36%	17 30%	374 36%	116 38%	594 36%
Tend to agree (3.0)	1172 39%	46 32%	123 32%	184 34%	190 42% bc	166 45% abc	241 40% bc	85 43% abc	137 39% b	582 39%	555 40%	22 39%	396 38%	131 43%	628 38%
Tend to disagree (2.0)	327 11%	19 13% e	59 15% efgh	66 12% eg	52 11% e	25 7%	61 10%	14 7%	30 9%	134 9%	162 12% a	7 13%	131 13% b	25 8%	170 10%
Strongly disagree (1.0)	123 4%	11 8% eh	15 4%	22 4%	18 4%	9 2%	27 5%	10 5%	11 3%	53 4%	65 5%	5 8%	42 4%	12 4%	63 4%
Don't know	313 10%	23 16% fh	52 14% h	52 10%	45 10%	36 10%	58 10%	18 9%	30 9%	188 13% b	108 8%	5 9%	98 9%	19 6%	187 11% b
Net: Agree	2266 75%	92 64%	256 67%	396 74% ab	340 75% ab	298 81% abcdf	451 75% ab	155 79% ab	279 80% abc	1121 75%	1064 76%	40 69%	770 74%	248 81% ac	1223 74%
Net: Disagree	451 15%	30 21% egh	75 20% egh	89 17% eh	70 15% e	34 9%	89 15% e	24 12%	41 12%	187 12%	227 16% a	12 21%	173 17%	38 12%	233 14%
Base for stats	2717	122	331	484	410	331	540	178	320	1308	1291	52	943	285	1456
Mean Score	3.19	3.04	3.13	3.21	3.15	3.27 abd	3.18	3.21	3.28 abdf	3.23	3.17	3.01	3.17	3.23	3.21
Standard Deviation	.818	.944	.868	.846	.805	.714	.822	.805	.775	.790	.832	.926	.829	.786	.810
Standard Error	.016	.093	.051	.042	.042	.039	.035	.054	.036	.023	.021	.169	.027	.045	.022
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_3. I would accept personalised prices if it meant I could pay less, even if others ended up paying more: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	531	75	124	113	78	61	81	198	191	142
		18%	20%	24%	21%	15%	13%	13%	23%	18%	13%
			efi	defhi	defi				defhi	efi	
Tend to agree	(3.0)	1078	144	199	207	195	147	186	343	402	333
		36%	39%	39%	38%	37%	33%	29%	39%	38%	31%
			fi	efi	efi	fi			efi	efi	
Tend to disagree	(2.0)	642	69	89	110	100	107	167	158	210	274
		21%	19%	18%	20%	19%	24%	26%	18%	20%	25%
							bgh	abcdgh			bodgh
Strongly disagree	(1.0)	341	36	50	42	75	56	82	86	117	138
		11%	10%	10%	8%	14%	12%	13%	10%	11%	13%
						bcgh	c	c		c	c
Don't know		438	44	44	73	78	81	118	88	151	198
		14%	12%	9%	13%	15%	18%	19%	10%	14%	18%
					b	bg	bcgh	bcgh		bg	abcgh
Net: Agree		1609	218	323	320	273	208	267	541	593	475
		53%	59%	64%	59%	52%	46%	42%	62%	55%	44%
			efi	defhi	defi	efi			defhi	efi	
Net: Disagree		983	105	139	152	175	163	249	244	327	412
		32%	29%	27%	28%	33%	36%	39%	28%	31%	38%
						bcg	bcgh	abcgh			abcgh
Base for stats		2592	323	461	472	448	371	516	785	920	887
Mean Score		2.69	2.79	2.86	2.83	2.62	2.57	2.52	2.83	2.73	2.54
			defi	defhi	defhi				defhi	defi	
Standard Deviation		.941	.922	.935	.895	.959	.937	.939	.930	.932	.938
Standard Error		.018	.074	.041	.038	.043	.040	.053	.036	.029	.032
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_3. I would accept personalised prices if it meant I could pay less, even if others ended up paying more: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	531	20	48	107	62	39	51	54	32	61	15	41	475	303	228	452	26	16	23
		18%	16%	14%	26%	15%	15%	17%	19%	14%	24%	10%	16%	18%	20%	15%	17%	14%	30%	18%
				abdefhijkl					j		bdehijkl			bj		b				
Tend to agree	(3.0)	1078	52	135	154	151	80	101	104	78	91	61	69	948	578	498	949	38	25	39
		36%	42%	39%	37%	35%	31%	35%	38%	35%	41%	27%	36%	38%	33%	37%	21%	47%	30%	
			ek	ek	k	k			k		k	ek		k	b	b	b			
Tend to disagree	(2.0)	642	21	68	83	92	59	63	46	53	44	32	82	528	306	334	549	54	3	21
		21%	17%	20%	20%	21%	23%	21%	17%	24%	17%	21%	32%	20%	20%	22%	21%	30%	6%	16%
									g			abcdefghijl				ad				
Strongly disagree	(1.0)	341	11	41	34	52	36	32	24	33	32	19	27	295	179	161	280	26	2	17
		11%	9%	12%	8%	12%	14%	11%	9%	15%	12%	13%	10%	11%	12%	11%	11%	15%	5%	13%
						c			cg											
Don't know		438	21	51	39	72	47	44	47	29	30	21	37	380	166	270	359	35	6	29
		14%	17%	15%	9%	17%	18%	15%	17%	13%	12%	14%	14%	14%	11%	18%	14%	19%	12%	22%
			c	c		c	ci	c	c				c		a				a	
Net: Agree		1609	72	183	261	214	120	152	158	110	153	76	111	1422	882	726	1401	64	41	62
		53%	58%	53%	63%	50%	46%	52%	57%	49%	59%	52%	43%	54%	58%	49%	54%	36%	77%	48%
			ek	k	bdefhijkl			dek		dehk			ek	b	b	b	b			
Net: Disagree		983	32	109	117	144	95	95	70	86	75	50	109	823	485	496	829	81	6	38
		32%	26%	32%	28%	34%	36%	33%	25%	38%	29%	34%	42%	31%	32%	33%	32%	45%	11%	29%
					g	acg			acgil			abcdfgil		g			ad			
Base for stats		2592	105	292	379	357	215	247	228	196	228	127	220	2245	1367	1221	2230	145	46	100
Mean Score		2.69	2.77	2.65	2.88	2.63	2.57	2.69	2.82	2.56	2.80	2.57	2.57	2.71	2.74	2.65	2.71	2.44	3.17	2.68
				bdefhijkl					bdehijk		dehijk			ehk	b		b			
Standard Deviation		.941	.886	.917	.923	.935	.974	.943	.912	.957	.990	.887	.932	.944	.949	.931	.930	.987	.780	1.019
Standard Error		.018	.086	.051	.047	.048	.066	.073	.060	.063	.065	.080	.067	.020	.027	.026	.019	.111	.159	.107
Error variance		*	.01	*	*	*	*	.01	*	*	*	.01	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q30_3. I would accept personalised prices if it meant I could pay less, even if others ended up paying more: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	531 18%	432 17%	36 22%	59 23% a	16 29% a	25 21%	16 23%	1 33%	124 18%	156 17%	132 20%	119 16%	298 16%	218 21% a	45 16%	59 22% a	114 22% a
Tend to agree (3.0)	1078 36%	924 36%	51 30%	101 40% b	15 27%	60 49% abd	24 34%	2 39%	250 37%	335 36%	233 35%	260 34%	691 37%	349 33%	98 35%	81 31%	170 33%
Tend to disagree (2.0)	642 21%	553 21%	43 26%	45 18%	12 22%	22 18%	9 13%	1 21%	140 21%	196 21%	133 20%	172 23%	405 22%	216 21%	53 19%	57 22%	106 21%
Strongly disagree (1.0)	341 11%	297 11%	19 11%	23 9%	6 12%	9 7%	8 11%	- -	79 12%	110 12%	75 11%	77 10%	212 11%	119 11%	31 11%	28 11%	60 12%
Don't know	438 14%	392 15%	18 11%	25 10% ce	6 10%	6 5%	13 18%	* 8% e	83 12%	124 13%	95 14%	135 18% ab	273 15%	148 14%	51 18% e	39 15%	57 11%
Net: Agree	1609 53%	1356 52%	87 52%	160 63% ab	31 56%	85 70% ab	41 57%	3 71%	373 55% d	492 53%	365 55%	380 50%	989 53%	567 54%	144 52%	140 53%	284 56%
Net: Disagree	983 32%	850 33%	62 37% ce	68 27%	19 33%	31 25%	17 24%	1 21%	219 32%	306 33%	208 31%	249 33%	618 33%	335 32%	84 30%	85 32%	166 33%
Base for stats	2592	2205	149	227	50	115	58	4	593	798	573	629	1607	902	227	224	450
Mean Score	2.69	2.68	2.70	2.86 a	2.83	2.88 a	2.85	3.13	2.70	2.67	2.74	2.67	2.67	2.74	2.70	2.76	2.75
Standard Deviation	.941	.938	.980	.918	1.039	.832	.990	.878	.946	.943	.957	.920	.926	.970	.940	.979	.981
Standard Error	.018	.020	.081	.063	.146	.081	.141	.393	.030	.033	.052	.042	.022	.034	.068	.070	.048
Error variance	*	*	.01	*	.02	.01	.02	.15	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q30_3. I would accept personalised prices if it meant I could pay less, even if others ended up paying more: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	531 18%	27 19%	68 18%	87 16%	73 16%	53 14%	119 20%	34 17%	70 20%	274 18%	226 16%	15 26%	211 20%	51 17%	268 16%
Tend to agree (3.0)	1078 36%	49 34%	111 29%	177 33%	176 39%	143 39%	215 36%	81 41%	125 36%	507 34%	516 37%	23 40%	400 38%	116 38%	549 33%
Tend to disagree (2.0)	642 21%	24 17%	102 27%	122 23%	79 17%	85 23%	128 21%	32 17%	69 20%	298 20%	318 23%	9 15%	207 20%	62 21%	364 22%
Strongly disagree (1.0)	341 11%	19 13%	43 11%	61 11%	51 11%	37 10%	59 10%	27 14%	44 13%	152 10%	179 13%	6 11%	100 10%	35 12%	194 12%
Don't know	438 14%	24 17%	58 15%	89 17%	75 17%	49 13%	78 13%	23 11%	42 12%	265 18%	161 11%	4 7%	123 12%	39 13%	267 16%
Net: Agree	1609 53%	77 53%	179 47%	264 49%	249 55%	196 53%	334 56%	115 58%	195 56%	781 52%	742 53%	38 66%	611 59%	167 55%	817 50%
Net: Disagree	983 32%	43 30%	145 38%	183 34%	130 29%	122 33%	187 31%	59 30%	113 32%	449 30%	497 35%	15 27%	307 29%	98 32%	559 34%
Base for stats	2592	120	324	448	379	318	521	174	308	1231	1238	53	918	265	1376
Mean Score	2.69	2.71	2.63	2.65	2.72	2.67	2.76	2.70	2.72	2.73 b	2.64	2.87	2.79 c	2.69	2.65
Standard Deviation	.941	.996	.959	.945	.926	.889	.932	.953	.972	.942	.941	.968	.920	.934	.949
Standard Error	.018	.098	.057	.049	.050	.051	.040	.066	.046	.029	.025	.177	.030	.055	.026
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_4. I would feel uncomfortable if companies charged individuals different amounts for the same quantity of basic services like gas and electricity: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	1367 45%	134 36%	210 41%	215 39%	240 46%	233 51%	336 53%	343 39%	455 42%	568 52%
						acg	abcdgh	abcdgh			abcdgh
Tend to agree	(3.0)	1028 34%	130 35%	196 39%	206 38%	158 30%	137 30%	201 32%	326 37%	364 34%	338 31%
				defi	dei				dei		
Tend to disagree	(2.0)	313 10%	53 14%	62 12%	64 12%	62 12%	31 7%	41 6%	115 13%	125 12%	72 7%
			efi	efi	efi	efi			efi	efi	
Strongly disagree	(1.0)	112 4%	15 4%	16 3%	24 4%	24 5%	18 4%	15 2%	31 4%	48 5%	33 3%
Don't know		210 7%	36 10%	22 4%	37 7%	42 8%	33 7%	41 6%	57 7%	79 7%	74 7%
			b			b	b			b	b
Net: Agree		2395 79%	264 72%	405 80%	420 77%	399 76%	369 82%	537 85%	669 77%	819 76%	907 84%
				a			acdgh	acdgh			acdgh
Net: Disagree		425 14%	68 18%	78 15%	88 16%	86 16%	49 11%	56 9%	146 17%	174 16%	105 10%
			efi	efi	efi	efi			efi	efi	
Base for stats		2820	332	484	508	484	418	593	815	993	1012
Mean Score		3.29	3.15	3.24	3.20	3.27	3.40	3.45	3.20	3.23	3.43
							abcdgh	abcdgh			abcdgh
Standard Deviation		.817	.849	.800	.836	.867	.805	.732	.821	.851	.763
Standard Error		.015	.066	.034	.034	.037	.032	.038	.031	.025	.024
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_4. I would feel uncomfortable if companies charged individuals different amounts for the same quantity of basic services like gas and electricity: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	1367	40	164	180	198	122	116	115	104	132	70	125	1172	680	683	1143	112	16	59
		45%	32%	48%	43%	46%	47%	40%	42%	46%	51%	48%	49%	45%	44%	46%	44%	62%	30%	46%
			a	a	a	a	a	a	a	acfgl	a	a	a			ad				
Tend to agree	(3.0)	1028	54	106	158	141	85	92	103	76	93	41	79	908	513	514	899	55	17	33
		34%	43%	31%	38%	33%	31%	37%	34%	36%	27%	31%	35%	33%	34%	35%	30%	32%	25%	
			bdefjkl		bj			j								d				
Tend to disagree	(2.0)	313	13	33	40	52	28	48	21	22	14	13	31	269	162	150	278	1	8	14
		10%	10%	10%	10%	12%	11%	16%	7%	10%	6%	8%	12%	10%	11%	10%	11%	1%	15%	11%
					gi	i	bcghijl						i	i		b			b	
Strongly disagree	(1.0)	112	5	13	16	18	13	11	10	4	3	9	100	71	41	102	-	4	5	
		4%	4%	4%	4%	3%	4%	4%	5%	2%	2%	4%	4%	5%	3%	4%	-	8%	4%	
													b	b	b				b	
Don't know		210	13	27	24	20	18	24	25	13	14	21	12	177	106	104	168	12	8	18
		7%	11%	8%	6%	5%	7%	8%	9%	6%	5%	14%	5%	7%	7%	7%	6%	6%	15%	14%
			dik					d			bcdehikl								a	
Net: Agree		2395	94	270	338	339	207	207	219	179	226	111	204	2080	1193	1197	2042	167	33	92
		79%	75%	79%	81%	79%	71%	79%	80%	88%	75%	80%	79%	78%	80%	79%	79%	93%	62%	71%
			f	f	f	f	f	f	f	abcdefghijkl	f	f	f			d	ad			
Net: Disagree		425	18	46	56	70	36	60	32	32	19	16	40	369	234	191	380	1	12	19
		14%	14%	13%	13%	16%	14%	21%	12%	14%	7%	11%	16%	15%	13%	15%	1%	23%	15%	
			i	i	i	i	bcegijl		i				i	i		b			b	
Base for stats		2820	112	316	394	409	244	268	250	212	244	127	245	2448	1427	1388	2422	168	45	111
Mean Score		3.29	3.15	3.33	3.27	3.27	3.32	3.16	3.29	3.29	3.45	3.41	3.32	3.29	3.26	3.32	3.27	3.66	2.98	3.31
			af	af				acdfghkl		af			f		a	ad				
Standard Deviation		.817	.798	.823	.805	.848	.808	.882	.800	.843	.688	.769	.837	.818	.849	.783	.825	.490	.963	.867
Standard Error		.015	.074	.044	.041	.041	.052	.065	.050	.053	.043	.066	.057	.016	.023	.020	.016	.051	.193	.085
Error variance		*	.01	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	.04	.01

