



BETTER INFORMATION IN THE LEGAL SERVICES MARKET: ANNEX

A report for the Solicitors Regulation Authority and the Legal Ombudsman



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1. Practitioner literature review

This section summarises the key literature that we have reviewed across multiple sectors (some more analogous with legal services than others) to better understand what information is available for consumers, as well as the approaches to testing what information should become available.

1.1 Evidence on other regulators' and industries' approaches to providing information

Our detailed findings by sector can be found in the tables overleaf. The different columns in each table set out the following.

- The **first two columns** in each table identify the regulator or relevant entity, and provide a short description of what they do as well as the type of goods / services they regulate.
- The **third column** includes the information about providers that is made available by the entity to the public.
- The **fourth column** describes further information about providers found elsewhere across the sector.
- Information regarding publicly available complaints data is presented in the **fifth column**.
- The **sixth column** includes details of the regulator's reasoning for making this information available to the public, and any aims it wishes to achieve by doing so.
- Finally, comparison sites relating to the goods / services offered by providers are listed in the **last column**. The information available to consumers through these sites is also included.

Note that information spread across entities is provided by, or relates to, both; "N/A"s mean that this information is not provided by those entities and where we have not been able to locate any relevant information, but this may still be provided, we have identified this with "not found" in the relevant places.

	Regulatory body / entity	Description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Legal Services Overseas	Federation of Law Societies in Canada	Coordinating body of Canada's 14 law societies.	Breakdown per state of: Practicing members that are insured/not insured. Number suspended, disbarred or not practicing. Number of firms by size, including sole practitioners. Details of compensation fund (coverage per lawyer and claim, claims received, outstanding claims, claims paid and amount).	The individual law societies also provide information about current hearings, schedules and decisions. (Example listed below)	Complaints received, resolutions, those resulting in charges, number of lawyers disbarred/ suspended, resignations, per state.	Promote development of national standards	Lists law firm and details the number of complaints filed against them. Includes rating, and review. complaintslist.com/law/
	Law Society Tribunal (within Law Society of Ontario)	Independent adjudicative tribunal, hears and decides regulatory cases regarding legal professionals.	Publishes details of current Tribunal proceedings. Gives name, licensee type (lawyer, paralegal etc.), proceeding type (e.g. conduct) type of notice, location. Also publishes orders that affect the status of a legal professional to practice, reasons for the decision, and the penalty incurred. Also has a lawyer and paralegal directory. Shows, name, insurance they have, their practicing status, any practice restrictions, proceedings and discipline history.	Not found	Publishes 'The Professional Regulation Division' quarterly report. Publishes complaints received and closed against lawyers and paralegals.	Decisions, rules and processes to be transparent to the public	
	American Law Society	Recognises vetted lawyers.	Contains profiles of AMLS members, detailing credentials and accomplishments etc.	Not found	Notes that the AMLS is not a public rating site. Contains no information regarding complaints or consumer reviews.	Help members promote their practice.	Ranking out of 10 based on objective set of criteria, and user reviews. Average price. Date firm was founded. Also notes whether the company is 'verified' - meaning the firm works with the comparison site to ensure accurate information. bestcompany.com/online-legal-services
	Legal Profession Conduct Commissioner (Australia)	Independent body regulating standards within the legal profession.	Finding of professional misconduct must be published on the register. Less serious findings of unsatisfactory professional conduct may also be included. Contains name, business address, jurisdiction of administration, decision, regulatory authority that published decision.	Not found	N/A	Maintain and promote standards.	Not found

Sources:

<https://lawsocietytribunal.ca/Pages/Mainpage.aspx#132>

http://www.lsuc.on.ca/regulatory_proceedings/

<https://lawsocietytribunal.ca/Document%20Resources/Tribunal-AR-2016-English.pdf>

<https://www.canlii.org/en/on/onl/st/>

<https://www.lawsociety.bc.ca/complaints-lawyer-discipline-and-public-hearings/>

<https://lsc.sa.gov.au/>

	Regulatory body / entity	Product/service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Healthcare (1)	Private Healthcare Information Network	Covers private healthcare facilities Independent, government-mandated source of information regarding private healthcare providers	Regulator (CQC) rating Average length of stay Patient numbers Patient satisfaction and experience Health outcomes (health improvement post treatment) Soon to publish price information per provider, as well as variety of other metrics (readmission, infection, mortality rates)	Health insurers must inform consumers they can obtain quality information using standard correspondence. From February 2018, consultants must also inform patient of costs prior to consultations and any treatment.	N/A	CMA Healthcare Market Investigation found a lack of competition, in part fostered by too little information to enable adequate consumer choice. CMA put in place a remedy package, which included creating an Information Organisation (PHIN), with the purpose of adequately informing consumers.	Customer reviews (5 star rating) Can submit requests for price quotation/indicative cost Provides highest, lowest and median price for range of procedures, publishes name of corresponding provider www.privatehealth.co.uk
	Human Fertilisation and Embryology Authority	Regulates fertility clinics	Per clinic: Patient rating of clinic Inspector rating Success rate Multiple birth rate Waiting times Annual adverse incidents per year (sector as a whole, not provided per clinic)	Links to Fertility Trends report - to enable consumers to interpret the data with reference to national average. Aim is to provide context.	N/A	To provide consumers with enough information to choose the right clinic.	N/A
	Parliamentary and Health Service Ombudsman	Independent complaints handling service for complaints about the NHS and UK government departments.	See complaints	Not found	Publishes quarterly data, broken down per NHS Trust of: Complaints received, complaints accepted for investigation, investigations fully or partly upheld, investigations not upheld, investigations discontinued or resolved without a finding. Also publishes case summaries - anonymised examples of complaints upheld/partly upheld.	Provide case summaries to give the public confidence that complaining makes a difference, and to show public services what needs to change so these mistakes aren't repeated.	N/A

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www.assets.publishing.service.gov.uk/media/57d6c3bee5274a34fb000032/private-healthcare-remittal-final-report.pdf
www.hfea.gov.uk
<https://www.ombudsman.org.uk/organisations-we-investigate/what-our-data-tells-us/quarterly-reports-complaints-about-nhs-organisations>
<https://www.ombudsman.org.uk/about-us/how-our-casework-makes-difference/case-summaries/about-our-case-summaries>

	Regulatory body / entity	Product/service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Healthcare (2)	My NHS	Information portal, providing information regarding GPs, consultants, hospitals, dentists	CQC Rating Mortality rates Patient recommendation Health and safety metrics - infection control, MRSA outbreaks	Not found	Publishes complaints metric per provider - number of complaints per 10,000 patients	To incentivise improvements in service quality. Empower patients with better information, and more control and influence over their own care.	N/A
	General Pharmaceutical Council	Sets standards for opticians, carries out inspections, investigates concerns	Publishes determinations documents from fitness to practice hearings on website	Not found	N/A	Protect, promote and maintain safety of consumers	N/A
	General Optical Council	Regulator of optical professionals	Publishes determinations documents from fitness to practice hearings on website.	Not found	N/A	Protect and promote consumer safety	Eye examination fees, spectacle lenses prices, contact lenses prices per firm. eyecarecomparison.co.uk
	General Dental Council	Regulator of dental professionals	Publishes determinations documents from fitness to practice hearings on website Publishes the 'Smile' leaflet, explaining the role of the GDC, what should be expected from dentists, and what to do if consumer's aren't happy with the service provided. This leaflet is to be displayed in dentist surgeries.	Not found	N/A	Protect and promote consumer safety	Customer rating (5 stars), reviews, WhatClinic ServiceScore - measures interactions between users and clinics on site, response times, and customer rating. Starting price. whatclinic.com/dentists/uk Will soon be able to compare dentists on: rightclinic.com/dentists

Sources:
www.nhs.uk/service-search/performance/search
www.optical.org
www.pharmacyregulation.org
www.gdc-uk.org