Citizens Advice – Loyalty penalty survey

Q30_4. I would feel uncomfortable if companies charged individuals different amounts for the same quantity of basic services like gas and electricity: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	1367 45%	1189 46% ce	73 44%	97 38%	22 39%	43 35%	31 43%	2 52%	292 43%	407 44%	307 46%	362 47%	846 45%	486 46%	138 50%	122 46%	226 44%	
Tend to agree (3.0)	1028 34%	881 34%	63 38%	81 32%	15 26%	43 35%	23 32%	1 29%	238 35%	329 36%	205 31%	256 33%	651 35%	350 33%	83 30%	88 33%	179 35%	
Tend to disagree (2.0)	313 10%	264 10%	10 6%	37 15% ab	7 12%	26 21% abf	4 6%	- -	88 13% bd	92 10%	76 11% d	57 7%	203 11%	93 9%	19 7%	23 9%	51 10%	
Strongly disagree (1.0)	112 4%	90 3%	7 4%	14 6%	7 13% abe	3 2%	5 6%	- -	26 4%	36 4%	28 4%	22 3%	65 3%	47 4%	12 4%	11 4%	24 5%	
Don't know	210 7%	173 7%	15 9%	23 9%	6 10%	8 6%	9 12%	1 19%	32 5%	58 6%	52 8% a	68 9% a	114 6%	73 7%	26 9%	19 7%	29 6%	
Net: Agree	2395 79%	2070 80% cde	136 81% cde	178 71%	36 65%	85 70%	54 75%	3 81%	530 78%	735 80%	512 77%	618 81%	1497 80%	836 80%	222 80%	210 80%	404 80%	
Net: Disagree	425 14%	354 14%	17 10%	51 20% ab	14 25% ab	28 23% ab	9 13%	- -	114 17% d	128 14% d	104 16% d	79 10%	268 14%	140 13%	31 11%	34 13%	75 15%	
Base for stats	2820	2424	152	229	50	113	63	3	644	863	616	696	1765	976	253	244	479	
Mean Score	3.29	3.31 cde	3.33 cde	3.14	3.01	3.11	3.27	3.64	3.24	3.28	3.28	3.38 ab	3.29	3.31	3.38	3.32	3.26	
Standard Deviation	.817	.809	.788	.904	1.077	.828	.892	.575	.835	.815	.852	.766	.811	.832	.819	.820	.843	
Standard Error	.015	.016	.063	.061	.149	.080	.120	.257	.026	.028	.044	.033	.018	.028	.057	.057	.040	
Error variance	*	*	*	*	.02	.01	.01	.07	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q30_4. I would feel uncomfortable if companies charged individuals different amounts for the same quantity of basic services like gas and electricity: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	1367 45%	68 47%	170 44%	276 51% efgh	205 45%	158 43%	258 43%	81 42%	151 43%	676 45% c	630 45% c	16 27%	430 41%	142 47%	776 47% a
Tend to agree (3.0)	1028 34%	47 33%	122 32%	153 29%	152 34%	145 39% bc	217 36% c	69 35%	122 35% c	494 33%	494 35%	26 46%	393 38% c	107 35%	521 32%
Tend to disagree (2.0)	313 10%	5 3%	34 9% a	50 9% a	49 11% a	30 8%	73 12% a	23 11% a	49 14% abce	145 10%	165 12%	1 1%	104 10%	29 10%	171 10%
Strongly disagree (1.0)	112 4%	4 3%	23 6% cf	13 2%	19 4%	18 5% f	14 2%	9 5%	11 3%	48 3%	57 4%	4 7%	50 5% c	11 4%	50 3%
Don't know	210 7%	20 14% defgh	34 9% eh	45 8% eh	29 6%	16 4%	36 6%	14 7%	17 5%	132 9% b	53 4%	10 18% b	63 6%	15 5%	124 8%
Net: Agree	2395 79%	115 80%	292 76%	429 80%	358 79%	303 82% b	475 79%	151 77%	273 78%	1171 78%	1124 80%	42 73%	824 79%	249 82%	1298 79%
Net: Disagree	425 14%	9 6%	58 15% a	63 12%	68 15% a	48 13% a	87 15% a	32 16% a	60 17% ac	193 13%	222 16% a	5 8%	154 15%	40 13%	221 13%
Base for stats	2820	125	349	491	426	351	562	182	334	1364	1346	47	978	289	1518
Mean Score	3.29	3.43	3.25	3.41	3.28	3.26	3.28	3.22	3.24	3.32	3.26	3.14	3.23	3.32	3.33
Standard Deviation	.817	.736	.887	.775 bdefgh	.837	.822	.784	.849	.824	.800	.833	.842	.836	.801	.802 a
Standard Error	.015	.070	.051	.038	.042	.044	.032	.056	.038	.023	.021	.159	.026	.046	.021
Error variance	*	*	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_5. If I encountered personalised pricing for goods that I was purchasing I wouldn't trust the provider: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	763	66	137	119	124	127	190	203	243	317
		25%	18%	27%	22%	24%	28%	30%	23%	23%	29%
				ach			acgh	acdgh			acdgh
Tend to agree	(3.0)	1149	156	182	223	183	163	242	338	406	405
		38%	42%	36%	41%	35%	36%	38%	39%	38%	37%
					d						
Tend to disagree	(2.0)	490	77	92	83	98	62	78	169	181	141
		16%	21%	18%	15%	19%	14%	12%	19%	17%	13%
			efi	efi		efi			cefi	fi	
Strongly disagree	(1.0)	108	15	29	21	19	11	14	43	39	25
		4%	4%	6%	4%	4%	2%	2%	5%	4%	2%
				efi					efi		
Don't know		520	54	66	99	103	89	109	120	202	198
		17%	15%	13%	18%	20%	20%	17%	14%	19%	18%
					bg	bg	bg			bg	bg
Net: Agree		1912	222	319	342	307	290	432	541	649	722
		63%	60%	63%	63%	58%	64%	68%	62%	61%	67%
						d	d	dgh			dgh
Net: Disagree		598	91	120	104	117	73	93	212	220	166
		20%	25%	24%	19%	22%	16%	15%	24%	21%	15%
			efi	cefi	i	efi			cefi	efi	
Base for stats		2510	313	439	446	423	363	525	753	869	888
Mean Score		3.02	2.87	2.97	2.99	2.97	3.12	3.16	2.93	2.98	3.14
							abcdgh	abcdgh			abcdgh
Standard Deviation		.819	.793	.884	.799	.839	.792	.773	.848	.818	.781
Standard Error		.016	.064	.040	.035	.039	.034	.043	.033	.026	.027
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_5. If I encountered personalised pricing for goods that I was purchasing I wouldn't trust the provider: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d
Significance Level: 95%																			
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	763	31	92	95	84	76	56	58	72	36	68	659	423	339	636	73	16	29
		25%	25%	27%	23%	22%	26%	20%	26%	28%	24%	26%	25%	28%	23%	25%	41%	29%	22%
						cdgl				g				b			ad		
Tend to agree	(3.0)	1149	43	127	165	171	110	90	88	107	60	88	1001	560	587	1009	54	18	41
		38%	34%	37%	40%	38%	38%	33%	39%	41%	40%	34%	38%	37%	39%	39%	30%	34%	32%
					g					g									
Tend to disagree	(2.0)	490	22	47	69	71	36	43	54	36	35	25	52	270	219	415	23	14	20
		16%	17%	14%	17%	14%	15%	20%	16%	14%	17%	20%	16%	18%	15%	16%	13%	26%	15%
								b					bei	b					
Strongly disagree	(1.0)	108	7	12	19	19	5	5	12	7	4	13	91	63	45	92	5	2	2
		4%	6%	3%	5%	4%	2%	2%	4%	3%	2%	5%	3%	4%	3%	4%	3%	4%	1%
			efi																
Don't know		520	22	65	69	73	37	57	63	35	39	24	36	217	302	437	24	3	38
		17%	18%	19%	17%	14%	20%	23%	16%	15%	16%	14%	18%	14%	20%	17%	13%	6%	29%
								cdehikl							a			ab	
Net: Agree		1912	74	220	260	266	184	186	146	146	178	96	156	983	926	1645	128	34	70
		63%	59%	64%	62%	62%	70%	64%	53%	65%	69%	65%	61%	64%	62%	64%	71%	64%	54%
			g	g	g	acdgl	g	g	g	gk	g	g	g			d	d		
Net: Disagree		598	29	59	88	90	41	48	66	43	40	28	65	333	264	507	28	16	22
		20%	23%	17%	21%	16%	17%	24%	19%	16%	19%	25%	19%	22%	18%	20%	16%	30%	17%
								befi					befil	b					
Base for stats		2510	103	278	348	356	225	234	212	189	219	124	221	1316	1190	2152	156	50	92
Mean Score		3.02	2.95	3.08	2.96	2.96	3.17	3.10	2.90	3.04	3.12	3.03	2.96	3.02	3.03	3.02	3.25	2.95	3.05
			g	g	g	acdgl	g	g	g	cdgk	g	g	g			a			
Standard Deviation		.819	.896	.814	.832	.823	.772	.768	.859	.805	.756	.781	.881	.847	.787	.812	.832	.888	.784
Standard Error		.016	.087	.046	.044	.043	.051	.061	.058	.054	.050	.070	.063	.024	.022	.017	.090	.174	.085
Error variance		*	.01	*	*	*	*	*	*	*	*	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q30_5. If I encountered personalised pricing for goods that I was purchasing I wouldn't trust the provider: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	763	638	58	61	15	29	15	2	176	228	177	182	505	239	64	48	126
		25%	25%	35%	24%	26%	24%	21%	48%	26%	25%	26%	24%	27%	23%	23%	18%	25%
				ac										bd			d	
Tend to agree	(3.0)	1149	998	55	90	20	47	22	1	270	372	248	258	731	390	99	105	187
		38%	38%	33%	36%	36%	39%	31%	23%	40%	40%	37%	34%	39%	37%	36%	40%	37%
										d	d							
Tend to disagree	(2.0)	490	414	21	55	14	26	15	-	110	154	97	129	315	154	34	37	84
		16%	16%	13%	22%	25%	22%	21%	-	16%	17%	15%	17%	17%	15%	12%	14%	16%
					ab	b	b											
Strongly disagree	(1.0)	108	92	6	9	3	4	2	-	21	33	30	23	50	51	15	21	16
		4%	4%	4%	4%	5%	4%	3%	-	3%	4%	5%	3%	3%	5%	5%	8%	3%
														a	a	a	ae	
Don't know		520	456	26	37	5	14	17	1	98	134	116	173	278	215	66	53	96
		17%	18%	16%	15%	9%	11%	24%	29%	14%	15%	17%	23%	15%	20%	24%	20%	19%
								de				abc		a	a	a	a	
Net: Agree		1912	1635	113	151	35	77	37	3	446	600	425	440	1236	629	164	152	313
		63%	63%	68%	60%	62%	63%	52%	71%	66%	65%	64%	58%	66%	60%	59%	58%	62%
				f						d	d			bcd				
Net: Disagree		598	506	27	64	16	31	17	-	131	187	127	152	365	206	49	58	99
		20%	19%	16%	25%	29%	25%	24%	-	19%	20%	19%	20%	19%	20%	18%	22%	20%
					ab	b												
Base for stats		2510	2141	141	215	51	107	54	3	578	787	552	592	1601	835	212	210	412
Mean Score		3.02	3.02	3.18	2.94	2.92	2.94	2.92	3.67	3.04	3.01	3.03	3.01	3.06	2.98	3.00	2.85	3.03
				ace										bd			d	
Standard Deviation		.819	.814	.843	.843	.880	.829	.851	.583	.800	.809	.846	.826	.797	.847	.864	.883	.814
Standard Error		.016	.018	.071	.059	.123	.082	.123	.261	.026	.029	.047	.038	.019	.031	.065	.066	.042
Error variance		*	*	.01	*	.02	.01	.02	.07	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q30_5. If I encountered personalised pricing for goods that I was purchasing I wouldn't trust the provider: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	763 25%	33 23%	108 28% c	118 22%	115 25%	86 24%	167 28% c	44 23%	92 26%	362 24%	372 27%	13 22%	233 22%	69 23%	448 27% a
Tend to agree (3.0)	1149 38%	52 36%	121 31%	217 41% b	171 38%	143 39% b	213 36%	86 44% bf	145 41% bf	531 36%	567 41% a	22 39%	411 39%	122 40%	602 37%
Tend to disagree (2.0)	490 16%	19 13%	56 15%	89 17%	67 15%	65 18%	103 17%	35 18%	56 16%	242 16%	226 16%	8 15%	181 17%	47 16%	256 16%
Strongly disagree (1.0)	108 4%	4 3%	12 3%	22 4%	20 4%	15 4%	19 3%	7 4%	8 2%	55 4%	47 3%	2 4%	51 5% c	10 3%	46 3%
Don't know	520 17%	36 25% cefg	86 22% efgh	91 17%	81 18%	57 16%	97 16%	24 12%	49 14%	306 20% b	186 13%	11 20%	165 16%	55 18%	290 18%
Net: Agree	1912 63%	85 59%	229 60%	335 63%	286 63%	229 62%	380 63%	130 66%	237 68% b	893 60%	939 67% a	35 61%	644 62%	191 63%	1051 64%
Net: Disagree	598 20%	23 16%	68 18%	110 21%	87 19%	81 22%	122 20%	42 22%	64 18%	296 20%	273 20%	11 19%	232 22% c	58 19%	302 18%
Base for stats	2510	109	297	446	373	310	502	172	301	1190	1213	46	876	249	1353
Mean Score	3.02	3.05	3.10	2.97	3.02	2.97	3.05	2.97	3.07	3.01	3.04	2.99	2.94	3.00	3.07 a
Standard Deviation	.819	.794	.841	.811	.841	.830	.830	.795	.770	.832	.805	.826	.839	.798	.807 a
Standard Error	.016	.083	.053	.043	.045	.048	.036	.054	.037	.026	.021	.156	.028	.049	.022
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_6. I would switch provider if I found out that a service provider that I used - for example for my electricity, gas, mobile phone or broadband - was using personalised pricing: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	650	60	119	123	111	93	144	179	234	237
		21%	16%	23%	23%	21%	21%	23%	20%	22%	22%
				a							
Tend to agree	(3.0)	1052	129	195	188	157	154	228	325	346	382
		35%	35%	39%	35%	30%	34%	36%	37%	32%	35%
				dh			d	dh			d
Tend to disagree	(2.0)	501	74	98	89	97	65	78	172	185	143
		17%	20%	19%	16%	18%	14%	12%	20%	17%	13%
			fi	efi		fi		efi	efi	fi	
Strongly disagree	(1.0)	138	30	24	25	23	16	20	54	48	36
		5%	8%	5%	5%	4%	4%	3%	6%	4%	3%
			defhi						efi		
Don't know		689	74	69	120	138	124	164	143	258	288
		23%	20%	14%	22%	26%	27%	26%	16%	24%	26%
			b		bg	bg	abcg	bg		bg	bcg
Net: Agree		1702	189	314	311	268	247	372	503	580	619
		56%	51%	62%	57%	51%	55%	59%	58%	54%	57%
				adehi	d			d	d		d
Net: Disagree		639	104	122	114	120	81	98	227	233	179
		21%	28%	24%	21%	23%	18%	15%	26%	22%	16%
			cefhi	efi	fi	efi		cefhi	cefhi	efi	
Base for stats		2341	294	436	425	388	328	470	730	813	798
Mean Score		2.95	2.75	2.94	2.96	2.92	2.99	3.05	2.86	2.94	3.03
				a	ag	a	ag	adgh		a	adgh
Standard Deviation		.852	.897	.847	.856	.876	.823	.801	.872	.866	.810
Standard Error		.018	.075	.038	.038	.042	.038	.047	.035	.028	.029
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_6. I would switch provider if I found out that a service provider that I used - for example for my electricity, gas, mobile phone or broadband - was using personalised pricing: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	650	33	82	99	93	54	50	44	45	60	27	63	560	360	288	542	64	12	24
		21%	26%	24%	24%	22%	21%	17%	16%	20%	23%	18%	25%	21%	23%	19%	21%	36%	23%	19%
			g	g	g					g			g		b		ad			
Tend to agree	(3.0)	1052	42	111	155	134	86	106	87	90	93	61	86	904	528	525	914	54	19	32
		35%	34%	32%	37%	31%	33%	37%	32%	40%	36%	42%	34%	34%	34%	35%	35%	30%	35%	24%
									bdg			bdg				d				
Tend to disagree	(2.0)	501	15	54	72	78	41	54	50	37	41	26	32	442	264	234	432	13	15	26
		17%	12%	16%	17%	18%	16%	18%	18%	17%	16%	18%	13%	17%	17%	16%	17%	7%	29%	20%
																b			b	
Strongly disagree	(1.0)	138	3	16	14	19	12	21	15	5	10	6	18	115	94	44	125	2	3	3
		5%	3%	5%	3%	4%	5%	7%	6%	2%	4%	4%	7%	4%	6%	3%	5%	1%	6%	2%
							ch						ch		b					
Don't know		689	32	81	77	104	69	61	79	47	54	28	57	604	287	400	577	47	3	45
		23%	25%	24%	18%	24%	26%	21%	29%	21%	21%	19%	22%	23%	19%	27%	22%	26%	6%	35%
					c	c		cfhijl					c		a				a	
Net: Agree		1702	75	193	254	227	140	156	131	135	153	88	149	1465	887	813	1456	118	31	56
		56%	60%	56%	61%	53%	53%	54%	48%	60%	59%	60%	58%	56%	58%	54%	56%	66%	58%	43%
			g	g	dg				g	g	g	g	g			d	d			
Net: Disagree		639	19	69	86	97	53	74	65	42	51	32	50	557	359	278	556	15	19	29
		21%	15%	20%	21%	23%	20%	26%	24%	19%	20%	22%	20%	21%	23%	19%	21%	8%	35%	22%
							a	a						b	b	b			b	
Base for stats		2341	94	262	340	324	193	231	196	177	204	120	200	2021	1246	1091	2012	132	50	85
Mean Score		2.95	3.12	2.99	3.00	2.93	2.94	2.81	2.81	2.99	2.99	2.91	2.98	2.94	2.93	2.97	2.93	3.35	2.80	2.91
			fg	fg	fg				fg	fg	fg		fg			ad				
Standard Deviation		.852	.802	.871	.818	.869	.862	.880	.872	.763	.835	.795	.916	.849	.894	.800	.853	.721	.895	.852
Standard Error		.018	.081	.052	.044	.047	.063	.071	.061	.054	.058	.074	.068	.019	.026	.023	.019	.084	.183	.099
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q30_6. I would switch provider if I found out that a service provider that I used - for example for my electricity, gas, mobile phone or broadband - was using personalised pricing: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	650	533	46	66	16	30	19	133	202	148	166	412	218	63	49	106
		21%	21%	27%	26%	28%	25%	27%	20%	22%	22%	22%	22%	21%	23%	19%	21%
			a	a													
Tend to agree	(3.0)	1052	920	49	81	15	44	20	274	296	225	258	692	333	81	92	160
		35%	35%	29%	32%	26%	36%	28%	41%	32%	34%	34%	37%	32%	29%	35%	31%
								60%	bcd				bce				
Tend to disagree	(2.0)	501	426	24	48	11	21	15	112	162	96	131	286	199	55	47	97
		17%	16%	15%	19%	20%	17%	21%	17%	18%	14%	17%	15%	19%	20%	18%	19%
								-						a			a
Strongly disagree	(1.0)	138	107	12	20	5	12	3	24	45	48	22	78	50	6	18	26
		5%	4%	7%	8%	9%	10%	4%	4%	5%	7%	3%	4%	5%	2%	7%	5%
					a		a				ad					c	
Don't know		689	612	36	37	9	14	14	133	217	151	188	411	250	74	57	119
		23%	24%	22%	15%	16%	11%	19%	20%	23%	23%	25%	22%	24%	26%	22%	23%
			ce	e						a		a					
Net: Agree		1702	1453	94	147	30	74	39	407	498	373	424	1104	551	144	141	266
		56%	56%	56%	58%	54%	61%	55%	60%	54%	56%	55%	59%	52%	52%	53%	52%
								86%	b				bce				
Net: Disagree		639	533	36	67	16	33	18	136	207	144	153	364	249	61	65	123
		21%	21%	22%	27%	29%	27%	25%	20%	22%	22%	20%	19%	24%	22%	25%	24%
					a									a			a
Base for stats		2341	1985	130	215	47	107	57	543	705	517	577	1468	800	205	206	389
Mean Score		2.95	2.95	2.98	2.90	2.88	2.86	2.97	2.95	2.93	2.92	2.99	2.98	2.90	2.98	2.83	2.89
													bd				
Standard Deviation		.852	.834	.954	.945	1.012	.954	.899	.792	.876	.914	.817	.830	.873	.832	.893	.883
Standard Error		.018	.019	.083	.067	.148	.095	.128	.027	.033	.052	.039	.021	.033	.065	.068	.047
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q30_6. I would switch provider if I found out that a service provider that I used - for example for my electricity, gas, mobile phone or broadband - was using personalised pricing: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	650 21%	34 23%	79 21%	118 22%	91 20%	72 20%	131 22%	44 23%	81 23%	295 20%	326 23% a	7 11%	212 20%	67 22%	364 22%
Tend to agree (3.0)	1052 35%	40 28%	119 31%	177 33%	155 34%	134 37%	232 39% abc	64 33%	130 37%	469 31%	532 38% a	18 31%	371 36%	112 37%	557 34%
Tend to disagree (2.0)	501 17%	26 18%	52 14%	92 17%	84 18%	63 17%	86 14%	36 19%	62 18%	242 16%	232 17%	15 26%	187 18%	55 18%	252 15%
Strongly disagree (1.0)	138 5%	5 3%	21 6%	24 5%	23 5%	16 4%	25 4%	11 6%	13 4%	79 5%	55 4%	4 8%	54 5%	10 3%	71 4%
Don't know	689 23%	40 27% h	111 29% defgh	126 23%	102 22%	82 22%	124 21%	40 20%	65 19%	410 27% b	254 18%	13 23%	217 21%	60 20%	398 24% a
Net: Agree	1702 56%	74 51%	199 52%	295 55%	246 54%	206 56%	364 61% abd	109 55%	210 60% b	764 51%	859 61% ac	24 43%	583 56%	179 59%	921 56%
Net: Disagree	639 21%	31 22%	73 19%	116 22%	106 23%	79 22%	111 19%	48 24%	75 21%	321 21%	287 20%	19 34%	241 23% c	65 21%	324 20%
Base for stats	2341	105	272	411	352	285	475	156	285	1085	1145	44	825	244	1244
Mean Score	2.95	2.98	2.94	2.95	2.89	2.92	2.99	2.91	2.98	2.90	2.99	2.61	2.90	2.97	2.97
Standard Deviation	.852	.873	.893	.864	.861	.833	.820	.894	.825	.882	.824 a	.867	.858	.820	.851 a
Standard Error	.018	.095	.059	.047	.048	.050	.037	.064	.041	.029	.023	.170	.030	.051	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_7. I would feel uncomfortable if personalised pricing led to vulnerable people (who may not know e.g. how to compare prices or clear their online browsing history) paying more for their basic services (such as energy) than those who are less vulnerable: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	1507	140	223	254	254	264	371	364	509	635
		50%	38%	44%	47%	48%	59%	58%	42%	47%	58%
					a	ag	abcdgh	abcdgh		ag	abcdgh
Tend to agree	(3.0)	989	152	175	181	161	117	201	328	343	318
		33%	41%	35%	33%	31%	26%	32%	38%	32%	29%
			cdefhi	ei	e			e	dehi	e	
Tend to disagree	(2.0)	256	32	69	51	59	26	19	102	109	45
		8%	9%	14%	9%	11%	6%	3%	12%	10%	4%
			fi	cefhi	efi	efi	f		efi	efi	
Strongly disagree	(1.0)	81	10	17	19	13	14	7	28	32	21
		3%	3%	3%	4%	2%	3%	1%	3%	3%	2%
				f	fi		f		f	f	
Don't know		197	33	20	39	40	30	36	52	79	66
		7%	9%	4%	7%	8%	7%	6%	6%	7%	6%
			b		b	b	b		b	b	
Net: Agree		2496	292	399	436	415	381	572	691	851	953
		82%	80%	79%	80%	79%	84%	90%	79%	79%	88%
							bcdgh	abcdgh			abcdegh
Net: Disagree		337	43	87	70	71	40	27	129	141	67
		11%	12%	17%	13%	14%	9%	4%	15%	13%	6%
			fi	cefhi	efi	efi	fi		efi	efi	
Base for stats		2833	335	486	506	487	421	599	820	993	1020
Mean Score		3.38	3.26	3.25	3.33	3.35	3.50	3.56	3.25	3.34	3.54
						bg	abcdgh	abcdgh		bg	abcdgh
Standard Deviation		.768	.755	.829	.806	.792	.758	.620	.799	.799	.681
Standard Error		.014	.059	.036	.033	.034	.030	.032	.030	.024	.022
Error variance		*	*	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q30_7. I would feel uncomfortable if personalised pricing led to vulnerable people (who may not know e.g. how to compare prices or clear their online browsing history) paying more for their basic services (such as energy) than those who are less vulnerable: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	1507	58	180	189	230	135	137	115	124	133	71	136	1301	734	769	1267	110	24	69
		50%	46%	53%	45%	54%	52%	47%	42%	55%	51%	48%	53%	50%	48%	52%	49%	62%	45%	53%
			cg	cg	g	cg	g	cg	g	cg	g	g	g	a		a				
Tend to agree	(3.0)	989	52	108	146	134	93	102	61	86	42	75	871	502	487	849	56	23	34	
		33%	41%	32%	35%	31%	36%	31%	37%	27%	33%	29%	29%	33%	33%	33%	31%	43%	26%	
			bdhjk	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	
Tend to disagree	(2.0)	256	5	17	45	26	16	26	30	20	19	22	30	204	155	100	222	5	5	13
		8%	4%	5%	11%	6%	6%	9%	11%	9%	8%	15%	12%	8%	10%	7%	9%	3%	9%	10%
			abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	b	b	b	b	b	
Strongly disagree	(1.0)	81	3	8	14	13	3	19	4	7	5	3	3	75	44	37	73	4	-	2
		3%	2%	2%	3%	3%	1%	7%	1%	3%	2%	2%	1%	3%	3%	2%	3%	2%	-	2%
			bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl	bdegikl						
Don't know		197	8	30	23	27	14	20	25	14	15	9	13	175	98	98	178	4	1	11
		7%	6%	9%	5%	6%	5%	7%	9%	6%	6%	6%	5%	7%	6%	7%	7%	2%	3%	8%
			b	b	b	b	b	b	b	b	b	b	b	b	b	b	b	b	b	
Net: Agree		2496	109	288	335	363	229	227	217	184	218	113	211	2171	1236	1256	2116	166	47	103
		82%	87%	84%	80%	85%	87%	78%	79%	82%	85%	76%	82%	83%	81%	84%	82%	93%	88%	80%
			fgj	j	fgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	a	a	ad	ad	ad	
Net: Disagree		337	8	25	59	39	19	45	34	26	25	25	33	279	199	137	295	9	5	15
		11%	6%	7%	14%	9%	7%	15%	12%	12%	10%	17%	13%	11%	13%	9%	11%	5%	9%	12%
			abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	abdel	b	b	b	b	b	
Base for stats		2833	117	313	395	402	248	271	250	211	243	138	244	2450	1435	1393	2411	175	51	119
Mean Score		3.38	3.40	3.47	3.29	3.44	3.46	3.27	3.31	3.43	3.42	3.30	3.41	3.39	3.34	3.43	3.37	3.56	3.37	3.44
			cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	cfgj	a	a	a	a	a	
Standard Deviation		.768	.695	.711	.808	.752	.671	.900	.739	.790	.730	.826	.746	.766	.791	.740	.774	.662	.654	.759
Standard Error		.014	.064	.038	.041	.036	.043	.066	.046	.050	.046	.070	.050	.015	.022	.019	.015	.067	.128	.073
Error variance		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	.02	.01

Citizens Advice – Loyalty penalty survey

Q30_7. I would feel uncomfortable if personalised pricing led to vulnerable people (who may not know e.g. how to compare prices or clear their online browsing history) paying more for their basic services (such as energy) than those who are less vulnerable: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
Significance Level: 95%		a	b	c	d	e	f	*g	a	b	c	d	a	b	c	d	e	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	1507	1302	87	110	31	46	30	3	355	487	298	367	911	557	157	143	257
	50%	50%	52%	44%	56%	38%	42%	71%	53%	53%	45%	48%	48%	53%	56%	54%	51%	
		e	e		e		c	c					a	a				
Tend to agree	(3.0)	989	844	57	84	13	44	25	1	220	274	254	240	663	289	68	72	150
	33%	32%	34%	33%	24%	37%	35%	29%	33%	30%	38%	31%	35%	28%	24%	27%	30%	
				a		abdf					abd		bcde					
Tend to disagree	(2.0)	256	210	12	34	3	25	6	-	47	83	41	85	136	109	30	25	54
	8%	8%	7%	13%	5%	21%	9%	-	7%	9%	6%	11%	7%	10%	11%	9%	11%	
				a		abdf						ac	a				a	
Strongly disagree	(1.0)	81	70	2	8	5	2	1	-	22	29	15	15	55	25	2	10	14
	3%	3%	1%	3%	8%	2%	2%	-	3%	3%	2%	2%	3%	2%	1%	4%	3%	
					abe								c			c		
Don't know		197	171	9	16	4	3	9	-	32	48	60	57	114	70	22	14	33
	7%	7%	6%	7%	7%	3%	13%	-	5%	5%	9%	7%	6%	7%	8%	5%	7%	
							e				ab	a						
Net: Agree		2496	2146	144	194	45	90	55	4	575	761	552	607	1574	846	225	215	407
	82%	83%	86%	77%	80%	75%	77%	100%	85%	83%	83%	79%	84%	81%	81%	82%	80%	
		ce	ce						d				b					
Net: Disagree		337	280	14	42	7	27	7	-	69	112	56	100	191	134	32	34	68
	11%	11%	8%	17%	13%	23%	10%	-	10%	12%	8%	13%	10%	13%	11%	13%	13%	
				ab		ab				c		c	a				a	
Base for stats		2833	2426	158	236	52	118	62	4	644	873	607	708	1765	980	256	249	474
Mean Score	3.38	3.39	3.45	3.26	3.38	3.14	3.34	3.71	3.41	3.40	3.37	3.35	3.38	3.41	3.48	3.40	3.37	
		ce	ce															
Standard Deviation	.768	.765	.687	.825	.936	.814	.739	.523	.772	.792	.719	.775	.759	.785	.723	.819	.797	
Standard Error	.014	.015	.054	.055	.130	.077	.101	.213	.024	.027	.038	.033	.017	.027	.050	.056	.038	
Error variance	*	*	*	*	.02	.01	.01	.05	*	*	*	*	*	*	*	*	*	



Citizens Advice – Loyalty penalty survey

Q30_7. I would feel uncomfortable if personalised pricing led to vulnerable people (who may not know e.g. how to compare prices or clear their online browsing history) paying more for their basic services (such as energy) than those who are less vulnerable: To what extent do you agree or disagree with each of the following statements?