	Regulatory body / entity	Product/ service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Healthcare (3)	British Association of Plastic Reconstructive and Aesthetic Surgeons (BAPRAS)	Regulator of plastic surgery in the UK	List of patient information guides on wide range of cosmetic and reconstructive procedures. Guidance on questions to ask surgeon prior to undergoing treatment.	Cosmetic interventions that involve no surgery largely unregulated. Department of Health undertook 'Review of the Regulation of Cosmetic Interventions'. Found that there was a need for change with regards to quality of care, information available to the public, and accessibility of redress and resolution. Recommendations regarding consumer information include: Surgical providers should provide patient and GP with records, multi-stage consent process, development of standardised patient information, advertising recommendations and restrictions should be developed, financial inducements should be prohibited. Following review, cosmetic interventions still largely unregulated, however, by the end of 2018 cosmetic surgery providers will begin to be rated by the CQC.	N/A	Help inform consumer decisions.	Price list, save face accreditation (given to qualified, trained and certified medical professionals), customer rating, customer reviews saveface.co.uk
	Royal College of Veterinary Surgeons (RCVS)	Regulator of veterinary surgeons	Website includes 'find a vet' function. Lists veterinary practices with information including: Standards Scheme Accreditations (summarises client experience, clinical governance and practice team). Awards given for variety of quality measures e.g. client/diagnostic service. Specialism of surgeon/nurse. Publishes disciplinary hearings.	Not found	Includes number of second tier complaints handled in annual report.	Allow vets to demonstrate level of service through quality assurance. Promote and maintain high standards.	Price, customer rating (5 star), customer reviews, broken down by clinic and treatment rightclinic.com

Sources:
www.bapras.org.uk/
www.gov.uk/government/uploads/system/uploads/attachment_data/file/192028/Review_of_the_Regulation_of_Cosmetic_Interventions.pdf
www.findavet.rcvs.org.uk/home/
www.rcvs.org.uk

	Regulatory body / entity	Description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Professional Services	Architects Registration Board	Regulates architects in the UK	Provides register of architects. Architect's Act 1997 requires the ARB's Professional Conduct Committee to publish the name and a description of offence of those architects found guilty of unacceptable professional conduct / serious professional incompetence. Also publishes penalty and firm they work for address.	Not found	N/A	Not found	Compare quotes prices and read reviews. architectprices.co.uk localarchitectsdirect.co.uk
	Royal Institute of British Architects	Professional body that accredits architects	Has a referrals service - can input your requirements and RIBA will match four shortlisted Chartered Practices to your needs; based on their particular skills and experience. Only suggests accredited practices.		N/A	Give consumers confidence and trust in their provider	
	Royal Institute of Chartered Surveyors	Professional body that accredits Chartered Surveyors	Contains official directory of Chartered Surveyors - can search for RICS regulated firms / all firms. Has an explanation of the protections that come with a RICS regulated firm. Can also search to see if an individual surveyor is qualified - lists name, their qualifications, and when they qualified.		N/A	Give consumers confidence	
	Ombudsman services: Property	Independent property complaints handling service	See complaints	Not found	Annual report includes overall complaints volumes, number of complaints resolved, top three complaint types, awards and remedies (proportion financial, non-financial, both and no action). No break down per firm/agent. Announced on 8 February 2018 that it will withdraw from handling complaints in the property sector. Will cease to do so in August. Is looking to create a single ombudsman in housing, similar to that in the financial sector.	Help drive up standards	Can receive quotes for services, and shows ratings and reviews. Shows average savings when finding a surveyor through the site. reallymoving.com

Sources:

www.architects-register.org.uk/
www.arb.org.uk/complaints/arbs-complaint-process/professional-conduct-committee/previous-pcc-decisions/
www.architecture.com/working-with-an-architect/referral-service
www.rics.org/uk/
www.ombudsman-services.org/sectors/property

	Regulatory body / entity	Description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Professional Services (2)	Institute of Chartered Accountants in England and Wales (ICAEW)	Professional membership organisation, accredits accountants	Can search for accountant - lists name, business address, designatory letters. Can request a written confirmation of membership from ICAEW - and can request to see date of admittance, PC/FCA status, ICAEW status, regulatory and disciplinary information, exams sat and marks attained per paper (however, unless consent is given by the candidate, will only give information already in public domain).	Not found	N/A	Uphold high standards	Price quotes, reviews accountingquotes.co.uk accountant-quotes.co.uk accountantsquoteme.co.uk
	Association of Chartered Certified Accountants (ACCA)	Professional membership organisation, accredits accountants	Can search for accountancy firms - shows certificates and expertise Can search for individual accountants - shows their certificates and licences held, has a 'show details' box, which gives a paragraph per certificate/license explaining exactly what it means.		N/A		

Sources:
www.icaew.com
<http://www.accaglobal.com/uk/en.html>

	Regulatory body / entity	Description	Information made available by entity	Other information available about providers	Consumer complaints published?	Rationale for information available	Comparison sites?
Financial Services	Financial Conduct Authority	Conduct regulator for 56,000 financial services firms and financial markets in the UK and the prudential regulator for over 24,000 of those firms.	Financial Services Register provides information on whether a firm or individual is authorised by the FCA and/or PRA or is exempt. You can also see if a consumer credit firm has interim permission to provide consumer credit. Other information contained in the register includes contact details, the 'status' of a firm or individual. Complaints data at firm level and for the industry as a whole.	As of December 2017, FCA published new rules requiring providers of personal & business current accounts to publish information about: (i) how and when services and helplines are available, (ii) contact details for help, (iii) how long it will take to open a current account, (iv) how long it will take to have a debit card replaced, (v) how often the firm has to report major operational and security incidents.	Produces firm-level complaints data (includes data from firms reporting 500 or more complaints within 6 months). Provides context (by number of account/policies/sales). Broken down by number of complaints closed by the firms, closed in three days, closed within 8 weeks, complaints upheld. Also aggregate complaints data available - total number of complaints broken down into products, type of firm and nature of complaints.	Complaints data published so that firms can benchmark their own performance, and to be transparent to consumers and give more information on the firms.	FSCS compensation scheme headline interest rate min/max monthly deposit total amount repayable (loans) moneywise.co.uk gocompare.com moneyfacts.co.uk comparethe market.com uswitch.com moneynet.co.uk moneyexpert.com moneysupermarket.com
	Financial Ombudsman Service	Set up by Parliament to resolve individual complaints between financial businesses and their customers.	Consumer factsheets on a range of subject areas and specialist topics - from how the Financial Ombudsman sets about resolving complaints, to the technicalities involved in certain kinds of dispute. Also publishes their determinations documents.	This information will help customers compare services between providers.	Publish complaints data per named firm every 6 months - listing the number and outcome of cases handled, by complaint category Annual reviews and reports include information of complaint trends	Transparency helps improve performance, and information about complaints is a relevant factor that consumers might wish to consider before making a purchase.	
	Claims Management Regulator	Unit of the Ministry of Justice that regulates companies that offer a service for people hoping to get compensation for: (i) personal injury; (ii) mis-sold financial products and services; (iii) employment and redundancy; (iv) criminal injury; (v) industrial injury; and (vi) housing disrepair.	Authorised business register lists all authorised claims management companies (CMCs). Provides guidance on how to claim compensation for personal injury or financial loss, and how to complain about a claims company.	Not found	Not found	Not found	

Sources:

<http://www.financial-ombudsman.org.uk>
<http://www.financial-ombudsman.org.uk>
<https://www.gov.uk/government/groups/claims-management-regulator>

	Regulatory body / entity	Product/service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Consumer goods	Food Standards Agency	Regulates restaurants, takeaway outlets, food stores	Food hygiene rating, date of latest inspection Food alert news per provider Allergy alert news per provider	Firms are given stickers showing their hygiene rating - firms in Wales and Northern Ireland are legally required to display them (as of 2013 and 2016 respectively), while those in England are encouraged to do so. Firms in England will be legally required to display their rating from 2019.	N/A	Aims to help consumers make an informed choice regarding where to purchase food items.	Price range, customer rating, customer reviews tripadvisor.co.uk/Restaurants hungryhouse.co.uk mysupermarket.co.uk bookatable.co.uk
	Office of Fair Trading	Responsible for protecting consumer interests. Has recently taken action in market for domestic electrical goods	Suppliers of domestic electrical goods (DEGs) must display: Price and duration of extended warranty (EW) Leaflets providing further information must be prominently displayed in store EW price on any adverts of DEGs and on websites Must inform consumers that extended warranties may be available from others, and that it does not have to be purchased at the same time as the DEG	OFT market study in 2011 resulted in the launch of a comparison website; Compare Extended Warranties. This website was agreed to be maintained by the leading EW providers.	N/A	Insufficient competition and information to ensure that consumers get good value.	compareextendedwarranties.co.uk Term of warranty, price (total and annual equivalent rate), parts/labour included, new for old, no fault found charge, helpline support, no excess, unlimited repairs, annual health check/valet, loan product available pricerunner.co.uk dontbuy4more.co.uk Price, customer rating