BASE: All respondents

	Total	Annual household income								EDucation			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	1507 50%	71 49%	214 56% dfg	275 51%	207 46%	185 50%	276 46%	91 46%	189 54% df	706 47%	746 53% a	24 42%	491 47%	159 52%	845 51% a
Tend to agree (3.0)	989 33%	46 32%	101 26%	159 30%	166 37% bc	126 34% b	211 35% b	66 34%	114 32%	494 33%	448 32%	24 42%	367 35% c	93 31%	515 31%
Tend to disagree (2.0)	256 8%	15 11% h	34 9%	52 10% h	36 8%	32 9%	50 8%	19 10% h	19 5%	126 8%	115 8%	-	106 10% c	29 10%	116 7%
Strongly disagree (1.0)	81 3%	2 1%	10 3%	10 2%	12 3%	6 2%	19 3%	7 3%	14 4% e	44 3%	36 3%	-	25 2%	8 3%	44 3%
Don't know	197 7%	10 7%	24 6%	41 8% h	33 7% h	19 5%	42 7%	13 7%	15 4%	126 8% b	55 4%	9 17% b	52 5%	15 5%	123 7% a
Net: Agree	2496 82%	116 81%	315 82%	434 81%	373 82%	311 85%	487 81%	157 80%	302 86% cfg	1199 80%	1194 85% a	48 83%	858 82%	252 83%	1360 83%
Net: Disagree	337 11%	18 12%	44 11%	62 12%	48 11%	38 10%	69 12%	26 13%	33 9%	170 11% c	150 11% c	-	131 13% c	37 12%	160 10%
Base for stats	2833	134	359	495	422	349	557	183	336	1369	1344	48	989	289	1519
Mean Score	3.38	3.38	3.45 f	3.41	3.35	3.40	3.34	3.32	3.42	3.36	3.42	3.50	3.34	3.39	3.42 a
Standard Deviation	.768	.752	.775	.759	.757	.729	.783	.807	.783	.779	.757	.505	.770	.780	.755
Standard Error	.014	.070	.044	.037	.038	.039	.033	.054	.036	.022	.019	.094	.024	.044	.020
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	*

Citizens Advice – Loyalty penalty survey

Q31. To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...? Summary Table

BASE: All respondents

		Statements							
		Their credit history or credit score	Their name or ethnic origin	Their address	Their prior online browsing habits	Their previous purchasing history	What internet browser they use	What email account they have	What social media they use
		a	b	c	d	e	f	g	h
Significance Level: 95%									
Unweighted Total		3030	3030	3030	3030	3030	3030	3030	3030
Total		3030	3030	3030	3030	3030	3030	3030	3030
		100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	367 12% bcdefgh	224 7% fg	225 7% fg	199 7% fg	251 8% dfg	182 6% fg	179 6% fg	213 7% gh
Tend to agree	(3.0)	984 32% bcdefgh	356 12% gh	519 17% bcdefgh	480 16% bcdefgh	659 22% bcdefgh	387 13% gh	340 11% gh	380 13% gh
Tend to disagree	(2.0)	580 19% b	457 15% bc	671 22% ab	759 25% abc	735 24% ab	646 21% ab	665 22% ab	627 21% b
Strongly disagree	(1.0)	856 28% acdefgh	1842 61% acdefgh	1409 46% ae	1374 45% ae	1170 39% a	1610 53% acde	1657 55% acde	1591 53% acde
Don't know		243 8% bg	151 5% gh	206 7% b	218 7% b	215 7% b	204 7% b	189 6% b	219 7% b
Net: Agree		1351 45% bcdefgh	580 19% g	744 25% bcdefgh	679 22% bcdefgh	910 30% bcdefgh	570 19% gh	519 17% gh	593 20% g
Net: Disagree		1436 47% acdeh	2299 76% acdeh	2080 69% ae	2133 70% ae	1905 63% a	2256 74% acde	2322 77% acdefh	2218 73% acde
Base for stats		2787	2879	2824	2812	2815	2826	2841	2811
Mean Score		2.31 bcdefgh	1.64	1.84 bcdefgh	1.82 bcdefgh	2.00 bcdefgh	1.70 b	1.66	1.72 bg
Standard Deviation		1.045	.972	.989	.955	1.004	.935	.918	.963
Standard Error		.020	.018	.019	.018	.019	.018	.017	.018
Error variance		*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_1. Their credit history or credit score: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	367 12%	58 16% efi	89 18% cdefhi	73 13% efi	62 12% efi	36 8%	49 8%	147 17% defhi	135 13% efi	85 8%
Tend to agree	(3.0)	984 32%	147 40% defi	183 36% efi	199 37% efi	164 31% e	113 25%	178 28%	330 38% defi	363 34% efi	291 27%
Tend to disagree	(2.0)	580 19%	70 19%	107 21%	94 17%	94 18%	94 21%	121 19%	177 20%	188 18%	215 20%
Strongly disagree	(1.0)	856 28%	69 19%	100 20%	145 27% abg	157 30% abg	160 35% abcdgh	225 35% abcgh	169 19%	303 28% abg	385 35% abcdgh
Don't know		243 8%	23 6%	27 5%	34 6%	48 9% bg	49 11% bcgh	62 10% bcg	50 6%	83 8%	111 10% bcgh
Net: Agree		1351 45%	205 56% defhi	272 54% defhi	271 50% defi	227 43% efi	149 33%	227 36%	477 55% defhi	498 47% efi	376 35%
Net: Disagree		1436 47%	139 38%	206 41%	239 44%	252 48% abg	254 56% abcdgh	346 55% abcdgh	346 40%	491 46% ag	600 55% abcdgh
Base for stats		2787	344	479	510	478	403	572	823	989	975
Mean Score		2.31	2.56 defhi	2.55 cdefhi	2.39 efi	2.28 efi	2.06	2.09	2.55 cdefhi	2.33 efi	2.08
Standard Deviation		1.045	.994	1.019	1.046	1.059	1.016	1.019	1.008	1.053	1.017
Standard Error		.020	.077	.044	.042	.046	.042	.054	.038	.031	.033
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_1. Their credit history or credit score: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	367 12%	7 6%	51 15%	82 20%	52 12%	19 7%	28 10%	31 11%	18 8%	26 10%	19 13%	32 12%	316 12%	222 14%	144 10%	328 13%	5 3%	6 11%	16 13%
				ae hijkl	ae								ae	b		b			b	
Tend to agree	(3.0)	984 32%	41 33%	105 31%	135 32%	122 28%	102 39%	110 38%	83 30%	75 33%	100 39%	40 27%	73 28%	871 33%	522 34%	459 31%	863 33%	44 25%	23 44%	30 23%
						bdgjk	djk			bdgjk			d			d				
Tend to disagree	(2.0)	580 19%	21 17%	64 19%	81 19%	92 21%	61 23%	57 20%	52 19%	40 18%	28 11%	33 22%	52 20%	496 19%	273 18%	307 21%	497 19%	35 20%	16 31%	15 11%
				i	i	i	i	i	i	i	i	i	i				d			
Strongly disagree	(1.0)	856 28%	37 29%	100 29%	94 22%	133 31%	61 23%	75 26%	81 29%	65 29%	84 32%	44 30%	83 33%	728 28%	401 26%	454 30%	709 27%	75 42%	7 14%	46 36%
				c	ce			c		ce			c		a		a			
Don't know		243 8%	19 15%	23 7%	26 6%	30 7%	19 7%	22 8%	29 10%	26 12%	20 8%	12 8%	17 7%	214 8%	115 7%	127 9%	193 7%	20 11%	-	22 17%
				bdefikl				c	bcdl										a	
Net: Agree		1351 45%	49 39%	156 45%	217 52%	174 41%	121 46%	137 47%	114 41%	93 41%	126 49%	59 40%	104 41%	1188 45%	744 49%	603 40%	1190 46%	49 28%	29 56%	47 36%
				adghjkl						d				b		bd				
Net: Disagree		1436 47%	58 46%	164 48%	175 42%	224 52%	122 47%	132 45%	132 48%	105 47%	112 44%	77 52%	135 53%	1224 47%	674 44%	761 51%	1206 47%	111 62%	23 44%	61 47%
					cil						c	ci			a		ad			
Base for stats	2787	107	320	392	398	243	269	247	198	238	136	239	2411	1418	1365	2396	160	53	108	
Mean Score	2.31	2.18	2.34	2.52	2.24	2.33	2.34	2.26	2.23	2.29	2.25	2.22	2.32	2.40	2.21	2.34	1.87	2.53	2.16	
				abdefghijkl										b		b				
Standard Deviation	1.045	.992	1.082	1.073	1.054	.938	.995	1.053	1.013	1.064	1.062	1.066	1.041	1.058	1.023	1.044	.931	.872	1.144	
Standard Error	.020	.093	.058	.054	.051	.061	.074	.066	.066	.067	.091	.073	.021	.029	.027	.021	.098	.168	.115	
Error variance	*	.01	*	*	*	*	.01	*	*	*	.01	.01	*	*	*	*	.01	.03	.01	

Citizens Advice – Loyalty penalty survey

Q31_1. Their credit history or credit score: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	367	312	17	35	9	14	12	91	107	84	85	246	105	22	40	43
		12%	12%	10%	14%	15%	12%	17%	14%	12%	13%	11%	13%	10%	8%	15%	9%
													bce			bce	
Tend to agree	(3.0)	984	859	50	71	16	40	14	230	319	200	235	618	345	89	62	194
		32%	33%	30%	28%	29%	33%	20%	34%	35%	30%	31%	33%	33%	32%	23%	38%
			f										d	d	d		abd
Tend to disagree	(2.0)	580	486	32	61	12	29	19	133	189	135	123	371	191	34	56	101
		19%	19%	19%	24%	21%	24%	27%	20%	21%	20%	16%	20%	18%	12%	21%	20%
					a						d		c	c		c	c
Strongly disagree	(1.0)	856	741	54	56	10	27	17	171	250	206	229	507	319	103	76	140
		28%	29%	33%	22%	17%	23%	24%	25%	27%	31%	30%	27%	30%	37%	29%	28%
			c	cd							a	a			ae		
Don't know		243	200	13	29	10	9	8	50	56	44	92	137	91	31	30	30
		8%	8%	8%	11%	17%	8%	12%	7%	6%	7%	12%	7%	9%	11%	12%	6%
					a	a						abc			ae	ae	
Net: Agree		1351	1170	67	106	25	55	26	321	426	284	320	864	449	111	101	237
		45%	45%	40%	42%	44%	45%	37%	48%	46%	42%	42%	46%	43%	40%	38%	47%
									d				d			d	
Net: Disagree		1436	1227	86	117	22	57	37	304	439	340	352	878	510	137	132	241
		47%	47%	52%	47%	39%	47%	51%	45%	48%	51%	46%	47%	49%	49%	50%	47%
											a						
Base for stats		2787	2398	153	224	46	111	63	626	865	624	672	1742	959	248	233	478
Mean Score		2.31	2.31	2.19	2.38	2.51	2.37	2.34	2.39	2.33	2.26	2.26	2.35	2.25	2.12	2.28	2.29
									cd				bc				c
Standard Deviation		1.045	1.045	1.045	1.029	1.027	.997	1.089	1.038	1.022	1.059	1.063	1.045	1.034	1.055	1.094	.989
Standard Error		.020	.021	.084	.070	.147	.097	.150	.032	.035	.055	.047	.024	.036	.074	.077	.047
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	.01	.01	*



Citizens Advice – Loyalty penalty survey

Q31_1. Their credit history or credit score: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Significance Level: 95%															
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	367 12%	17 12%	31 8%	55 10%	47 10%	45 12%	82 14%	36 18%	55 16%	166 11%	173 12%	11 19%	169 16%	30 10%	165 10%
Tend to agree (3.0)	984 32%	39 27%	102 27%	169 31%	143 31%	131 36%	211 35%	69 35%	121 34%	446 30%	500 36%	26 46%	374 36%	98 32%	493 30%
Tend to disagree (2.0)	580 19%	25 18%	70 18%	90 17%	103 23%	73 20%	127 21%	40 20%	52 15%	278 19%	274 20%	11 19%	214 21%	58 19%	306 19%
Strongly disagree (1.0)	856 28%	39 27%	129 34%	177 33%	123 27%	91 25%	153 26%	44 23%	100 28%	452 30%	381 27%	6 11%	218 21%	97 32%	527 32%
Don't know	243 8%	24 17%	52 14%	46 9%	38 8%	28 8%	25 4%	7 4%	23 7%	154 10%	71 5%	3 6%	66 6%	21 7%	150 9%
Net: Agree	1351 45%	56 39%	132 35%	223 42%	190 42%	176 48%	293 49%	105 54%	175 50%	612 41%	673 48%	37 65%	544 52%	128 42%	659 40%
Net: Disagree	1436 47%	64 45%	199 52%	267 50%	226 50%	163 45%	280 47%	84 43%	152 43%	730 49%	655 47%	17 30%	432 41%	155 51%	834 51%
Base for stats	2787	120	331	491	416	340	573	189	327	1342	1328	54	975	283	1492
Mean Score	2.31	2.28	2.10	2.20	2.28	2.38	2.39	2.51	2.40	2.24	2.35	2.77	2.51	2.21	2.20
Standard Deviation	1.045	1.069	1.029	1.054	1.010	1.019	1.029	1.050	1.089	1.051	1.030	.902	1.023	1.034	1.043
Standard Error	.020	.104	.061	.052	.052	.056	.042	.069	.051	.031	.026	.162	.032	.060	.027
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_2. Their name or ethnic origin: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	224	49	74	42	27	19	13	123	69	32
		7%	13%	15%	8%	5%	4%	2%	14%	6%	3%
			cdefhi	cdefhi	efi	fi			cdefhi	efi	
Tend to agree	(3.0)	356	52	112	95	43	23	32	164	138	55
		12%	14%	22%	17%	8%	5%	5%	19%	13%	5%
			defi	acdefhi	defhi	ei			defhi	defi	
Tend to disagree	(2.0)	457	66	65	66	89	65	106	131	155	171
		15%	18%	13%	12%	17%	14%	17%	15%	14%	16%
			c			bc		c			c
Strongly disagree	(1.0)	1842	188	237	316	336	315	450	425	652	765
		61%	51%	47%	58%	64%	70%	71%	49%	61%	70%
					bg	abcg	abcdgh	abcdgh		abg	abcdgh
Don't know		151	13	18	26	32	31	32	30	58	63
		5%	3%	4%	5%	6%	7%	5%	3%	5%	6%
						bg	bg			g	bg
Net: Agree		580	101	186	138	69	41	46	286	207	87
		19%	27%	37%	25%	13%	9%	7%	33%	19%	8%
			defhi	acdefhi	defhi	efi			cdefhi	defi	
Net: Disagree		2299	254	302	381	425	379	557	556	807	936
		76%	69%	60%	70%	81%	84%	88%	64%	75%	86%
			b		bg	abcgh	abcgh	abcdgh		bcg	abcdgh
Base for stats		2879	355	488	519	494	421	602	842	1013	1023
Mean Score		1.64	1.89	2.05	1.74	1.51	1.39	1.35	1.98	1.63	1.37
			defhi	cdefhi	defhi	efi			cdefhi	defi	
Standard Deviation		.972	1.104	1.150	1.026	.863	.784	.685	1.132	.956	.727
Standard Error		.018	.084	.049	.041	.037	.031	.035	.042	.028	.023
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_2. Their name or ethnic origin: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	224	6	19	53	26	6	22	16	15	28	12	21	190	135	89	204	3	2	9
		7%	5%	6%	13%	6%	2%	7%	6%	7%	11%	8%	8%	7%	9%	6%	8%	2%	4%	7%
			e	abdeghl	e	e	e	e	abdegl	e	e	e	e	b	b	b	b	b	b	
Tend to agree	(3.0)	356	20	30	83	50	27	29	36	21	19	15	26	315	206	150	321	10	6	13
		12%	16%	9%	20%	12%	10%	10%	13%	9%	7%	10%	10%	12%	13%	10%	12%	6%	11%	10%
			bi	bdefghijkl	i	i	i	i	i	i	i	i	i	b	b	b	b	b	b	
Tend to disagree	(2.0)	457	18	59	63	61	41	47	45	37	27	23	36	398	230	226	388	25	18	14
		15%	15%	17%	15%	14%	16%	16%	16%	16%	11%	16%	14%	15%	15%	15%	15%	14%	35%	11%
			i	i	i	i	i	i	i	i	i	i	i	i	i	i	i	i	i	
Strongly disagree	(1.0)	1842	72	218	197	277	175	177	157	140	170	91	167	1584	880	958	1556	133	25	81
		61%	58%	64%	47%	64%	67%	61%	57%	62%	66%	61%	65%	60%	57%	64%	60%	74%	47%	63%
			c	c	abdefghijkl	cg	cgl	c	c	c	cg	c	c	c	a	a	a	a	a	
Don't know		151	9	16	21	16	13	16	21	12	14	7	7	137	82	69	120	8	1	13
		5%	7%	5%	5%	4%	5%	6%	7%	5%	5%	5%	3%	5%	5%	5%	5%	4%	3%	10%
								dk	dk	dk	dk	dk	dk	dk	dk	dk	dk	dk	dk	
Net: Agree		580	26	50	136	76	33	51	53	36	47	27	47	506	340	239	525	14	8	22
		19%	21%	14%	33%	18%	13%	18%	19%	16%	18%	18%	18%	19%	22%	16%	20%	8%	15%	17%
			e	abdefghijkl	e	e	e	e	e	e	e	e	e	be	b	b	b	b	b	
Net: Disagree		2299	91	277	261	337	216	224	202	177	197	114	202	1982	1110	1184	1945	158	43	95
		76%	72%	81%	62%	79%	83%	77%	73%	79%	76%	77%	79%	76%	72%	79%	75%	88%	82%	73%
			c	acgl	c	acgl	c	c	c	c	c	c	c	c	a	a	a	a	a	
Base for stats		2879	116	327	397	413	249	275	255	213	244	141	250	2488	1451	1423	2470	172	51	117
Mean Score		1.64	1.65	1.54	1.98	1.58	1.45	1.62	1.65	1.58	1.61	1.63	1.60	1.64	1.72	1.56	1.67	1.33	1.71	1.57
			e	abdefghijkl	e	e	e	e	e	e	e	e	e	e	b	b	b	b	b	
Standard Deviation		.972	.939	.889	1.114	.929	.785	.962	.948	.928	1.040	.985	.977	.971	1.021	.913	.989	.682	.832	.972
Standard Error		.018	.085	.047	.056	.044	.050	.070	.059	.059	.065	.083	.065	.019	.028	.023	.019	.069	.163	.094
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	*	.03	.01