Sources:
www.ratings.food.gov.uk/
www.gov.uk/cma-cases/extended-warranties-on-domestic-electrical-goods-market-investigation-reference-oft
www.webarchive.nationalarchives.gov.uk/20140402162957/http://oft.gov.uk/OFTwork/markets-work/warranties

	Regulatory body / entity	Product/ service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Utilities	Ofgem	Regulate gas and electricity providers	Customer satisfaction, Consumer switching trends, Average tariff prices by supplier, Cheapest tariffs by payment method, Complaints received by all suppliers per 100,000 customer accounts, Complaints resolved by end of next working day, Indicators of customer support (gas and electricity prepayment for customers). Links to Ofgem-accredited price comparison sites.	Ofgem's Retail Market Review, launched in 2010, resulted in new rules stipulating that suppliers must provide customers with relevant and useful information in routine correspondence. This includes a tariff comparison rate, to help customers compare the costs of different tariffs by different suppliers; personal projections of the annual cost of a tariff; and details of the cheapest tariff available with the current supplier.	Suppliers are required to publish domestic complaints data on their websites on a quarterly basis. They also must publish the top 5 reasons for complaints and the measures they are taking to improve how they handle companies.	To encourage customer engagement in the energy market by providing the information required to make informed choices about their supplier. In turn this is intended to promote competition between energy suppliers, and encourage them to improve their service and offer consumers more competitive prices.	Customer rating (5 star) Contract length Annual price Comparative saving Exit penalty quotezone.co.uk theenergysshop.com runpathdigital.com/gas-electricity/ simplyswitch.com myutilitygenius.co.uk switchgasandelectric.com energylinx.co.uk unravelit.com moneysupermarket.com energyhelpline.com uswitch.com
	Ombudsman Services: Energy	Regulator approved complaints handling service	See complaints	Not found	Complaint type (billing, transfer, customer service) Complaints accepted and resolved Average monetary reward per complaint category Top 3 billing complaints Outcomes		
	Ofwat	Regulator of water and wastewater companies	Ofwat publishes performance information on discoverwater.co.uk Includes data per company on: Measures of quality (e.g. appearance, taste, smell), environmental performance, water leaks measures, customer satisfaction, sewer treatment performance, price.	Not found	Reasons for making a complaint (charging and billing, water/sewerage service, metering), complaints handled by CCWater, total complaints per 10,000 properties	Providing information to customers challenges companies' performance, encouraging them to improve their service	discoverwater.co.uk
	CCWater	Consumer watchdog	Consumer views on value for money and satisfaction for water and sewerage services per provider. Company performance reports Website contains leaflet regarding consumers right to complain.		Consumer complaints reports published, and details the number of water company complaints they handled.		

Sources:
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www.ombudsman-services.org/for-consumers/complaints-data
www.ofwat.gov.uk/regulated-companies/company-obligations/outcomes/
www.discoverwater.co.uk
www.ccwater.org.uk

	Regulatory body / entity	Description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Transport	Office of Rail and Road (ORR)	Independent safety and economic regulator of railways	Publish the Public Performance Measure (which measures the number of trains reaching their destination on time). Also publishes number of trains cancelled or significantly late per operator (CaSL). Passenger, workforce and public safety measures (incidents and injuries per year).	In 2015 Transport Focus and the ORR commissioned Illuminas to research into customer understanding of the PPM and CaSL measures. It was found that customers have little understanding of the measure, and it fails to be representative of the information customers find most important, or their journey experience. Knowledge of the measures gave rise to further distrust of rail operators. New measures are therefore being adopted.	Complaints rate per 100,000 journeys, complaints by category and contact method, and complaints responded to within 10 to 20 working days.	Increase transparency, give clear and simple information about reliability of rail services.	Price, operator of route. trainline.com nationalrail.co.uk
	Transport for London	London's transport authority	Publishes data on underground services performance, including: Passenger journeys, customer satisfaction (out of 100), lost customer hours. Also publishes similar data for performance of buses and trams.	Not found	Publishes Customer Service and Operational Performance report. Includes complaints data per 100,000 journeys, per mode of transport.	Committed to operating openly and providing passengers with information regarding how well the network is running.	N/A
	Department for Transport	Government department responsible for the transport network.	Air passenger experience of security screening per airport. Activity by airlines, air traffic at airports, aviation accidents and incidents per year. Proportion of bus services on time by region.	Not found	N/A	Not found	Price, extra charges, details incl wifi, toilets, electric sockets. checkmybus.co.uk List of top route operators, customer rating (5 star), flight score - reflects duration of flight, type of aircraft, quality of amenities offered, baggage fee information. skyscanner.net opodo.co.uk expedia.co.uk

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[www.http://orr.gov.uk/](http://orr.gov.uk/)
www.orr.gov.uk/__data/assets/pdf_file/0009/19845/passenger-views-on-train-performance.pdf
www.tfl.gov.uk
www.gov.uk/government/organisations/department-for-transport

	Regulatory body / entity	Product/service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Communications	Ofcom	Regulator of communications services	<p>Publishes Consumer Experience reports. This is a policy evaluation report, detailing how well consumers are faring in respect of choice, price and range, availability and take up, awareness, comparing and switching, protections and concerns. This report includes satisfaction and complaints data per provider.</p> <p>In April 2017, Ofcom also began publishing Comparing Service Quality reports. These detail satisfaction scores across providers, the proportion of customers with reason to complain about service, broadband speeds, common causes of service problems, experience of repairs, average time taken to provide a new service, call waiting time, satisfaction with complaint handling, and satisfaction with reception by mobile network operator. More information is expected to be included in future reports, as providers are due to collect data in a way that allows direct comparison.</p> <p>Ofcom also launched an online tool to aid consumers wishing to compare providers in 2017. This tool allows consumers to view the above information in an interactive format.</p>	As of March 2018, broadband shoppers must be given better information about broadband speeds at the point of sale.	In Comparing Service Quality reports and in online tool: proportion of customers with a reason to complain, satisfaction with how complaint was handled	Useful information for those consumers considering changing provider or purchasing a new service. Consumers should be able to understand what is available, and know what to expect.	Price, length of contracts, upfront cost vs monthly fee, popularity of provider based on site traffic (whistleout)
	Communications and Internet Services Adjudication Scheme (CISAS)	Regulator approved dispute resolution schemes for communications services.	Quarterly complaints data regarding of firms with market share of at least 1.5%	Communications providers must belong to one of these dispute resolution schemes.	Number and type of complaints per provider with a market share over 1.5%	Publication of complaint volumes challenges and incentivises providers to improve performance, thereby encouraging network investment.	uswitch.com confused.com whistleout.co.uk gocompare.com mobilenetworkcomparison.org.uk broadbandchoices.co.uk befuddled.co.uk simplyswitch.com
	Ombudsman Services: Communications				Outcomes reached (mutual agreement, upheld/not upheld)		
					Overall satisfaction level		

Sources:
www.ombudsman-services.org/sectors/communications
www.cedr.com/cisas/
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www.ofcom.org.uk/about-ofcom/latest/media/media-releases/2017/service-quality-telecoms-providers
www.communicationsconsumerpanel.org.uk/news-latest/latest/post/659-ofcoms-first-comparing-service-quality-report-
www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/quality-of-service/report/interactive-report

	Regulatory body / entity	Product/service, description	Information made available by entity	Other information available about providers	Consumer complaints published by entity?	Rationale for information available	Comparison sites?
Other	Environment Agency	Regulator responsible for protecting and improving the environment.	Bathing water quality across England. Daily pollution updates, when samples are taken and frequency, yearly classification (3 stars), local authority responsible, sample readings (linking to a 'help page' for additional information to aid interpreting the charts), pollution incidents history, pollution risk forecast.	Not found	N/A	Protect consumers	N/A
	Local Government and Social Care Ombudsman	Independent complaints handler for complaints regarding councils, adult social care providers, and other public services organisations.	See complaints	Not found	<p>Publishes copies of annual review letters sent to councils - contains feedback on their performance in complaints handling and a summary of complaint statistics recorded.</p> <p>Also produces a datasheet on complaints received and decisions made (per category) per council, and links to guidance on interpreting the complaints data.</p> <p>Publishes a summary of each investigation; including complaint and decision. Includes name of council, not individuals.</p>	Committed to operating openly, maintain public trust and confidence.	N/A

Sources:

www.environment.data.gov.uk/bwq/profiles/

www.lgo.org.uk

1.2 Evidence supporting the provision of information, and the effect of information provision on consumer behaviour

In the following sections we provide more details on the evidence from our practitioner review, followed by our academic literature review(appended)¹.

1.2.1 Healthcare – Ratings systems

In 2013, the Nuffield Trust commissioned Ipsos MORI to conduct qualitative research to examine public views regarding the implementation of a ratings system for GPs, hospitals and care homes. It can be seen that the attitudes towards, and use of ratings systems by consumers varies with the nature of the service being provided. Additionally, other information, particularly customer reviews and feedback, is often considered to be more important.

MORE WEIGHT IS OFTEN GIVEN TO CUSTOMER REVIEWS THAN EXPERT REVIEWS.

<i>'Public attitudes towards health and social care ratings'²</i>
METHOD
Conducted 3 focus groups; one in London, and the remaining two in Kent.
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION
<p>General response to ratings systems</p> <ul style="list-style-type: none"> • The majority of respondents had experience of making use of the internet when looking for information on consumer goods and services. • More weight was placed on customer reviews as opposed to expert reviews. • Customer reviews were also seen as more informative than star ratings, as it isn't always obvious what makes up the rating. • Public ratings are seen as useful if choice is possible, they help inform a long-term decision, and they regard a simple/homogenous service where comparisons can easily be made. • If there is a trusted mediator to aid decision-making the use of reviews was considered less important. <p>Reactions to a ratings system for GPs, hospitals and care homes</p> <ul style="list-style-type: none"> • A ratings system could drive improvements in performance. • It could be detrimental if services to those that are rated highly become over-subscribed. • More appetite for care homes than GPs and hospitals. <p>GPs: respondents thought that ratings would have to be broken down to the individual GP level, as this is a more personal service. Word of mouth and personal reviews were considered the most important information.</p> <p>Hospitals: ratings should be department based. Patient feedback and reviews were considered important.</p> <p>Care homes: ratings considered more favourably, as generally consumers have a longer period to choose a care home, there is more choice available, it is a long term commitment, and often a financial contribution is required.</p> <p>Views on the presentation of ratings</p> <ul style="list-style-type: none"> • Preferred a thermometer graphic than other forms shown. • Ratings in the form of stars are too simple.

¹ Rhodes and Wilson (March 2018), "Policy Remedies to Improve Consumers' Information about Product Quality: Some Brief Lessons from the Academic Literature".
² Ipsos MORI (2013), "Public attitudes towards health and social care ratings".

- A third option that showed a percentage score, and a further break down of performance within a hospital was seen as desirable.
- A traffic light approach made reminded respondents of food labelling.
- Red crosses made respondents think the provider should be closed.

RATINGS CAN INFLUENCE DECISIONS AND BOOST CONFIDENCE IN CHOICES.

1.2.2 Healthcare – CQC rating

In 2018, the Care Quality Commission (CQC) commissioned research from Opinion Matters to explore people’s experiences when choosing a care home for themselves or someone they love, and the effect that knowledge of the CQC rating had on this experience. This study provides evidence that, in practice, consumers do favour the availability of a ratings system for care homes, as discussed in the earlier study by Ipsos MORI.

<i>‘Helping people choose adult social care in England: Consumer survey findings’³</i>
METHOD
Surveyed 1,000 adults across UK between who had been responsible for making a decision about a care home in England in the last 3 years.
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION
<ul style="list-style-type: none"> • When presented with an array of life decisions, 52% ranked choosing a care home as one of the top 3 most stressful decisions to make. • 65% knew the CQC rating and/or read the inspection report before making the decision. • 44.2% said that CQC rating/latest inspection report influenced them most when choosing a care home. • 10% of people said that using CQC inspection findings helped them decide a particular care home was the right choice. • 75.5% who knew the CQC rating said that the knowledge of this made them feel more confident that they were making the right decision.

³ Opinion Matters (2018), “Helping people choose adult social care in England: Consumer survey findings”.

1.2.3 Financial services

EVERY INTERVENTION IS
CONTEXT SPECIFIC.

The Financial Conduct Authority (FCA) has been at the forefront of using consumer testing to inform its policy making. The following table illustrates randomised controlled trials (RCTs) and experiments that it has undertaken to date with consumers.

The trials have focused on either:

- simplifying and / or providing new or additional information to consumers (e.g. salient bullet points);
- simplifying the process for consumers (e.g. less clicks); or
- grabbing the consumers’ attention (e.g. by sending them reminders, or evoking an authority, such as the company’s CEO / regulator).

What is interesting is that certain interventions, such as providing salient bullet points, sometimes have a positive effect on consumer behaviour (e.g. consumers claiming more redress from the company), sometimes have no statistically significant effect on behaviour (e.g. in the interest-only mortgages trial salient bullets did not increase the desired consumer behaviour over and above the control group), whereas in others they have a negative effect on the desired consumer behaviour (e.g. in the general insurance renewal trial). This demonstrates that each intervention is very sector specific, and consumers may react to a prompt positively in one context, but quite differently in another.

The following table highlights in the first two columns what study it relates to, as well as the context for the study. The subsequent four columns (“simplify / provide new information”, to “authority”) illustrate the different interventions that the FCA tested in the respective studies. Bolded interventions highlight interventions that have been shown to be statistically significant. Where the intervention has led to an undesired consumer behaviour, this has been highlighted with a “(-)” next to the intervention. Finally, the last column illustrates how the findings from the study have been used to inform the FCA’s policy, be this through a new handbook rule or guidance on how to provide information for providers.

Study	Context	Simplify / provide new information	Simplify process	Attention	Authority	FCA intervention	
RCTs							
Redress	Firm that was voluntarily writing to consumers about a failing in its sales process.	Salient bullet points Simplify main body Explain claims process		Envelope Reminder	FSA logo CEO signature (-)	N/A	
	Interest only mortgages	Riskless (-) Non-personal Salient bullet points Friendly style				N/A	
	Incomplete ATM transactions	Salient bullet points (-) Explain claims process Salient bullets + explain claims process				N/A	
	Encourage customers to vote on a scheme to review the sale of insurance products			Handwritten envelope		N/A	
Savings rate reminders	Cash savings market study: a large proportion of customers are not shopping around for savings accounts or providers and do not switch even when higher interest rates are available. Amongst other things, providers could improve their post-sale communications with customers to help them make better informed decisions. The FCA proposed testing a number of potential regulatory interventions.			Standard reminder Loss reminder Gain reminder	Guidance on sending reminders when interest rates are changing.		
Front page switching box		Call to action Best internal rate Best internal rates and market rates Best internal rates and market rates + graphical illustration			N/A		
Reverse page switching box		Best internal rate personalised Best internal rate non-personalised Best internal and market rates personalised Best internal and market rates					
Return form			Return switching form				
Digital reminders				Email reminder SMS reminder			
SMS reminders						SMS reminder 1 week before rate decrease SMS reminder 1 week after rate decrease SMS reminder on day of rate decrease switching frame SMS reminder on day of rate decrease higher rate frame	
General insurance renewal		This trial occurred on the backdrop of concerns voiced by the media, consumer groups and politicians that some consumers (often the elderly or vulnerable) were paying high prices because of automatic renewal.	Glossary MAS leaflet Last year's premium Salient bullet points (-) Simpler language				Email reminder Letter reminder SMS reminder

Sources:
 FCA (April 2013), "Occasional Paper 2: Encouraging consumers to claim redress: evidence from a field trial."
 FCA, (January 2015), "Occasional Paper 7 - Stimulating interest: Reminding savers to act when rates decrease".
 FCA (December 2015), "Occasional Paper 12: Encouraging consumers to act at renewal – Evidence from field trials in the home and motor insurance markets".
 FCA (July 2016), "Occasional Paper 19: Attention, Search and Switching: Evidence on Mandated Disclosure from the Savings Market".
 FCA (November 2016), "Full disclosure: a round-up of FCA experimental research into giving information".
 FCA (January 2015), "MS14/2.3: Cash savings market study report: Part I: Final findings – Part II: Proposed remedies".
 FCA (December 2015), "PS15/27: Cash savings remedies: Feedback and Policy Statement to CP15/24 and next steps".
 FCA (August 2016), "PS16/21: Increasing transparency and engagement at renewal in general insurance

Study	Context	Simplify / provide new information	Simplify process	Attention	Authority	FCA intervention
Experiments						
General insurance add-on	General insurance add-ons market study: concerns about competition in the Guaranteed Asset Protection insurance market. Specifically, that consumers did not shop around for insurance as it was presented to them as an add-on at the point of sale (POS).	Insurance only Add-on at the POS Add-on at the POS + easy alternatives Add-on at the POS + hard alternatives	Up-front add-on			Handbook rule introducing a deferred-opt in, which limits the point of sale advantage, alongside prescribed information, encouraging customer engagement in the purchasing process.
Annuities (framing)	Retirement income market study: competition was not working well for consumers in the annuities market. Specifically, many consumers were missing out by not shopping around for an annuity and switching providers, and some did not purchase the best annuity for their circumstances.	Framing				Recommendation to both the pension's guidance service and firms to take into account framing effects and other biases when designing tools to support consumer decision-making.
Annuities (quote comparison)		Call to action Personalised quote comparison Personalised quote comparison with lifetime gains Non-personalised quote comparison Non-personalised quote comparison with lifetime gains				Handbook rule that requires providers to prompt customers to shop around in a prescribed format and shows the highest quote available on the market.
PCW payday lending	CMA recommendation to the FCA to raise the standards of PCWs that compare payday loans to help to ensure better outcomes for consumers.	Personalisation Numerical examples Loss aversion				Handbook rule and guidance in relation to high-cost short-term credit products, based on research.