Citizens Advice – Loyalty penalty survey

Q31_2. Their name or ethnic origin: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	224	171	18	34	8	17	8	54	46	60	64	144	62	15	16	31	
		7%	7%	11%	13%	13%	14%	11%	8%	5%	9%	8%	8%	6%	6%	6%	6%	
			a	a	a	a			b		b	b						
Tend to agree	(3.0)	356	287	18	50	7	32	10	76	99	93	88	224	127	38	32	56	
		12%	11%	11%	20%	13%	27%	14%	11%	11%	14%	12%	12%	12%	14%	12%	11%	
				ab		abd												
Tend to disagree	(2.0)	457	385	23	48	8	23	16	103	155	94	106	287	162	39	41	82	
		15%	15%	14%	19%	14%	19%	22%	15%	17%	14%	14%	15%	15%	14%	16%	16%	
Strongly disagree	(1.0)	1842	1629	95	108	30	42	35	412	591	394	444	1140	646	164	153	329	
		61%	63%	57%	43%	53%	34%	49%	61%	64%	59%	58%	61%	62%	59%	58%	65%	
			cef	ce		e				d								
Don't know		151	126	12	13	4	6	3	31	31	28	62	84	53	22	21	10	
		5%	5%	7%	5%	6%	5%	4%	5%	3%	4%	8%	4%	5%	8%	8%	2%	
											abc	abc	e	e	ae	ae		
Net: Agree		580	457	36	84	15	50	18	130	145	153	152	368	188	54	48	87	
		19%	18%	21%	33%	27%	41%	25%	19%	16%	23%	20%	20%	18%	19%	18%	17%	
					ab		abf		b		b	b						
Net: Disagree		2299	2014	119	156	38	65	51	515	746	487	551	1427	808	203	194	411	
		76%	78%	71%	62%	67%	54%	71%	76%	81%	73%	72%	76%	77%	73%	74%	81%	
			ce	e			e			acd							acd	
Base for stats		2879	2471	155	240	52	115	68	645	891	640	703	1795	996	257	242	497	
Mean Score		1.64	1.59	1.73	2.04	1.86	2.22	1.86	1.65	1.55	1.72	1.68	1.65	1.60	1.63	1.63	1.57	
					ab	a	abf	a	b		b	b						
Standard Deviation		.972	.942	1.061	1.106	1.136	1.102	1.052	.983	.883	1.028	1.009	.979	.930	.946	.944	.916	
Standard Error		.018	.019	.085	.074	.156	.107	.139	.030	.030	.053	.043	.022	.031	.066	.065	.043	
Error variance		*	*	.01	.01	.02	.01	.02	*	*	*	*	*	*	*	*	*	

Citizens Advice – Loyalty penalty survey

Q31_2. Their name or ethnic origin: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	224 7%	15 10%	18 5%	39 7%	29 6%	23 6%	67 11%	11 6%	22 6%	88 6%	117 8%	4 7%	116 11%	22 7%	84 5%
		b					bcdegh				a		bc		
Tend to agree (3.0)	356 12%	19 13%	25 7%	62 12%	47 10%	43 12%	90 15%	30 15%	41 12%	140 9%	198 14%	11 20%	165 16%	32 10%	154 9%
		b		b		b	bd	b	b		a	a	bc		
Tend to disagree (2.0)	457 15%	16 11%	55 14%	81 15%	79 17%	68 18%	85 14%	27 14%	48 14%	245 16%	189 14%	8 14%	157 15%	39 13%	252 15%
						a				b					
Strongly disagree (1.0)	1842 61%	82 57%	256 67%	328 61%	277 61%	216 59%	335 56%	122 62%	226 64%	921 62%	859 61%	30 53%	562 54%	198 65%	1059 64%
			aef			f		f					a	a	a
Don't know	151 5%	14 9%	30 8%	26 5%	22 5%	17 5%	21 4%	7 4%	14 4%	100 7%	35 3%	3 6%	41 4%	14 5%	93 6%
		fgh	fgh							b					a
Net: Agree	580 19%	33 23%	43 11%	101 19%	76 17%	67 18%	157 26%	40 21%	63 18%	228 15%	315 23%	16 27%	281 27%	54 18%	238 14%
		b		b		b	bcdeh	b	b		a		bc		
Net: Disagree	2299 76%	97 67%	311 81%	409 76%	356 78%	284 77%	420 70%	149 76%	273 78%	1167 78%	1049 75%	38 67%	720 69%	237 78%	1311 80%
			af	af	af	af		af	af					a	a
Base for stats	2879	131	353	510	432	350	577	189	336	1395	1364	54	1001	290	1549
Mean Score	1.64	1.74	1.45	1.63	1.60	1.64	1.81	1.63	1.58	1.57	1.69	1.81	1.83	1.58	1.52
		b		b		b	bcdegh	b	b		a		bc		
Standard Deviation	.972	1.076	.832	.966	.928	.939	1.081	.947	.939	.909	1.010	1.035	1.079	.957	.879
Standard Error	.018	.101	.048	.047	.047	.051	.044	.062	.043	.026	.025	.186	.034	.054	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_3. Their address: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	225	28	63	53	40	16	24	92	93	40
		7%	8%	13%	10%	8%	4%	4%	10%	9%	4%
			efi	defhi	efi	efi			efi	efi	
Tend to agree	(3.0)	519	94	121	125	75	53	51	215	200	104
		17%	26%	24%	23%	14%	12%	8%	25%	19%	10%
			defhi	defhi	defhi	fi			defhi	defi	
Tend to disagree	(2.0)	671	78	94	118	126	112	143	172	244	256
		22%	21%	19%	22%	24%	25%	23%	20%	23%	24%
						b	bg			b	b
Strongly disagree	(1.0)	1409	140	206	207	244	236	376	346	451	612
		46%	38%	41%	38%	46%	52%	59%	40%	42%	56%
						acg	abcdgh	abcdegh			abcdgh
Don't know		206	27	21	43	41	34	40	48	84	74
		7%	7%	4%	8%	8%	8%	6%	5%	8%	7%
					b	b	b			bg	b
Net: Agree		744	122	185	178	115	69	75	307	293	144
		25%	33%	37%	33%	22%	15%	12%	35%	27%	13%
			defi	defhi	defhi	efi			defhi	defi	
Net: Disagree		2080	218	300	324	370	348	519	518	695	868
		69%	59%	59%	60%	70%	77%	82%	59%	65%	80%
						abcgh	abcdgh	abcdgh		bcg	abcdgh
Base for stats		2824	340	485	502	485	417	594	825	988	1012
Mean Score		1.84	2.03	2.09	2.05	1.82	1.64	1.53	2.06	1.93	1.58
			defi	defhi	defhi	efi			defhi	defi	
Standard Deviation		.989	1.010	1.093	1.040	.978	.850	.815	1.059	1.016	.831
Standard Error		.019	.078	.047	.042	.042	.034	.042	.040	.030	.026
Error variance		*	.01	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_3. Their address: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	225	10	20	55	32	6	14	25	12	24	8	17	199	130	95	198	5	2	12
		7%	8%	6%	13%	8%	2%	5%	9%	5%	9%	6%	7%	8%	8%	6%	8%	3%	4%	10%
			e	e	bdefhijkl	e		e	e	e		e	e	b					b	
Tend to agree	(3.0)	519	21	54	91	66	45	58	45	36	47	21	36	462	299	220	466	17	11	13
		17%	17%	16%	22%	15%	17%	20%	16%	16%	18%	14%	14%	18%	19%	15%	18%	10%	21%	10%
					bdijkl									b		bd				
Tend to disagree	(2.0)	671	20	83	97	93	69	58	68	55	39	30	60	582	335	336	585	30	12	25
		22%	16%	24%	23%	22%	26%	20%	25%	24%	15%	20%	23%	22%	22%	23%	23%	17%	22%	19%
				ai	i	i	ai		ai	i			i	i						
Strongly disagree	(1.0)	1409	58	169	149	218	122	140	111	108	131	81	123	1205	662	743	1175	119	27	58
		46%	46%	49%	36%	51%	47%	48%	40%	48%	51%	54%	48%	46%	43%	50%	45%	66%	51%	45%
			c	cg		cg	c	c	c	cg	cg	cg	c	c	a		ad			
Don't know		206	16	17	26	20	19	22	27	14	17	9	20	177	107	97	165	8	1	21
		7%	13%	5%	6%	5%	7%	7%	10%	6%	7%	6%	8%	7%	7%	7%	6%	5%	3%	17%
			bcdhijl					bd											ab	
Net: Agree		744	32	74	146	98	52	71	70	48	71	29	53	661	428	315	664	22	13	25
		25%	25%	22%	35%	23%	20%	25%	25%	21%	27%	20%	21%	25%	28%	21%	26%	12%	24%	20%
					abdefghijkl			e						b		b				
Net: Disagree		2080	78	252	245	311	191	198	179	162	170	110	184	1787	997	1080	1760	149	38	83
		69%	62%	73%	59%	72%	73%	68%	65%	72%	66%	74%	72%	68%	65%	72%	68%	83%	73%	64%
				acgil	acg	acg	c		ac		acg	c	c		a		ad			
Base for stats		2824	109	326	392	409	243	269	249	210	241	139	237	2448	1426	1395	2424	171	51	108
Mean Score		1.84	1.85	1.77	2.14	1.79	1.74	1.80	1.94	1.77	1.85	1.69	1.78	1.86	1.93	1.76	1.87	1.46	1.77	1.82
					abdefghijkl			bej					j	b		b			b	
Standard Deviation		.989	1.040	.936	1.078	.983	.852	.949	1.014	.932	1.060	.936	.960	.994	1.016	.952	.994	.785	.928	1.045
Standard Error		.019	.096	.050	.055	.047	.055	.070	.063	.059	.067	.079	.065	.020	.028	.024	.020	.080	.182	.104
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q31_3. Their address: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	225 7%	180 7%	16 9%	28 11%	8 14%	12 10%	8 11%	- -	53 8%	56 6%	52 8%	64 8%	142 8%	74 7%	21 8%	20 8%	32 6%	
Tend to agree (3.0)	519 17%	443 17%	20 12%	55 22%	7 12%	38 32%	9 13%	* 10%	140 21%	160 17%	96 14%	123 16%	348 19%	157 15%	44 16%	33 13%	80 16%	
Tend to disagree (2.0)	671 22%	580 22%	39 24%	51 20%	10 17%	26 22%	15 21%	- -	157 23%	226 25%	144 22%	144 19%	435 23%	229 22%	49 18%	59 22%	121 24%	
Strongly disagree (1.0)	1409 46%	1231 47%	77 46%	93 37%	25 45%	32 27%	32 45%	4 90%	290 43%	439 48%	329 49%	352 46%	844 45%	514 49%	132 47%	131 50%	251 49%	
Don't know	206 7%	163 6%	14 9%	26 10%	7 12%	12 10%	8 11%	- -	36 5%	40 4%	47 7%	83 11%	110 6%	76 7%	32 11%	20 8%	24 5%	
Net: Agree	744 25%	623 24%	36 21%	82 33%	14 25%	50 42%	17 24%	* 10%	193 29%	217 24%	148 22%	186 24%	491 26%	231 22%	65 23%	53 20%	112 22%	
Net: Disagree	2080 69%	1811 70%	117 70%	144 57%	35 62%	59 49%	46 65%	4 90%	447 66%	665 72%	473 71%	496 65%	1279 68%	743 71%	181 65%	189 72%	372 73%	
Base for stats	2824	2434	152	226	49	109	64	4	640	881	621	682	1769	973	247	243	484	
Mean Score	1.84	1.82	1.83	2.07	1.92	2.27	1.90	1.20	1.93	1.81	1.79	1.85	1.88	1.78	1.82	1.76	1.78	
Standard Deviation	.989	.976	1.015	1.068	1.136	1.012	1.070	.688	1.000	.949	.989	1.024	.991	.973	1.015	.977	.951	
Standard Error	.019	.020	.081	.073	.161	.099	.146	.281	.031	.032	.051	.044	.023	.033	.071	.068	.045	
Error variance	*	*	.01	.01	.03	.01	.02	.08	*	*	*	*	*	*	.01	*	*	



Citizens Advice – Loyalty penalty survey

Q31_3. Their address: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	225 7%	15 10% bc	18 5%	26 5%	29 6%	20 5%	75 12% bcdegh	15 8%	28 8% c	87 6%	128 9% a	3 5%	109 10% bc	18 6%	95 6%
Tend to agree (3.0)	519 17%	19 13%	39 10%	96 18% b	66 14%	75 21% bd	123 21% bd	32 17% b	68 20% bd	216 14%	278 20% a	10 18%	226 22% c	51 17%	232 14%
Tend to disagree (2.0)	671 22%	24 17%	74 19%	113 21%	120 26% abf	83 23%	122 20%	55 28% abcf	80 23%	344 23%	303 22%	14 25%	233 22%	65 21%	364 22%
Strongly disagree (1.0)	1409 46%	65 45%	205 54% defgh	265 49% f	210 46%	168 46%	256 43%	87 44%	153 44%	711 48%	635 45%	26 46%	404 39%	152 50% a	837 51% a
Don't know	206 7%	21 14% cdefgh	46 12% cdefgh	37 7% f	30 7% f	21 6%	22 4%	7 4%	21 6%	138 9% b	55 4%	3 6%	70 7%	17 6%	115 7%
Net: Agree	744 25%	34 24% b	57 15%	121 23% b	94 21% b	95 26% b	198 33% abcdeg	47 24% b	97 28% bd	303 20%	406 29% a	13 23%	335 32% bc	70 23%	327 20%
Net: Disagree	2080 69%	89 62%	279 73% afh	378 70% f	330 73% afh	251 68%	378 63%	142 72% af	233 66%	1055 71% b	938 67%	41 71%	637 61%	217 71% a	1200 73% a
Base for stats	2824	124	336	499	425	346	576	189	329	1358	1344	54	972	286	1528
Mean Score	1.84	1.87	1.61	1.76	1.80	1.85	2.03	1.87	1.92	1.76	1.93	1.80	2.04	1.78	1.73
Standard Deviation	.989	b 1.079	b .891	b .934	b .938	b .955	bcde 1.085	b .965	bc 1.007	.940	a 1.028	.925	bc 1.047	.960	.936
Standard Error	.019	.104	.052	.046	.048	.052	.044	.063	.047	.027	.026	.166	.033	.055	.024
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

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Q31_4. Their prior online browsing habits: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	199	33	71	42	26	12	16	104	67	28
		7%	9%	14%	8%	5%	3%	3%	12%	6%	3%
			defi	cdefhi	defi	ei			cdefhi	efi	
Tend to agree	(3.0)	480	87	111	118	77	36	50	198	195	86
		16%	24%	22%	22%	15%	8%	8%	23%	18%	8%
			defi	defi	defi	efi			defhi	efi	
Tend to disagree	(2.0)	759	97	123	112	127	132	167	220	239	300
		25%	26%	24%	21%	24%	29%	26%	25%	22%	28%
							cdh	c	c		ch
Strongly disagree	(1.0)	1374	123	171	236	253	238	353	294	489	591
		45%	33%	34%	43%	48%	53%	56%	34%	46%	54%
					abg	abg	abcdgh	abcdgh		abg	abcdgh
Don't know		218	27	29	36	45	33	48	56	81	81
		7%	7%	6%	7%	8%	7%	8%	6%	8%	7%
Net: Agree		679	121	182	160	102	48	66	302	262	114
		22%	33%	36%	29%	19%	11%	10%	35%	24%	11%
			defhi	cdefhi	defhi	efi			cdefhi	defi	
Net: Disagree		2133	220	294	348	380	370	520	514	728	890
		70%	60%	58%	64%	72%	82%	82%	59%	68%	82%
					b	abcg	abcdgh	abcdgh		abg	abcdgh
Base for stats		2812	341	476	508	482	419	586	817	991	1005
Mean Score		1.82	2.09	2.17	1.93	1.74	1.58	1.54	2.14	1.84	1.55
			defhi	cdefhi	defi	efi			cdefhi	defi	
Standard Deviation		.955	1.002	1.077	1.012	.911	.769	.763	1.046	.968	.766
Standard Error		.018	.078	.046	.041	.039	.031	.040	.039	.029	.024
Error variance		*	.01	*	*	*	*	*	*	*	*