Sources:

FCA (December 2014), "Does the framing of retirement income options matter? A behavioural experiment".

London Economics (January 2014), "Study into the sales of Add-on General Insurance Products: Experimental consumer research".

London Economics and YouGov (October 2015), "High-Cost Short-Term Credit Price Comparison Websites: A behavioural study for the Financial Conduct Authority".

Oxera and the Nuffield Centre for Experimental Studies (June 2016), "Increasing consumer engagement in the annuities market: can prompts raise shopping around?".

FCA (November 2016), "Full disclosure: a round-up of FCA experimental research into giving information".

FCA (July 2014), "MS14/1: General Insurance Add-Ons: Final Report – Confirmed Findings of the Market Study".

FCA (March 2015), "MS14/3.3: Retirement income market study: Final report – confirmed findings and remedies".

FCA (June 2015), "PS15/13: Guaranteed Asset Protection insurance: competition remedy".

FCA (May 2016), "PS16/15: Feedback on CP15/33 - Consumer credit: proposals in response to the CMA recommendations on high-cost short-term credit".

FCA (May 2017), "PS17/12: Implementing information prompts in the annuity market".

1.2.4 Consumer goods – Extended warranties

INFORMATION PROVISION
IMPROVES CONSUMER
BEHAVIOUR.

Intervention in the extended warranties market by the Office of Fair Trading (OFT) and the Competition Commission (CC) in the early 2000's led to the discovery that there was little competition in the market, and consumers, unaware of alternatives, were being treated unfairly. This resulted in the Extended Warranties Order, which required extended warranties providers to display the price and duration of the warranty, along with further information (cancellation and statutory rights) in leaflets in store, and also include the price of the extended warranty on any advertisements for the goods they applied to. The order also improved consumers' cancellation rights.⁴

In 2008, the OFT looked to assess how the extended warranties market had changed since the Order had been implemented. To do so, the OFT commissioned LECG Consulting to undertake an investigation. This included conducting a consumer survey looking to establish whether consumer behaviour had changed as a result of the Order. The OFT hypothesised that *"if more information is available in the market we might expect consumers to be better informed and this may lead to a change in consumer shopping behaviour"*⁵. The findings are detailed below.

<i>'Evaluating the impact of the Supply of Extended Warranties on Domestic Electrical Goods Order 2005'</i> ⁶
METHOD
Survey of 1,423 respondents, of which 381 had purchased an extended warranty.
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION
<ul style="list-style-type: none"> ● 49% of respondents found the information leaflets somewhat or very helpful. ● Significant reduction in the number of respondents, compared to the Competition Commission's 2002 survey⁷, who thought that an extended warranty could only be purchased at the point of sale. ● 71% of respondents know there is a cancellation period. However, few respondents were aware of the details. ● 15% of respondents compared extended warranties between suppliers, up from 4% in the CC 2002 survey. ● 68% of respondents who purchased an extended warranty did so from the same retailer as they bought the product, down from 82% in 2002 (however, over this period manufacturers increased their offering of free extended warranties).
CONCLUSIONS PRESENTED IN STUDY
There is more and better information available to consumers, and they are now generally aware of the provisions of the order. There have also been some improvements in consumer behaviour since the Order was implemented. However, there is still room for improvement – as there is no clear evidence of an increase in competition. Prices have remained largely stable.

⁴ Office of Fair Trading (2002), *"Extended Warranties on Domestic Electrical Goods"*.

⁵ LECG Consulting for Office of Fair Trading (2008), *"Evaluating the impact of the Supply of Extended Warranties on Domestic Electrical Goods Order 2005"*, page 7.

⁶ Ibid.

⁷ Competition Commission (2003), *"Extended warranties on domestic electrical goods: A report on the supply of extended warranties on domestic electrical goods within the UK"*.

Ongoing competition concerns resulted in a further study being launched by the OFT in 2011. Details of this study are included in the summary box below.

<i>GfK-NOP consumer survey for the OFT⁸</i>	
METHOD	
Survey of 3,003 consumers. 240 had purchased an extended warranty in the past 12 months.	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<ul style="list-style-type: none"> ● 25% of customers compared the extended warranty purchased with those of other suppliers. ● 25% gathered general information about extended warranties. ● 35% compared different extended warranties offered by one supplier. ● 20% obtained quotes from more than one supplier. ● 69% purchased the extended warranty from the shop they bought the product from. 	

The OFT concluded that further improvements had been made in the market for extended warranties since their prior investigation, with new providers having entered the market, and a greater proportion of consumers shopping around. Additionally, real prices were found to have fallen, and the quality of extended warranties on offer had improved. However, it was decided that more still needed to be done.

As a result, the website '*Compare Extended Warranties*⁹' was launched in 2013, with the main extended warranties providers agreeing with the OFT to maintain it.

⁸ Office of Fair Trading (2011); Annex A, "Extended Warranties on Domestic Electrical Goods".

⁹ See: www.compareextendedwarranties.co.uk

1.2.5 Consumer goods – Food Hygiene Rating Scheme

In 2001, the Food Standards Agency (FSA) launched the Public Attitudes Tracker survey, which takes place twice a year, in order to monitor key areas of concern for consumers in relation to food. In 2010, the FSA added new questions to this survey aimed at understanding the awareness of the Food Hygiene Rating Scheme (FHRS), which is designed to provide consumers with information about the hygiene standards of firms supplying food.

In 2014, the Food Standards Agency commissioned a unique version of this survey to understand consumers’ awareness, attitudes and use of this Scheme in more detail. Details of this survey can be seen in the table below.

The study shows that the information encompassed by the FHRS is largely understood, and frequently used. Following the study, the FSA pushed for mandatory display legislation being extended to England.¹⁰ The legislation is now set to come into force in 2019.

OVER 60% OF RESPONDENTS AWARE OF THE FHRS USE IT TO MAKE DECISIONS.

<i>‘Food Hygiene Rating Scheme (FHRS) Biannual Public Attitudes Tracker, Wave 5’¹¹</i>	
METHOD	
The fieldwork for this survey took place in November 2016. Face-to-face interviews were conducted with 2,100 adults across England, Wales and Northern Ireland.	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<ul style="list-style-type: none"> ● 64% of respondents were aware of FHRS, while 79% recognise the FHRS stickers. ● Most common source of this information was the rating on display at the establishment. ● Of those who had seen the FHRS online, 49% were aware of its three component scores. ● Of those aware of the FHRS, 64% used it to help make decisions about where to eat or buy food. ● 9% of respondents said that they consider the rating when choosing where to eat/purchase a takeaway from. ● 84% of respondents thought that firms should be legally required to display their rating. ● 59% of consumers would conclude that a firm not displaying a sticker has poor hygiene standards. ● 21% have avoided food businesses with poor rating, and 43% have knowledge of this rating when choosing to avoid an establishment due to hygiene-related issues. 	

¹⁰ Food Standards Agency, “Mandatory display of food hygiene ratings in England – draft initial Impact Assessment”.

¹¹ Food Standards Agency (2016), “Food Hygiene Rating Scheme (FHRS) Biannual Public Attitudes Tracker: Wave 5”.

INFORMATION PROVISION
CAN BOOST CUSTOMER
ENGAGEMENT – BUT THE
METHOD OF DOING SO
DICTATES THE IMPACT.

1.2.7 Utilities - Energy

Improving the information provided to consumers in the energy market, in order to foster consumer engagement and boost competition between providers, has been a major part of Ofgem's approach to regulatory change over the past decade.

The Energy Supply Probe¹², launched in 2008, aimed to investigate the functioning of competition in electricity and gas retail supply markets. This investigation found a lack of engagement and non-optimal decision making by consumers. Following the investigation, Ofgem set stricter requirements on suppliers to provide clear information to customers, with the aim of enabling them to make informed switching decisions.

Ofgem subsequently launched the Retail Market Review (RMR), owing to concerns that the energy market was still not best serving the interests of consumers. A significant amount of consumer research was undertaken during this review, which is summarised overleaf.

¹² See: www.ofgem.gov.uk/electricity/retail-market/market-review-and-reform/retail-market-review/energy-supply-probe

Type of research	Topic	Author
Literature review and text analysis	<ul style="list-style-type: none"> Communication on bills, annual statements and Price Increase Notices (PINs) Customer engagement 	<ul style="list-style-type: none"> Lawes Consulting (2011) Ipsos MORI (2012)
Qualitative interviews / workshops	<ul style="list-style-type: none"> Cheapest Tariff Message (CTM) PIN, summary box on bills, Tariff Information Label (TIL), annual statements Customer engagement and information needs Tariff comparison and structures, Tariff Comparison Rate (TCR) and Personal Projections (PP) TCR 	<ul style="list-style-type: none"> SPA Future Thinking (various, 2012) Ipsos MORI (various, 2012)
Quantitative surveys	<ul style="list-style-type: none"> Customer engagement (switching) Tariff comparison and structures, TCR and PP 	<ul style="list-style-type: none"> Ipsos MORI (various, 2012)
Design briefs	<ul style="list-style-type: none"> Summary box on bills, TIL, PIN letter, annual statement 	<ul style="list-style-type: none"> Boag McCann (2012)



KEY FINDINGS WITH RELATION TO INFORMATION PROVISION
<ul style="list-style-type: none"> A significant proportion of consumers are still unaware that they are able to switch. Information provided must be succinct, easy to read, personalised and free from jargon for optimal engagement. The placement and presentation of information on communications is also important to engagement. Sub-headings are not a major factor driving engagement, however some work better than others. There is a mixed response as to whether potential savings should be presented monthly or annually. Most customers pay monthly, with monthly figures therefore more relevant. However, annualised figure is larger, and therefore could increase motivation to switch. Signposting consumers to a particular usage category improves the ability of consumers to pick the cheapest tariff. Much of the terminology used, for example TCR, is not well understood. This could be a barrier to engagement. Internet access is highly correlated with social grade, and those with internet access are more likely to switch. Vulnerable customers are therefore at a disadvantage. Once the benefits of switching are realised, lack of information about the switching process itself can continue to act as a barrier to switching. Energy consumers may query the motives of suppliers in providing information that purports to help save them money, particularly if they are presented with competitors' rates. This indicates a lack of trust in the sector.

Interventions in the energy market have continued since the RMR, with the Competition and Markets Authority (CMA) investigating the level of competition and the continued low level of customer engagement. This investigation concluded with

the CMA proposing a number of remedies; one of which was a recommendation to Ofgem to begin a programme of testing and implementing measures to provide customers with information promoting engagement¹³.

In response, Ofgem began a series of consumer trials to develop and test Cheaper Market Offer Letters (CMOL). These letters provide consumers with personalised information regarding cheaper tariffs they could switch to across the market. The first trial, detailed below, looked to gather consumer responses to drafts of these letters.

<i>Consumer First Panel: Wave Three – Improving the effectiveness of the Cheaper Market Offers Letter</i>	
METHOD	
<ul style="list-style-type: none"> ● 66 individuals attended workshops between 28th February and 8th March 2017 across England, Scotland, and Wales. ● They were recruited on the basis of individual, household and energy usage characteristics. ● Two drafts of the Cheaper Market Offer Letter were shown to panellists; one of which was supplier-branded, while the other was Ofgem-branded. ● The workshops looked to gather panellist’s opinions of the letter, regarding improvements that could be made that would optimise their effect on switching activity. 	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<ul style="list-style-type: none"> ● Panellists were generally positive about the letters. ● They were predominantly drawn to the amount of money that they could save, and noted the simplicity of the switching process detailed in the letter. ● Panellists suggested that the letter could be made more concise. ● Generally, panellists put forward that supplier-branded were more likely to be read, as there was low awareness of Ofgem. A solution put forward to this issue was to co-brand the letter with the supplier. ● Panellists thought that receiving a letter from their supplier detailing offers of cheaper tariffs provided other suppliers would be unusual and could raise suspicion. A proposed solution to was to include information detailing that the letter was mandated by Ofgem. 	

¹³ Competition and Markets Authority (2016), “Energy market investigation: Final report”, pages 647-649.

Following the development of the letters, Ofgem ran a customer trial over the summer of 2017, testing their actual effect on switching behaviour. This is detailed below.

<i>Cheaper Market Offers Letter Trial¹⁴</i>
METHOD
<p>The study looked to measure whether energy customers switched their supplier or tariff after receiving a letter displaying three cheaper tariffs offered by suppliers other than their own. The alternative tariffs presented were generated by a price comparison website of the suppliers’ choice. No other marketing was permitted to be sent to the customers by suppliers during the trial period.</p> <p>A randomised controlled trial was conducted, with a sample of 137,876 customers who were on standard variable tariffs (SVTs). The customers were split into three groups:</p> <ol style="list-style-type: none"> 1. Control group – received no letter 2. Received a supplier-branded cheaper market offer letter 3. Received an Ofgem-branded cheaper market offer letter <p>The number of customers that switched within 30 days of receiving the letter was measured.</p> <p>This was followed by qualitative telephone interviews with 91 customers who had received letters in the trial.</p>
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION
<p>The average rate of switching amongst those who received a letter was 2.9%, compared to 1% of those in the control group. The Ofgem-branded letter increased switching by 1.4 percentage points compared to the control group, while the supplier-letter was more effective, increasing switching by 2.4 percentage points.</p> <p>Those customers most paying by direct debit, and managing their account online were more likely to switch than customers with alternative arrangements.</p> <p>Across all three groups, there was a greater proportion of customers that switched externally (to a different provider) compared to those that switched internally (to an alternative tariff by the same supplier).</p> <p>Of customers who switched over the trial period, those who received a letter saved more on average than those in the control group. Additionally, more was saved on average by those who switched externally compared to internally.</p> <p>The post-trial interviews found customers generally had two types of response to the letters:</p> <ol style="list-style-type: none"> 1. Unique, easy to understand, honest marketing approach 2. Unusual communication, particularly if a letter about cheaper tariffs was provided by their own supplier

Following the above trial, Ofgem looked to test whether supplying the information through a different medium may increase its effects. As a result, a digital trial was conducted, testing an online service called ‘Check Your Energy Deal’. The initial findings of this research are presented in the table overleaf.

¹⁴ *Ofgem and the Behavioural Insights Unit (2017), “Cheaper Market Offers Letter Trial: Research Results”.*

<i>Ofgem Digital Trial – Early findings and insight¹⁵</i>	
METHOD	
<p>E.ON provided 10,000 customers from the Northampton area to take place in the trial.</p> <p>The following were put in place to increase awareness of the digital service, and support customers wishing to act upon the new information provided:</p> <ul style="list-style-type: none"> – The price comparison site My Utility Genius was selected to calculate the deals and provide a switching service. – The creative agency Blue State Digital was selected to use social media to raise awareness of the service. – Northampton Citizen’s Advice agreed to assist customers who were less digitally literate. <p>The ‘Check Your Energy Deal’ digital service ran for 8 weeks, and the behaviour of the customers over this time was assessed.</p>	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<ul style="list-style-type: none"> ● Digital service interim results show a switching rate of 4.6% above the control group. ● The control group switching rate was at 3.7% higher than the historical average, likely a result of marketing activity over the second half of 2017. ● Social media was shown to be effective at increasing consumer awareness of the service. 	

¹⁵ Ofgem (2018), “Private Beta Digital Trial Early Findings and Insight”.

1.2.8 Utilities - Water

Similarly to Ofgem, Ofwat took the view that the publication of comparative information would be an appropriate remedy to low customer engagement.