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Q31_4. Their prior online browsing habits: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	199	7	16	57	23	6	14	21	9	17	14	16	170	119	80	184	4	2	5
		7%	5%	5%	14%	5%	2%	5%	8%	4%	7%	9%	6%	6%	8%	5%	7%	2%	4%	4%
				abdefghijkl	e			e	e	beh	e	e		b						
Tend to agree	(3.0)	480	23	43	97	61	38	49	45	30	45	20	30	429	277	202	424	13	14	19
		16%	19%	12%	23%	14%	14%	17%	16%	13%	17%	13%	12%	16%	18%	14%	16%	7%	26%	14%
				bdeghijkl										b		b				
Tend to disagree	(2.0)	759	27	91	91	110	81	78	69	63	53	33	63	663	373	386	646	45	17	30
		25%	22%	27%	22%	26%	31%	27%	25%	28%	21%	23%	25%	24%	26%	25%	25%	25%	32%	23%
					cil				i											
Strongly disagree	(1.0)	1374	54	167	147	206	122	131	119	108	124	68	129	1177	657	713	1163	103	18	53
		45%	43%	49%	35%	48%	47%	45%	43%	48%	46%	50%	45%	43%	48%	45%	45%	58%	35%	41%
				c	c	c	c	c	c	c	c	c	c	a			ad			
Don't know		218	14	26	25	30	15	19	22	16	19	13	19	186	107	110	172	14	1	23
		7%	11%	8%	6%	7%	6%	7%	8%	7%	7%	9%	7%	7%	7%	7%	7%	8%	3%	18%
			c																ab	
Net: Agree		679	30	59	154	84	44	63	66	39	62	33	46	600	396	282	608	17	16	24
		22%	24%	17%	37%	20%	17%	21%	24%	17%	24%	23%	18%	23%	26%	19%	23%	9%	30%	18%
				abdefghijkl				be	be	be			beh	b		b				
Net: Disagree		2133	81	258	238	315	203	209	188	170	177	101	192	1839	1030	1099	1810	149	35	83
		70%	65%	75%	57%	74%	77%	72%	68%	76%	69%	69%	75%	70%	67%	74%	70%	83%	67%	64%
				acl	ac	acgjil	c	c	acl	c	c	c	ac	c	a		ad			
Base for stats		2812	111	316	392	399	247	272	254	209	239	135	238	2439	1426	1381	2418	166	51	107
Mean Score		1.82	1.85	1.71	2.17	1.75	1.71	1.80	1.87	1.71	1.81	1.84	1.72	1.83	1.90	1.75	1.85	1.50	1.99	1.78
				abdefghijkl				be	be	be			be	b		b			b	
Standard Deviation		.955	.960	.884	1.088	.917	.814	.912	.980	.865	.979	1.020	.924	.954	.990	.911	.969	.750	.899	.903
Standard Error		.018	.088	.047	.055	.044	.052	.067	.061	.055	.062	.087	.063	.019	.027	.023	.019	.077	.176	.091
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01

Citizens Advice – Loyalty penalty survey

Q31_4. Their prior online browsing habits: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	199	163	15	21	5	7	8	50	51	49	49	141	53	17	13	23
		7%	6%	9%	8%	9%	6%	12%	7%	6%	7%	6%	7%	5%	6%	5%	4%
													be				
Tend to agree	(3.0)	480	392	18	65	10	41	13	115	136	117	113	294	162	46	34	82
		16%	15%	11%	26%	17%	34%	19%	17%	15%	17%	15%	16%	15%	16%	13%	16%
					ab		abdf										
Tend to disagree	(2.0)	759	659	39	61	14	32	15	172	257	153	177	467	279	61	77	141
		25%	25%	23%	24%	25%	26%	21%	25%	28%	23%	23%	25%	27%	22%	29%	28%
										d							
Strongly disagree	(1.0)	1374	1206	80	80	24	28	26	300	433	296	344	848	485	132	114	239
		45%	46%	48%	32%	42%	23%	36%	44%	47%	44%	45%	45%	46%	47%	44%	47%
			ce	ce		e											
Don't know		218	177	15	26	4	13	9	38	44	53	83	129	71	23	25	23
		7%	7%	9%	10%	6%	11%	12%	6%	5%	8%	11%	7%	7%	8%	9%	5%
					a						b	ab			e	e	
Net: Agree		679	555	33	86	15	48	22	165	187	166	161	435	215	63	47	105
		22%	21%	20%	34%	26%	40%	30%	24%	20%	25%	21%	23%	20%	23%	18%	21%
					ab		ab		b								
Net: Disagree		2133	1865	119	140	38	60	41	473	690	449	521	1315	764	193	191	380
		70%	72%	71%	56%	68%	50%	57%	70%	75%	67%	68%	70%	73%	69%	73%	75%
			cef	cef		e				acd							a
Base for stats		2812	2420	152	226	52	108	62	638	877	615	682	1750	979	256	239	485
Mean Score		1.82	1.80	1.79	2.12	1.92	2.25	2.07	1.87	1.78	1.87	1.80	1.84	1.78	1.80	1.77	1.77
					ab		abd	a	b								
Standard Deviation		.955	.943	1.003	.998	1.013	.925	1.087	.975	.914	.987	.958	.975	.911	.961	.893	.894
Standard Error		.018	.019	.081	.068	.139	.091	.148	.030	.031	.051	.041	.022	.031	.067	.062	.042
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_4. Their prior online browsing habits: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 199 7%	6 4%	9 2%	35 7% b	24 5% b	21 6% b	62 10% abcdeh	19 10% bd	24 7% b	63 4%	121 9% a	3 5%	109 10% bc	17 6%	70 4%
Tend to agree	(3.0) 480 16%	25 17% b	34 9%	74 14% b	75 16% b	69 19% b	107 18% b	34 17% b	63 18% b	215 14%	239 17% a	7 13%	224 22% bc	43 14%	202 12%
Tend to disagree	(2.0) 759 25%	35 24%	89 23%	121 23%	123 27%	113 31% bcgh	155 26%	43 22%	79 23%	398 27%	331 24%	20 36%	266 26%	66 22%	418 25%
Strongly disagree	(1.0) 1374 45%	57 39%	199 52% aefg	268 50% aef	207 45%	149 41%	249 42%	83 42%	162 46%	692 46%	637 46%	20 35%	378 36%	162 53% a	818 50% a
Don't know	218 7%	22 15% cdefh	51 13% cdefh	39 7% f	26 6%	16 4%	24 4%	17 9% ef	23 6%	127 9% b	70 5%	7 12%	65 6%	16 5%	134 8%
Net: Agree	679 22%	31 21% b	43 11%	109 20% b	98 22% b	89 24% b	169 28% bcd	53 27% b	86 25% b	278 19%	361 26% a	10 18%	332 32% bc	60 20%	272 17%
Net: Disagree	2133 70%	91 63%	288 75% afgh	389 72% ag	330 73% ag	262 71%	405 68%	127 65%	242 69%	1090 73% b	968 69%	40 71%	644 62%	228 75% a	1236 75% a
Base for stats	2812	122	331	498	428	351	574	179	328	1368	1329	50	976	288	1508
Mean Score	1.82	1.84	1.56	1.75	1.80	1.89	1.97	1.94	1.84	1.74	1.88	1.85	2.06	1.71	1.68
Standard Deviation	.955	.918	.786	.954	.917	.919	1.027	1.039	.975	.884	1.006	.862	1.028	.932	.873
Standard Error	.018	.089	.046	.047	.046	.050	.042	.069	.045	.025	.026	.160	.032	.053	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_5. Their previous purchasing history: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	251 8%	40 11% defi	75 15% cdefhi	55 10% defi	34 7%	21 5%	26 4%	115 13% defhi	89 8% efi	47 4%
Tend to agree	(3.0)	659 22%	121 33% cdefhi	141 28% defhi	130 24% efi	106 20% fi	73 16%	88 14%	262 30% cdefhi	235 22% efi	161 15%
Tend to disagree	(2.0)	735 24%	97 26%	110 22%	126 23%	122 23%	117 26%	163 26%	207 24%	248 23%	280 26%
Strongly disagree	(1.0)	1170 39%	88 24%	154 30%	196 36% abg	213 40% abg	208 46% abcdgh	312 49% abcdgh	241 28%	409 38% abg	519 48% abcdgh
Don't know		215 7%	22 6%	25 5%	39 7%	52 10% bg	33 7%	45 7%	47 5%	90 8% bg	78 7%
Net: Agree		910 30%	161 44% cdefhi	217 43% cdefhi	185 34% defi	140 27% efi	94 21%	114 18%	377 43% cdefhi	324 30% efi	208 19%
Net: Disagree		1905 63%	185 50%	264 52%	322 59% abg	335 64% abg	324 72% abcdgh	475 75% abcdgh	449 51%	657 61% abg	800 74% abcdgh
Base for stats		2815	346	480	506	475	419	589	826	981	1008
Mean Score		2.00	2.33 cdefhi	2.29 cdefhi	2.09 defi	1.92 efi	1.78	1.71	2.30 cdefhi	2.00 efi	1.74
Standard Deviation		1.004	.982	1.077	1.035	.977	.907	.879	1.038	1.010	.891
Standard Error		.019	.076	.046	.042	.043	.036	.046	.039	.030	.028
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_5. Their previous purchasing history: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	251 8%	11 9%	25 7%	56 13%	38 9%	9 3%	11 4%	20 7%	15 7%	26 10%	17 11%	25 10%	210 8%	148 10%	103 7%	225 9%	10 6%	2 4%	7 6%
			e	e	bdefghl	ef		e	ef	ef	ef	ef	ef	b						
Tend to agree	(3.0)	659 22%	29 24%	83 24%	122 29%	87 20%	49 19%	73 25%	60 22%	38 17%	47 18%	28 19%	43 17%	587 22%	353 23%	304 20%	585 23%	15 8%	22 41%	24 19%
			hk	hk	deghijkl		hk						h			b			b	
Tend to disagree	(2.0)	735 24%	26 20%	72 21%	83 20%	112 26%	84 32%	76 26%	73 27%	61 27%	59 23%	34 23%	56 22%	645 25%	366 24%	367 25%	637 25%	40 22%	15 28%	18 14%
					c	abcijkl		c	c				c			d				
Strongly disagree	(1.0)	1170 39%	47 38%	140 41%	131 31%	166 39%	100 38%	112 38%	101 37%	91 41%	105 41%	56 38%	122 47%	992 38%	567 37%	601 40%	974 38%	106 59%	13 24%	52 40%
			k	c	c	c	c	c	c	c	c	c	c	c	c	c	ad			
Don't know		215 7%	12 10%	23 7%	26 6%	26 6%	21 8%	20 7%	22 8%	19 9%	21 8%	13 9%	11 4%	191 7%	98 6%	117 8%	169 7%	8 4%	1 3%	28 21%
			k																ab	
Net: Agree		910 30%	40 32%	109 32%	178 43%	125 29%	58 22%	83 29%	80 29%	53 24%	73 28%	45 30%	68 26%	797 30%	501 33%	407 27%	811 31%	25 14%	24 45%	32 24%
			e	eh	abdefghijkl	e							eh	b		b				
Net: Disagree		1905 63%	73 58%	211 62%	214 51%	278 65%	184 70%	187 64%	174 63%	152 68%	164 64%	89 61%	178 69%	1637 62%	933 61%	968 65%	1610 62%	146 81%	27 52%	70 54%
				c	c	abcjl	c	c	c	c	c		acl	c		a		ad		
Base for stats	2815	113	320	391	403	241	271	253	205	237	134	246	2435	1435	1375	2421	172	51	102	
Mean Score	2.00	2.04	1.98	2.26	1.99	1.86	1.93	2.00	1.88	1.97	2.04	1.88	2.01	2.06	1.93	2.03	1.59	2.25	1.87	
				abdefghijkl									e	b		b			b	
Standard Deviation	1.004	1.035	1.009	1.073	1.005	.863	.915	.975	.954	1.038	1.062	1.031	.997	1.026	.977	1.008	.885	.888	1.014	
Standard Error	.019	.094	.054	.054	.048	.056	.067	.060	.061	.066	.091	.070	.020	.028	.025	.020	.090	.174	.104	
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.03	.01	

Citizens Advice – Loyalty penalty survey

Q31_5. Their previous purchasing history: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 251 8%	201 8%	21 13%	27 11%	9 15%	11 10%	6 9%	*	59 9%	53 6%	67 10%	73 10%	167 9%	71 7%	22 8%	17 7%	32 6%
			a	a	a	ab	bc		b		b	b	b				
Tend to agree	(3.0) 659 22%	560 22%	28 17%	68 27%	5 9%	47 39%	16 22%	-	157 23%	209 23%	136 20%	156 20%	405 22%	224 21%	54 19%	50 19%	120 24%
			d	abd		abcd											
Tend to disagree	(2.0) 735 24%	640 25%	36 22%	56 22%	18 33%	26 21%	11 15%	1	180 27%	227 25%	172 26%	155 20%	464 25%	261 25%	55 20%	63 24%	143 28%
				f					d		d					c	
Strongly disagree	(1.0) 1170 39%	1020 39%	67 40%	79 31%	21 37%	29 24%	27 38%	2	244 36%	384 42%	246 37%	297 39%	727 39%	410 39%	123 44%	101 39%	186 37%
			ce	e						a					e		
Don't know	215 7%	176 7%	14 9%	23 9%	4 6%	7 6%	11 16%	1	36 5%	49 5%	47 7%	83 11%	116 6%	84 8%	25 9%	31 12%	28 6%
							ae					abc				ae	
Net: Agree	910 30%	761 29%	49 29%	95 38%	14 24%	59 49%	22 31%	*	216 32%	262 28%	203 30%	229 30%	572 30%	294 28%	76 27%	67 26%	151 30%
				a		abcd											
Net: Disagree	1905 63%	1660 64%	103 62%	135 53%	39 69%	55 46%	38 53%	2	424 63%	611 66%	418 63%	452 59%	1191 63%	672 64%	178 64%	165 63%	329 65%
			ce	e	ce					d							
Base for stats	2815	2421	152	230	52	114	60	3	640	873	621	681	1764	966	254	232	480
Mean Score	2.00	1.98	2.02	2.19	2.03	2.36	2.02	1.69	2.05	1.92	2.04	2.01	2.01	1.95	1.90	1.93	1.99
				a		abf			b								
Standard Deviation	1.004	.993	1.092	1.036	1.079	.976	1.069	1.270	.997	.957	1.022	1.046	1.011	.974	1.019	.975	.949
Standard Error	.019	.020	.087	.071	.148	.094	.150	.568	.031	.032	.053	.046	.023	.034	.071	.069	.045
Error variance	*	*	.01	*	.02	.01	.02	.32	*	*	*	*	*	*	.01	*	*