In December 2016, Frontier Economics, working alongside United Utilities, published a research project that aimed to inform and test how the publication of comparative performance information influences customers' valuations and engagement. This study showed information may not have a noticeable effect on behaviour if it does not relate to the most important factors considered when making a choice. However, despite the lack of effect it may have on the outcome of their decision, having the information available may still be appreciated by consumers.

INFORMATION MAY NOT HAVE A QUANTITATIVE EFFECT ON BEHAVIOUR, BUT MAY STILL BE USED BY CUSTOMERS.

<i>'Keeping up with the Joneses: How customers' valuations are affected by comparative information'</i> ¹⁶	
METHOD	
<p>Three service attributes that were considered among the most important to customers were selected.</p> <p>Three versions of a survey were developed, that tested customers' use and valuation of comparative information about companies' average bill level and their performance across these three selected service areas.</p> <ol style="list-style-type: none"> One survey included comparative information presented as tables of rankings The second included comparative information presented in graphs (bar charts of performance showing the performance of the best and worst company, alongside the performance of United Utilities) The third contained no comparative information (control survey) <p>Customers were only asked to choose between two service options at any one time. A total of four service options were included in the survey, each of which included a defined performance level for three performance measures, and an implied bill level.</p> <p>Customers were asked six questions, each requiring them to pick their preference between two options. Each option showed a defined performance and bill level.</p>	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<ul style="list-style-type: none"> Comparative information didn't affect customer valuations relative to the control group. Those who were given the survey with comparative information presented in bar charts reported that they found it easier to complete. 	
CONCLUSIONS PRESENTED IN THE STUDY	
<ul style="list-style-type: none"> Customers may have engaged with comparative information, but other factors were the key drivers of choice (lowest bill, best perceived value for money). Suggests that willingness to pay for improvements in service performance was relatively low, and unaffected by the addition of comparative information. Presentation affects how easy it is for customers to engage with comparative information. 	

¹⁶ Frontier Economics (2016), "Keeping up with the Joneses: How customers' valuations are affected by comparative information".

PERFORMANCE
MEASURES MUST REFLECT
CONSUMER PERCEPTIONS
AND EXPERIENCE.

1.2.9 Transport

The Office of Rail and Road (ORR) publishes two main measures of performance for train operators; the Public Performance Measure (PPM) and Cancellations or Significant Lateness (CaSL). In April 2015, the ORR and Transport Focus commissioned Illuminas to research:

- Whether passengers' priorities for train performance were understood and reflected in the PPM and CaSL measures,
- Passengers' understanding and attitudes towards these measures, and
- The demand for having this information publicly available.¹⁷

Details of the findings are set out in the table overleaf.

Following the study, Transport Focus and the ORR concluded that revisions to these measures ought to be made.¹⁸ Subsequently, new performance measures, that are taken to more transparent and passenger-focused, have been adopted.¹⁹ These include;

- punctuality measured to the minute, and at every station;
- the number of cancellations;
- average passenger lateness; and,
- the proportion of trains arriving within 15 minutes of schedule.

This information per train operator is due to be published by April 2018.

¹⁷ Illuminas for Transport Focus (2015), "Punctuality performance measurement: Research Debrief".

¹⁸ ORR and Transport Focus (2015), "Train punctuality: the passenger perspective".

¹⁹ See: www.raildeliverygroup.com/media-centre/press-releases/2017/469773044-2017-07-18.html

<i>'Punctuality performance measurement'²⁰</i>	
METHOD	
<p>Ten qualitative focus groups were conducted across London, Derby, Glasgow, and Cardiff.</p> <p>Each group contained 8 respondents, who used trains for either commuting or business.</p> <p>Respondents were categorised by age and socio-demographics.</p>	
KEY FINDINGS WITH RELATION TO INFORMATION PROVISION	
<p>There are a number of factors, aside from reliability, that form passengers' assessment of a successful journey (getting a seat, the train/station environment).</p> <p>Most respondents had little knowledge of how train operator performance is measured, and who sets the targets.</p> <p>Knowledge of the PPM and CaSL measures was very low. There was interest in learning about these measures.</p> <p>Upon being educated about these measures, customers generally do not believe they reflect true performance or their journey experience.</p> <p>Reactions to PPM</p> <ul style="list-style-type: none"> - Should include more detail (punctuality at every stop should be measured, not just the destination) - The target of 92.5% is too low - The leeway of being counted as 'on time' is overly generous - Knowledge of how it is calculated undermines trust in train operators <p>Reactions to CaSL</p> <ul style="list-style-type: none"> - Definition of 'significantly late' is too generous - Classification of significant lateness should vary over short- and long-distance routes - The target seems reasonable - Measuring significant lateness and cancellations together is confusing <p>Knowledge of how these measures were calculated generally caused distrust, as respondents believed they contain <i>'loopholes and caveats that allow the industry to massage the figures'²¹</i>, and they expect that operators won't strive to surpass the targets.</p>	

²⁰ Illuminas for Transport Focus (2015), "Punctuality performance measurement: Research Debrief".

²¹ Illuminas for Transport Focus (2015), "Punctuality performance measurement: Research Debrief", page 34.

1.3 Evidence on comparison sites

This section reviews the work of digital information organisations and comparison sites across sectors, such as TrustPilot, looking in particular at:

- what they provide;
- what context is given to make the data easy for consumers to interpret; and
- if the information provided is vetted or checked.

It can be seen from the table overleaf that there are a number of online platforms that make available information across sectors, including different rating systems, guides, and recommendations. Guides frequently explain how to choose providers in particular sectors, containing the contextual information required to make informed decisions. However, evidence shows that there is little information regarding how the data is checked for accuracy. Owing to the increasing use of digital comparison sites and consumer information platforms, concern has therefore been raised regarding the reliability of this information.

Figure 1: Information provided by comparison sites

Information and context provided	Is the information vetted/checked?	Sectors covered
Trustpilot.com		
<p>Customer review, and score out of 5 stars.</p> <p>Trustscore (out of 10) – 5 star ratings assigned value of 0-10, only the latest review per reviewer included, old reviews are depreciated, Bayesian average automatically included so new companies don't have extreme values when starting out.</p> <p>Context: total number of reviews.</p>	<p>Responses can be verified – if business or reviewer proves a transaction between them. Can report reviews that don't appear genuine.</p>	<p>Consumer goods, hospitality, healthcare, communications, transport, travel agents, utilities, financial services, legal services, sport, media and marketing, entertainment/gambling</p>
Freeindex.co.uk		
<p>Customer review, and score out of 5 stars.</p> <p>Average score.</p> <p>Company advertisement.</p> <p>Can get price quotes from 5 firms simultaneously by filling in a form.</p> <p>Context: total number of reviews.</p>	<p>Content team checks new submissions. Processes have been developed to identify and remove spam, fake reviews, badly written content and inaccurate information.</p>	<p>Financial services, professional services, construction, consumer goods, hospitality, legal services, healthcare, travel agents, media and marketing, transport.</p>
Reviews.co.uk		
<p>Customer review, and score out of 5 stars.</p> <p>Average score.</p> <p>Context: total number of reviews</p>	N/A	Not found, unrestricted.
Money Advice Service		
<p>Guides, planners and calculators on debt and borrowing, homes and mortgages, budgeting and saving, work and benefits, retirement, family, cars and travel and insurance. Also has own directory of retirement advisers.</p>	<p>Set up and funded by the government.</p>	<p>Financial services, legal services, insurance.</p>
Citizens Advice Service		
<p>Produces guidance on making purchases in the stated sectors, guidance on when you are able to seek legal assistance, budgeting tools, how to make complaints.</p>	<p>Notes it '<i>has tried to ensure that the information on this website is accurate</i>'.</p>	<p>Legal and financial services, consumer goods, healthcare, utilities.</p>
Which?		
<p>Guides and tips regarding purchases financial services. Reviews, lists recommended providers.</p> <p>For consumer goods, compares products, lists customer rating price, their own product review and advice. Includes advice guides on how to buy the best products.</p> <p>Comparison portals for utilities and financial services. Includes customer satisfaction rating.</p> <p>Advice on purchasing legal services.</p>	<p>Independently test products to existing British and European Standards in their own labs using their own researchers, conduct user trials, and survey of Which? Members.</p>	<p>Consumer goods, financial services, legal services, utilities, travel agents.</p>

In September 2017, the CMA published its final report examining digital comparison tools (DCTs). At present, the report's recommendations are being reviewed by the government. The box below summarises the key findings of this report, focusing on the accuracy of information provided by DCTs.