Citizens Advice – Loyalty penalty survey

Q31_5. Their previous purchasing history: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	251 8%	11 8%	17 5%	47 9% b	39 9% b	24 7%	64 11% be	19 10% b	30 9% b	100 7%	135 10% a	4 7%	129 12% bc	22 7%	96 6%
Tend to agree (3.0)	659 22%	23 16%	71 19%	107 20%	91 20%	86 23%	149 25% ab	48 24%	83 24%	304 20%	322 23%	19 34%	262 25% c	66 22%	321 20%
Tend to disagree (2.0)	735 24%	30 21%	85 22%	126 24%	112 25%	102 28%	153 26%	46 23%	81 23%	367 25%	338 24%	17 30%	271 26%	65 21%	390 24%
Strongly disagree (1.0)	1170 39%	51 35%	170 44% ef	210 39%	184 41%	133 36%	211 35%	74 38%	137 39%	584 39%	542 39%	13 24%	308 30%	133 44% a	714 44% a
Don't know	215 7%	29 20% bcdefgh	40 10% defgh	46 9% fg	29 6% f	22 6%	22 4%	9 4%	19 5%	140 9% b	61 4%	3 6%	71 7%	19 6%	120 7%
Net: Agree	910 30%	34 23%	88 23%	154 29%	130 29%	111 30% b	213 36% abcd	67 34% ab	113 32% b	404 27%	458 33% a	23 41%	390 37% bc	88 29%	418 25%
Net: Disagree	1905 63%	81 56%	255 67% a	336 63%	296 65%	234 64%	364 61%	120 61%	218 62%	951 64%	880 63%	31 54%	579 56%	197 65% a	1104 67% a
Base for stats	2815	115	343	491	426	345	576	188	332	1355	1338	54	970	285	1522
Mean Score	2.00	1.95	1.81	1.98 b	1.96 b	2.01 b	2.11 bcd	2.07 b	2.02 b	1.94	2.04 a	2.25	2.22 bc	1.92	1.87
Standard Deviation	1.004	1.016	.933	1.015	1.006	.959	1.027	1.034	1.015	.973	1.025	.920	1.036	1.002	.958
Standard Error	.019	.101	.054	.051	.051	.053	.042	.068	.047	.028	.026	.165	.033	.057	.025
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_6. What internet browser they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	182 6%	26 7% efi	70 14% acdefhi	35 6% defi	20 4%	14 3%	18 3%	96 11% cdefhi	55 5% ei	32 3%
Tend to agree	(3.0)	387 13%	78 21% defhi	109 22% defhi	102 19% defhi	56 11% efi	20 4%	23 4%	187 21% defhi	158 15% defi	42 4%
Tend to disagree	(2.0)	646 21%	101 28% bcfi	92 18%	111 20%	119 23%	103 23% b	121 19%	193 22%	229 21%	224 21%
Strongly disagree	(1.0)	1610 53%	146 40%	206 41%	266 49% abg	293 56% abcg	283 63% abcdgh	415 65% abcdgh	352 40%	560 52% abg	698 64% abcdgh
Don't know		204 7%	16 4%	29 6%	30 6%	39 7%	33 7%	57 9% cg	45 5%	69 6%	90 8% cg
Net: Agree		570 19%	104 28% defhi	179 35% cdefhi	138 25% defhi	76 14% efi	33 7%	41 6%	282 32% cdefhi	213 20% defi	74 7%
Net: Disagree		2256 74%	247 67% b	298 59%	377 69% bg	412 78% abcgh	385 85% abcdgh	536 85% abcdgh	545 62%	789 74% bcg	922 85% abcdgh
Base for stats		2826	351	477	515	488	419	577	828	1002	996
Mean Score		1.70	1.95 defhi	2.09 cdefhi	1.82 defhi	1.59 efi	1.44	1.38	2.03 cdefhi	1.71 defi	1.41
Standard Deviation		.935	.965	1.115	.980	.845	.732	.711	1.056	.923	.720
Standard Error		.018	.074	.048	.040	.036	.029	.037	.040	.027	.023
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_6. What internet browser they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	182	8	19	49	23	8	10	16	11	19	6	13	164	114	67	165	5	-	10
		6%	6%	6%	12%	5%	3%	3%	6%	5%	8%	4%	5%	6%	7%	5%	6%	3%	-	7%
				bdefghijkl											b					
Tend to agree	(3.0)	387	18	41	83	43	31	24	35	26	28	22	36	330	211	177	350	10	10	8
		13%	15%	12%	20%	10%	12%	8%	13%	12%	11%	15%	14%	13%	14%	12%	14%	6%	19%	6%
				bdefghil													bd			
Tend to disagree	(2.0)	646	24	66	87	97	63	71	54	41	53	38	52	556	316	330	563	23	23	17
		21%	19%	19%	21%	23%	24%	25%	20%	18%	20%	25%	20%	21%	21%	22%	22%	13%	44%	13%
				bd																
Strongly disagree	(1.0)	1610	62	193	172	244	144	161	145	129	140	73	145	1391	788	818	1353	127	16	73
		53%	50%	56%	41%	57%	55%	55%	53%	57%	54%	49%	57%	53%	51%	55%	52%	71%	31%	57%
				c														ad		
Don't know		204	13	24	26	21	16	25	26	17	17	9	11	184	103	100	158	14	3	22
		7%	10%	7%	6%	5%	6%	9%	9%	8%	7%	6%	4%	7%	7%	7%	6%	8%	6%	17%
			dk						dk										ab	
Net: Agree		570	26	61	132	66	39	34	51	37	48	28	49	493	325	244	515	15	10	18
		19%	21%	18%	32%	15%	15%	12%	18%	17%	19%	19%	19%	19%	21%	16%	20%	8%	19%	14%
			f				abdefghijkl								b					
Net: Disagree		2256	86	258	259	342	207	232	199	170	193	111	197	1948	1104	1148	1916	151	40	90
		74%	69%	75%	62%	80%	79%	80%	72%	76%	75%	75%	77%	74%	72%	77%	74%	84%	75%	70%
				c		acgl		ac		c		c		c		a		ad		
Base for stats		2826	113	319	392	408	246	266	250	207	241	139	246	2441	1429	1392	2431	166	50	108
Mean Score		1.70	1.75	1.65	2.02	1.62	1.60	1.56	1.68	1.61	1.70	1.71	1.66	1.70	1.76	1.64	1.72	1.35	1.87	1.58
				abdefghijkl											b					
Standard Deviation		.935	.973	.923	1.076	.886	.826	.808	.938	.907	.966	.881	.914	.940	.980	.881	.946	.725	.724	.971
Standard Error		.018	.090	.049	.055	.042	.053	.060	.059	.058	.061	.075	.062	.019	.027	.023	.019	.075	.145	.096
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	.01	.02	.01

Citizens Advice – Loyalty penalty survey

Q31_6. What internet browser they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	182 6%	143 6%	16 10%	21 8%	4 8%	14 11%	3 4%	- -	43 6%	46 5%	47 7%	46 6%	120 6%	59 6%	17 6%	19 7%	23 5%	
Tend to agree (3.0)	387 13%	302 12%	23 14%	61 24%	12 21%	38 31%	10 15%	* 10%	90 13%	100 11%	80 12%	117 15%	248 13%	124 12%	38 14%	23 9%	63 12%	
Tend to disagree (2.0)	646 21%	569 22%	35 21%	40 16%	7 13%	17 14%	13 19%	2 48%	144 21%	230 25%	147 22%	125 16%	396 21%	232 22%	54 19%	53 20%	125 25%	
Strongly disagree (1.0)	1610 53%	1413 54%	83 50%	107 42%	28 50%	43 35%	35 49%	2 42%	360 53%	499 54%	350 52%	402 53%	1000 53%	558 53%	147 53%	141 53%	270 53%	
Don't know	204 7%	170 7%	10 6%	24 10%	5 9%	10 8%	10 14%	- -	40 6%	46 5%	43 6%	75 10%	116 6%	76 7%	22 8%	28 11%	26 5%	
Net: Agree	570 19%	445 17%	39 23%	81 32%	16 28%	52 43%	13 19%	* 10%	133 20%	146 16%	128 19%	163 21%	368 20%	183 17%	55 20%	41 16%	87 17%	
Net: Disagree	2256 74%	1982 76%	118 71%	147 58%	35 63%	60 49%	48 68%	4 90%	504 75%	729 79%	497 74%	526 69%	1396 74%	790 75%	201 72%	194 74%	395 78%	
Base for stats	2826	2427	157	228	51	111	62	4	636	875	625	690	1764	974	256	235	482	
Mean Score	1.70	1.66	1.83	1.98	1.85	2.20	1.70	1.68	1.71	1.65	1.72	1.72	1.71	1.68	1.71	1.66	1.67	
Standard Deviation	.935	.909	1.031	1.049	1.052	1.086	.917	.744	.946	.880	.956	.970	.947	.916	.952	.948	.882	
Standard Error	.018	.018	.082	.072	.146	.107	.126	.304	.029	.030	.049	.042	.022	.031	.066	.066	.042	
Error variance	*	*	.01	.01	.02	.01	.02	.09	*	*	*	*	*	*	*	*	*	

Citizens Advice – Loyalty penalty survey

Q31_6. What internet browser they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health			
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None	
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c	
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596	
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	182 6%	17 12%	12 3%	25 5%	30 7%	17 5%	47 8%	14 7%	21 6%	65 4%	107 8%	1 2%	94 9%	18 6%	68 4%
			bceh		b		bc	b			a		c			
Tend to agree	(3.0)	387 13%	11 7%	44 11%	64 12%	49 11%	48 13%	94 16%	31 16%	47 13%	148 10%	218 16%	12 21%	201 19%	28 9%	152 9%
					abh	ab	abh	abh	a		a	a	bc			
Tend to disagree	(2.0)	646 21%	20 14%	62 16%	126 23%	101 22%	96 26%	138 23%	39 20%	64 18%	356 24%	258 18%	16 28%	245 24%	54 18%	339 21%
					abh	ab	abh	abh		b			b			
Strongly disagree	(1.0)	1610 53%	74 51%	226 59%	288 54%	244 54%	187 51%	288 48%	101 51%	202 58%	802 54%	754 54%	23 41%	441 42%	187 62%	962 59%
					ef		ef		ef				a	a	a	
Don't know		204 7%	23 16%	40 10%	33 6%	31 7%	19 5%	32 5%	11 5%	17 5%	125 8%	62 4%	5 9%	60 6%	16 5%	121 7%
			cdefgh	cefg						b						
Net: Agree		570 19%	28 19%	55 14%	89 17%	79 17%	65 18%	141 24%	45 23%	67 19%	213 14%	325 23%	13 23%	295 28%	46 15%	220 13%
							bcde	bc			a		bc			
Net: Disagree		2256 74%	94 65%	288 75%	414 77%	345 76%	283 77%	425 71%	140 72%	266 76%	1157 77%	1013 72%	39 68%	686 66%	242 79%	1301 79%
				a	af	a	af		a	b			a	a	a	
Base for stats	2826	121	343	504	424	348	566	186	333	1371	1337	52	981	287	1521	
Mean Score	1.70	1.76	1.54	1.65	1.68	1.70	1.82	1.78	1.66	1.62	1.76	1.84	1.95	1.57	1.56	
		b			b	b	bcdh	b		a			bc			
Standard Deviation	.935	1.095	.842	.884	.935	.885	.988	.984	.940	.859	.995	.874	1.018	.901	.846	
Standard Error	.018	.106	.049	.043	.047	.048	.041	.065	.043	.025	.025	.160	.032	.051	.022	
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*	

Citizens Advice – Loyalty penalty survey

Q31_7. What email account they have: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	179	27	66	35	25	11	15	93	60	26
		6%	7%	13%	6%	5%	2%	2%	11%	6%	2%
			efi	acdefhi	efi	ei			cdefhi	efi	
Tend to agree	(3.0)	340	58	96	98	43	22	23	154	140	45
		11%	16%	19%	18%	8%	5%	4%	18%	13%	4%
			defi	defhi	defhi	efi			defhi	defi	
Tend to disagree	(2.0)	665	117	96	105	110	93	144	213	215	237
		22%	32%	19%	19%	21%	20%	23%	24%	20%	22%
			bdefghi						bch		
Strongly disagree	(1.0)	1657	145	229	276	307	289	410	374	583	699
		55%	40%	45%	51%	58%	64%	65%	43%	54%	64%
					ag	abcg	abcdgh	abcgh		abg	abcdgh
Don't know		189	20	17	31	41	36	42	38	72	79
		6%	6%	3%	6%	8%	8%	7%	4%	7%	7%
						bg	bg	b		bg	bg
Net: Agree		519	85	162	133	68	34	38	247	201	71
		17%	23%	32%	24%	13%	7%	6%	28%	19%	7%
			defi	acdefhi	defhi	efi			defhi	defi	
Net: Disagree		2322	262	326	381	418	382	554	587	799	936
		77%	71%	64%	70%	79%	85%	87%	67%	75%	86%
					b	abcgh	abcdgh	abcdgh		bcg	abcdgh
Base for stats		2841	347	488	514	486	415	592	835	1000	1007
Mean Score		1.66	1.90	2.00	1.79	1.56	1.41	1.40	1.96	1.68	1.40
			defhi	cdefhi	defhi	efi			cdefhi	defi	
Standard Deviation		.918	.943	1.101	.979	.858	.715	.684	1.039	.929	.697
Standard Error		.017	.072	.047	.040	.037	.029	.035	.039	.027	.022
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_7. What email account they have: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region												Gender		Working status				
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	179	9	16	47	21	8	8	15	16	12	12	17	151	108	71	164	3	2	8
		6%	7%	5%	11%	5%	3%	3%	5%	7%	5%	8%	6%	6%	7%	5%	6%	1%	3%	6%
				bdefgikl					ef			ef			b		b			
Tend to agree	(3.0)	340	17	36	81	37	18	31	27	20	31	15	27	299	187	152	311	7	8	9
		11%	14%	11%	19%	9%	7%	11%	10%	9%	12%	10%	10%	11%	12%	10%	12%	4%	15%	7%
			e		bdefghijkl					e			e			b				
Tend to disagree	(2.0)	665	25	69	89	92	78	60	77	46	50	31	50	585	340	326	570	29	22	20
		22%	20%	20%	21%	21%	30%	21%	28%	20%	19%	21%	20%	22%	22%	22%	22%	16%	41%	15%
					abcdhijkl			bchikl												
Strongly disagree	(1.0)	1657	62	201	177	259	145	172	132	133	148	81	148	1428	799	854	1391	127	20	78
		55%	50%	59%	42%	60%	55%	59%	48%	59%	55%	58%	54%	52%	57%	54%	54%	71%	37%	60%
			cg		acgl	c	cg		cg	cg	c	cg	cg		a		a			
Don't know		189	13	21	25	19	13	20	25	10	16	10	16	163	99	89	153	13	1	15
		6%	10%	6%	6%	5%	5%	7%	9%	5%	6%	7%	6%	6%	6%	6%	6%	7%	3%	12%
			dh					dh											a	
Net: Agree		519	26	52	127	59	26	39	42	36	43	26	43	450	295	223	476	10	10	16
		17%	21%	15%	31%	14%	10%	13%	15%	16%	17%	18%	17%	19%	15%	18%	6%	18%	13%	
			e		abdefghijkl				e	e	e	e	e	b	15%	b				
Net: Disagree		2322	87	270	265	351	223	232	209	178	198	112	198	2013	1138	1180	1961	156	42	98
		77%	69%	79%	64%	82%	85%	80%	76%	79%	77%	75%	77%	77%	74%	79%	76%	87%	79%	76%
			ac		acl	abcgijkl	ac	c	ac	c	c	c	c		a		ad			
Base for stats		2841	113	322	393	409	249	271	250	214	241	138	241	2462	1434	1403	2436	166	51	114
Mean Score		1.66	1.75	1.59	1.99	1.56	1.55	1.54	1.70	1.62	1.62	1.69	1.63	1.66	1.72	1.60	1.69	1.31	1.84	1.52
			def		abdefghijkl			e					d	b		b				
Standard Deviation		.918	.978	.873	1.065	.862	.763	.812	.886	.932	.895	.972	.931	.913	.956	.873	.935	.632	.807	.897
Standard Error		.017	.090	.046	.054	.041	.049	.059	.055	.059	.056	.083	.063	.018	.026	.022	.018	.065	.158	.087
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	*	.03	.01



Citizens Advice – Loyalty penalty survey

Q31_7. What email account they have: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure					
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e
Significance Level: 95%																	
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	179	153	10	17	2	9	5	44	40	42	54	125	52	15	11	25
		6%	6%	6%	7%	4%	7%	7%	7%	4%	6%	7%	7%	5%	6%	4%	5%
									b			b					
Tend to agree	(3.0)	340	272	21	44	8	30	6	91	96	73	80	224	105	35	18	52
		11%	10%	13%	18%	14%	25%	8%	13%	10%	11%	11%	12%	10%	12%	7%	10%
					a		abf		b			d	d		d		
Tend to disagree	(2.0)	665	578	25	60	12	32	16	149	210	162	144	408	240	44	64	132
		22%	22%	15%	24%	21%	26%	22%	22%	23%	24%	19%	22%	23%	16%	24%	26%
			b		b		b				d		c	c		c	ac
Strongly disagree	(1.0)	1657	1444	96	108	29	40	36	355	537	357	408	1025	578	155	145	278
		55%	56%	57%	43%	52%	33%	51%	53%	58%	53%	53%	55%	55%	56%	55%	55%
			ce	ce	e		e		a								
Don't know		189	151	14	23	4	10	8	37	39	35	78	97	75	29	25	21
		6%	6%	9%	9%	8%	8%	11%	5%	4%	5%	10%	5%	7%	11%	10%	4%
					a							abc		ae	ae	ae	
Net: Agree		519	425	31	61	11	39	11	135	135	115	134	349	156	50	29	77
		17%	16%	19%	24%	19%	32%	16%	20%	15%	17%	18%	19%	15%	18%	11%	15%
					a		abf		b			d	bd		d		
Net: Disagree		2322	2022	121	168	41	72	52	504	747	519	552	1432	818	199	209	410
		77%	78%	73%	67%	73%	60%	73%	75%	81%	78%	72%	76%	78%	72%	79%	81%
			ce	e						ad				c		c	ac
Base for stats		2841	2447	152	229	52	111	63	639	882	633	686	1782	975	249	238	487
Mean Score		1.66	1.65	1.64	1.87	1.69	2.07	1.68	1.72	1.59	1.68	1.68	1.69	1.62	1.64	1.56	1.64
					ab		abdf		b								
Standard Deviation		.918	.909	.955	.970	.911	.978	.858	.948	.854	.918	.961	.942	.877	.939	.827	.869
Standard Error		.017	.018	.076	.066	.126	.095	.129	.029	.029	.047	.041	.021	.030	.065	.058	.041
Error variance		*	*	.01	*	.02	.01	.02	*	*	*	*	*	*	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_7. What email account they have: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0) 179 6%	12 9% b	13 3% b	36 7% b	23 5% b	23 6% b	37 6% b	13 7% b	21 6% b	68 5% b	96 7% a	2 4% c	99 9% c	20 7% c	58 4% c
Tend to agree	(3.0) 340 11%	19 13% bc	24 6% bc	39 7% bc	54 12% bc	34 9% bc	107 18% bcdegh	22 11% b	40 12% bc	131 9% b	199 14% a	6 10% a	180 17% bc	26 9% bc	129 8% bc
Tend to disagree	(2.0) 665 22%	21 15% bc	61 16% bc	140 26% abf	103 23% b	104 28% abfh	123 20% b	42 21% b	73 21% b	342 23% b	282 20% b	21 37% b	236 23% b	62 20% b	360 22% b
Strongly disagree	(1.0) 1657 55%	76 53% acdef	244 64% acdef	289 54% acdef	245 54% acdef	189 52% acdef	301 50% acdef	113 58% acdef	200 57% f	827 55% f	778 56% f	24 43% f	472 45% f	182 60% a	983 60% a
Don't know	189 6%	15 11% efgh	41 11% cdefgh	32 6% g	30 7% g	17 5% g	31 5% g	6 3% g	16 5% g	127 9% b	44 3% b	3 6% b	55 5% b	15 5% b	113 7% b
Net: Agree	519 17%	31 22% bc	37 10% bc	76 14% bc	77 17% bc	57 15% bc	144 24% bcdeh	36 18% b	61 17% b	198 13% b	295 21% a	8 14% a	279 27% bc	46 15% bc	186 11% bc
Net: Disagree	2322 77%	97 67% af	304 79% af	429 80% af	347 76% af	293 80% af	424 71% af	154 79% af	273 78% af	1170 78% af	1059 76% af	45 80% af	708 68% af	243 80% a	1342 82% a
Base for stats	2841	129	341	504	425	350	567	190	335	1368	1355	54	987	289	1529
Mean Score	1.66	1.75 b	1.43 b	1.65 b	1.66 b	1.69 b	1.79 bcdh	1.67 b	1.65 b	1.59 b	1.71 a	1.75 a	1.90 bc	1.60 bc	1.52 bc
Standard Deviation	.918	1.032	.785	.904	.900	.898	.967	.942	.921	.854	.961	.833	1.026	.916	.803
Standard Error	.017	.098	.045	.044	.046	.049	.040	.062	.043	.025	.024	.150	.032	.052	.021
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.02	*	*	*



Citizens Advice – Loyalty penalty survey

Q31_8. What social media they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

		Age									
		Total	18-24	25-34	35-44	45-54	55-64	65+	NET: 18-34	NET: 35-54	NET: 55+
			a	b	c	d	e	f	g	h	i
Significance Level: 95%											
Unweighted Total		3030	180	567	647	574	668	394	747	1221	1062
Total		3030	367	505	545	527	452	634	873	1071	1086
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree	(4.0)	213	45	76	37	25	12	18	121	62	30
		7%	12%	15%	7%	5%	3%	3%	14%	6%	3%
			cdefhi	cdefhi	efi	i			cdefhi	efi	
Tend to agree	(3.0)	380	67	116	104	50	20	22	183	155	42
		13%	18%	23%	19%	10%	4%	4%	21%	14%	4%
			defi	defhi	defhi	efi			defhi	defi	
Tend to disagree	(2.0)	627	93	93	108	122	99	112	186	231	211
		21%	25%	18%	20%	23%	22%	18%	21%	22%	19%
			bf			bf					
Strongly disagree	(1.0)	1591	142	200	264	284	275	426	342	547	701
		53%	39%	40%	48%	54%	61%	67%	39%	51%	65%
					abg	abg	abcdgh	abcdgh		abg	abcdgh
Don't know		219	20	21	31	46	46	56	41	77	102
		7%	5%	4%	6%	9%	10%	9%	5%	7%	9%
						bcg	abcgh	bg		bg	bcg
Net: Agree		593	113	192	142	75	31	41	304	217	72
		20%	31%	38%	26%	14%	7%	6%	35%	20%	7%
			defhi	cdefhi	defhi	efi			cdefhi	defi	
Net: Disagree		2218	235	293	372	406	374	538	528	778	912
		73%	64%	58%	68%	77%	83%	85%	60%	73%	84%
					bg	abcgh	abcdgh	abcdgh		abcg	abcdgh
Base for stats		2811	348	484	514	481	406	578	832	994	984
Mean Score		1.72	2.04	2.14	1.84	1.62	1.43	1.37	2.10	1.73	1.39
			cdefhi	cdefhi	defhi	efi			cdefhi	defi	
Standard Deviation		.963	1.061	1.123	.991	.868	.720	.706	1.098	.939	.712
Standard Error		.018	.081	.048	.040	.038	.029	.037	.041	.028	.023
Error variance		*	.01	*	*	*	*	*	*	*	*

Citizens Advice – Loyalty penalty survey

Q31_8. What social media they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Region											Gender		Working status					
		North East	North West	London	South East	South West	East of England	West Midlands	East Midlands	Yorkshire and the Humber	Wales	Scotland	NET: England	Male	Female	Working	Retired	Student	Not working but seeking work/ temporarily unemployed/ sick	
		a	b	c	d	e	f	g	h	i	j	k	l	a	b	a	b	*c	d	
Significance Level: 95%																				
Unweighted Total	3030	127	376	411	456	261	202	279	264	273	150	231	2649	1397	1627	2714	103	27	118	
Total	3030	125	343	417	429	262	291	276	224	258	148	257	2625	1532	1492	2590	180	53	130	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree	(4.0)	213	5	20	50	30	13	15	14	9	25	19	13	181	130	82	192	3	6	5
		7%	4%	6%	12%	7%	5%	5%	5%	4%	10%	13%	5%	7%	8%	5%	7%	1%	12%	4%
				abdefghkl						eghk	abdefghkl			b		b				
Tend to agree	(3.0)	380	21	30	85	53	22	33	38	18	28	17	36	327	212	168	349	4	16	7
		13%	16%	9%	20%	12%	8%	11%	14%	8%	11%	11%	14%	12%	14%	11%	13%	2%	30%	6%
			beh		bdefghijkl				beh				beh	beh	b		bd			
Tend to disagree	(2.0)	627	26	71	92	82	60	52	60	56	51	26	51	551	306	321	551	19	14	20
		21%	21%	21%	22%	19%	23%	18%	22%	25%	20%	17%	20%	21%	20%	22%	21%	11%	26%	16%
																b				
Strongly disagree	(1.0)	1591	61	194	169	239	153	162	134	127	133	77	143	1371	765	822	1332	134	16	72
		53%	49%	56%	41%	56%	58%	55%	49%	57%	52%	52%	56%	52%	50%	55%	51%	74%	30%	55%
			cg		c	cg	c	c	c	c	c	c	c	c	a		ad			
Don't know		219	13	29	22	24	14	29	29	14	21	10	15	195	120	98	167	20	1	24
		7%	10%	8%	5%	6%	5%	10%	11%	6%	8%	7%	6%	7%	8%	7%	6%	11%	3%	19%
			c				cd	cdek											a	
Net: Agree		593	26	49	135	83	35	48	52	27	53	36	49	508	342	250	540	7	22	13
		20%	21%	14%	32%	19%	13%	16%	19%	12%	21%	24%	19%	19%	22%	17%	21%	4%	42%	10%
			h		abdefghijkl	eh			h		beh	beh	h	beh	b		bd			
Net: Disagree		2218	87	265	261	321	213	214	194	183	184	102	193	1922	1070	1144	1882	153	29	92
		73%	69%	77%	63%	75%	81%	73%	71%	82%	71%	69%	75%	73%	70%	77%	73%	85%	55%	71%
				c		c	acdfgijl	c	c	acdfgijl	c		c	c	a		ad			
Base for stats		2811	112	314	396	405	248	262	247	210	237	138	242	2430	1412	1393	2423	159	51	105
Mean Score		1.72	1.73	1.60	2.04	1.69	1.58	1.62	1.73	1.57	1.77	1.84	1.67	1.72	1.79	1.65	1.75	1.22	2.25	1.49
					abdefghijkl				h		beh	beh		beh	b		bd		b	
Standard Deviation		.963	.918	.900	1.071	.962	.859	.916	.923	.823	1.026	1.100	.918	.958	1.009	.907	.974	.571	1.032	.842
Standard Error		.018	.084	.048	.054	.046	.055	.068	.058	.052	.065	.094	.062	.019	.028	.023	.019	.059	.202	.086
Error variance		*	.01	*	*	*	*	*	*	*	*	.01	*	*	*	*	*	*	.04	.01

Citizens Advice – Loyalty penalty survey

Q31_8. What social media they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Ethnicity						Social grade				Tenure						
		White British	White Other	BAME	Mixed race	Asian	Black	Arab	AB	C1	C2	DE	NET: Own home	NET: Rent home	Rent from council	Rent from housing association	Privately rent/ other	
		a	b	c	d	e	f	g	a	b	c	d	a	b	c	d	e	
Significance Level: 95%																		
Unweighted Total	3030	2612	170	237	56	115	60	6	1109	924	398	599	2037	925	228	227	470	
Total	3030	2597	167	252	56	121	71	4	676	921	668	765	1879	1050	279	263	508	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Strongly agree (4.0)	213 7%	170 7%	17 10%	23 9%	5 9%	12 10%	5 7%	1 19%	52 8%	61 7%	50 7%	50 7%	140 7%	67 6%	17 6%	15 6%	35 7%	
Tend to agree (3.0)	380 13%	306 12%	20 12%	51 20% ab	9 17%	31 25% ab	10 14%	* 10%	92 14%	114 12%	89 13%	85 11%	244 13% d	119 11%	38 14% d	21 8%	59 12%	
Tend to disagree (2.0)	627 21%	539 21%	32 19%	56 22%	10 18%	24 20%	20 27%	2 50%	146 22% d	206 22% d	144 22%	130 17%	390 21%	222 21%	43 15%	62 23% c	118 23% c	
Strongly disagree (1.0)	1591 53%	1403 54% cef	86 52% ce	95 38%	27 49% e	40 33%	27 38%	1 21%	348 51%	495 54%	347 52%	401 52%	988 53%	555 53%	148 53%	133 51%	274 54%	
Don't know	219 7%	180 7%	13 8%	27 11% a	4 8%	14 12% a	9 12%	- -	39 6%	45 5%	37 6%	98 13% abc	117 6%	87 8% ae	33 12% ae	32 12% ae	22 4%	
Net: Agree	593 20%	477 18%	37 22%	74 29% a	14 26%	43 36% ab	15 22%	1 29%	143 21%	176 19%	139 21%	135 18%	384 20% d	186 18%	55 20%	36 14%	95 19%	
Net: Disagree	2218 73%	1941 75% ce	118 71% ce	151 60%	37 67%	64 53%	47 66%	3 71%	494 73%	701 76% d	492 74%	532 70%	1378 73%	778 74%	191 69%	195 74%	391 77% c	
Base for stats	2811	2418	154	225	52	107	62	4	637	876	631	666	1762	963	246	231	486	
Mean Score	1.72	1.69	1.79	2.01 ab	1.84	2.15 ab	1.89	2.27	1.76	1.71	1.75	1.68	1.74	1.69	1.69	1.64	1.70	
Standard Deviation	.963	.944	1.040	1.034	1.046	1.053	.971	1.153	.978	.943	.973	.962	.974	.938	.966	.898	.944	
Standard Error	.018	.019	.084	.070	.145	.103	.133	.471	.030	.032	.050	.042	.022	.032	.068	.063	.045	
Error variance	*	*	.01	*	.02	.01	.02	.22	*	*	*	*	*	*	*	*	*	

Citizens Advice – Loyalty penalty survey

Q31_8. What social media they use: To what extent do you agree or disagree that it is fair to charge people different prices for the same goods or services, based on...?

BASE: All respondents

	Total	Annual household income								Education			Mental health		
		Up to £7,000	£7,001 - £14,000	£14,001 - £21,000	£21,001 - £28,000	£28,001 - £34,000	£34,001 - £48,000	£48,001 - £55,000	£55,001 +	Secondary	Higher education	Student	Any with impact on activities	Any with no impact on activities	None
Significance Level: 95%		a	b	c	d	e	f	g	h	a	b	c	a	b	c
Unweighted Total	3030	124	333	445	415	357	622	241	493	1319	1630	33	1070	325	1596
Total	3030	144	383	536	455	367	598	196	350	1496	1399	57	1041	304	1642
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Strongly agree (4.0)	213 7%	11 8%	18 5%	38 7%	26 6%	19 5%	63 10%	15 8%	24 7%	79 5%	111 8%	6 11%	109 10%	21 7%	80 5%
							bdeh				a		c		
Tend to agree (3.0)	380 13%	15 11%	29 7%	53 10%	54 12%	45 12%	104 17%	29 15%	51 14%	136 9%	222 16%	11 19%	188 18%	34 11%	150 9%
					b	b	bcde	b	bc		a	a	bc		
Tend to disagree (2.0)	627 21%	24 17%	55 14%	122 23%	98 22%	102 28%	114 19%	41 21%	71 20%	332 22%	271 19%	16 28%	235 23%	52 17%	330 20%
				b	b	abdfh		b	b				b		
Strongly disagree (1.0)	1591 53%	73 50%	226 59%	287 53%	243 53%	183 50%	289 48%	103 52%	187 53%	810 54%	732 52%	20 36%	449 43%	178 59%	946 58%
			ef							c			a	a	a
Don't know	219 7%	21 15%	55 14%	37 7%	33 7%	18 5%	28 5%	9 4%	18 5%	139 9%	62 4%	3 6%	60 6%	19 6%	136 8%
		cdefgh	cdefgh							b	a		a		a
Net: Agree	593 20%	27 18%	47 12%	91 17%	80 18%	64 17%	167 28%	44 22%	75 21%	215 14%	334 24%	17 30%	297 29%	55 18%	230 14%
					b		abcdeh	b	b		a	a	bc		
Net: Disagree	2218 73%	97 67%	281 73%	409 76%	341 75%	285 78%	403 67%	144 73%	257 73%	1142 76%	1003 72%	37 64%	684 66%	230 76%	1276 78%
				af	f	af			f	b			a	a	a
Base for stats	2811	123	328	500	421	349	570	188	332	1357	1337	54	981	285	1506
Mean Score	1.72	1.71	1.51	1.68	1.67	1.71	1.90	1.77	1.73	1.62	1.78	2.06	1.96	1.64	1.58
		b		b	b	b	bcdeh	b	b	a	a	a	bc		
Standard Deviation	.963	1.002	.868	.941	.920	.887	1.059	.987	.967	.887	1.001	1.032	1.045	.956	.873
Standard Error	.018	.097	.051	.046	.047	.048	.044	.065	.045	.026	.025	.185	.033	.055	.023
Error variance	*	.01	*	*	*	*	*	*	*	*	*	.03	*	*	*



CITIZENS ADVICE – LOYALTY PENALTY SURVEY

Methodology: ComRes interviewed 3,030 GB adults online between 18th – 25th July 2018. Data are weighted to be demographically representative of all British adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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