Box 1: Digital comparison tools market study – summary of findings

- Overall, the CMA finds that digital comparison sites are a force for good, allowing consumers the ability to easily shop around, improving competition and resulting in downward pressure on prices as well as improvements in quality.
- However, the CMA acknowledges that for DCT's to be effective, consumers need to be able to trust them, confident in the knowledge that the information provided is reliable and accurate.
- Through conducting a mystery shopper challenge, the CMA found instances whereby the information provided by the DCT was at odds to that provided by the independent supplier, with no explanation as to why this was the case.
- Additionally, the CMA found that there was insufficient explanation regarding the basis of DCT ranking systems, including whether financial connections with providers alter these rankings. Furthermore, there was often no information explaining how much of the market was included in the comparisons.
- Consumers were generally found to have a high distrust of DCTs, being wary of the security of their personal information. Relatedly, it tends not to be clearly stated how consumers could complain about the service provided by the DCT.
- The CMA also expressed concerns that vulnerable individuals are not able to benefit from these tools, due to being less likely to have internet access.
- Owing to the aforementioned concerns, the CMA recommends all DCTs follow the CARE (clear, accurate, reliable, easy to use) principles, explained by the infographic overleaf which was produced by the CMA.

DCTs should treat people fairly	
	Explain their services and how they make money
Clear	<ol style="list-style-type: none"> 1. Prominently provide a general explanation of how they make money. 2. Clearly explain how much of the market they cover. 3. Explain any ownership links with the suppliers they show. 4. Clearly explain how they have ranked the results presented. 5. Clearly state when and how commercial relationships have affected the results presented. 6. Make the total costs, including any compulsory charges, clear to consumers. 7. Clearly explain promotional offers. 8. Ensure all advertising is clearly identifiable.
	Provide information that is complete, correct, relevant, up-to-date and not misleading
Accurate	<ol style="list-style-type: none"> 1. Include in each result all the information consumers need, including price and main characteristics. 2. Ensure information is correct, up-to-date and not misleading. 3. Address inaccuracies promptly. 4. Ensure results presented are relevant to the search criteria. 5. Clearly set out assumptions made in generating the results presented. 6. Explain limitations in the availability of the results presented.
	Protect people's details and be easy to deal with
Responsible	<ol style="list-style-type: none"> 1. Comply with all obligations under data protection and privacy law. 2. Explain their collection and use of consumers' data and what controls consumers can exercise. 3. When showing reviews, have processes in place to ensure users see the full picture and be clear about how reviews are collected and checked. 4. Deal with complaints professionally and fairly; and provide clear information about how to complain.
	Make information easy to find and understand
Easy to use	<ol style="list-style-type: none"> 1. Present all key information in a clear, prominent and timely way. 2. Provide contact details, including postal and e-mail addresses. 3. Comply with all obligations under relevant equality law.

- The CMA acknowledges that DCTs are more effective in markets where they can easily obtain information about providers. The CMA therefore recommends that sector regulators consider making more data available, and in particular look at providing quality metrics, as this would also avoid the likelihood of 'hollowing out' (whereby product quality falls due to competition being overly focused towards price).

Source: Competition and Markets Authority (2017), "Digital comparison tools market study: Final report".

Many of the findings of this study closely link to that of internal research into legal comparison websites conducted by the Solicitors Regulation Authority. The key findings of this research are summarised in the following box.

Box 2: Solicitors Regulation Authority internal research on legal comparison websites

- Similarly to the CMA study, the research acknowledged comparison sites help simplify the task of choosing legal providers, and as such operate in the interest of consumers. However, despite their benefits the use of legal comparison sites has lagged behind that of other sectors; and therefore there must be barriers to their use.
- The personalised nature of the service offered, combined with the traditional pricing structure was identified as making comparisons more complicated to draw.
- The ban on referral fees for introducing a client to a firm reduces the incentive for comparison sites to extend their services to this market.
- Law firms make limited use of these referrals when they are provided, with only a small proportion of leads initiated by these sites being followed up.
- The lack of data publication by regulators limits the information that can be included on these sites to allow comparison.
- Additionally, consumers' uncertainty regarding how their personal information is stored and used was identified as a possible demand-side barrier to greater use of legal comparison sites.
- The study draws attention to the potential deception of consumers that may occur if sites display sponsored listings that are not clearly marked.
- The current move towards increasing data availability, and the use of fixed fee pricing is enabling comparison websites to more effectively serve consumers.

Source: Solicitors Regulation Authority internal analysis (2015).

Both of these studies draw on the benefits that digital comparison tools provide to consumers, through enabling better informed choice. The importance of data availability is acknowledged to be crucial for the effective functioning of comparison sites.



2. Academic literature review

This section contains the academic literature review that we commissioned from Dr. Andrew Rhodes and Dr. Chris Wilson.

Policy Remedies to Improve Consumers' Information about Product Quality: Some Brief Lessons from the Academic Literature

Andrew Rhodes¹ and Chris M. Wilson²

March 2018

1. Introduction

The CMA report into the legal services market (CMA 2016) highlighted a number of potential issues regarding the information asymmetry between consumers and legal service providers. These information problems concerned both a lack of available price information and a lack of information about product quality. In both cases, the CMA believed that a fuller provision of consumer information could stimulate more effective competition within the market and an associated increase in consumer welfare.

In this report, we focus only on the issues regarding product quality information. In particular, we take a step back from the particular market in question and offer some general viewpoints from the academic literature on a range of policy remedies that can improve consumer information about product quality. Some of the remedies relate to those recommended by the CMA, such as the mandated disclosure of some product quality measures and the use of consumer review platforms or comparison sites, while other listed remedies offer alternative approaches. In what follows, we discuss the pros and cons of each remedy by considering their theoretical effects, their related evidence, and some associated practical issues.

Within our general-level discussions, we abstract from a number of issues that are specific to the legal services market. These issues will clearly have to be thought about a lot more carefully before implementing any specific policy. For instance, most of the discussed remedies will require some metric to measure product quality. In practice, this is very difficult, especially when products vary in quality along multiple dimensions, such as quality of advice and quality of consumer service. In addition, we also abstract from the possibility that low quality legal services may offer 'negative externalities' that convey costs on other members of society that are not directly involved in a particular legal interaction. When this applies, it may be socially desirable to prompt even higher levels of quality in the market than would otherwise be the case.

The report now proceeds as follows by considering a number of possible remedies. Section 2 discusses minimum quality standards, Section 3 covers disclosure (and certification/accreditation), Section 4 considers the regulation of false quality claims, Section 5 discusses consumer review platforms, and Section 6 covers comparison sites.

2. Minimum Quality Standards

2.1 Definition and Examples:

A minimum quality standard (MQS) is a legally binding policy which prevents firms from selling goods below a specified level of quality. Examples include various standards regarding safety, environmental issues, and energy efficiency. Alternatively, a MQS can be thought of as a form of licensing whereby only firms above a certain quality can have a license to supply the good in question. Examples in this regard would include various

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occupational or professional licenses, including some medical and financial services, and the use of regulated titles, such as 'solicitor' in the legal services market.

2.2 Theory:

Within an abstract setting of perfect competition where individual firms have no influence on the market price, the effects of MQSs have been long understood to be ambiguous on consumer welfare (Leland 1979 and Shapiro 1983). For example, Leland (1979) considers a model where firms simply decide whether to be active in the market or not, given their own product quality and the market price. A MQS raises the average quality level within the market and so raises the market price, which further induces higher quality firms to be active. Hence, a MQS can have some beneficial effects by raising the quality of consumed products, but it also may have some negative effects by i) banning some products that (low-income) consumers might have preferred as a relatively cheap option, and/or ii) prompting higher market prices.

Within the more realistic setting of oligopolistic competition, the effects of MQSs can be more beneficial to consumers. For instance, in contrast to the earlier work, Ronnen (1991) and Crampes and Hollander (1995) show how MQSs can benefit *all* consumers by inducing higher quality products and lower (quality-adjusted) prices. Both papers study a duopoly market (under some mild restrictions on costs) where the firms first choose their product quality and then their price. Without any regulation, the firms will differentiate themselves in equilibrium to limit the level of price competition - one firm produces a high-quality product and caters to consumers who are willing to pay for higher quality, while the other firm produces a low-quality product and caters to the remaining consumers. Now suppose that policy introduces an appropriately chosen MQS which forces the low-quality firm to raise its quality level. As this would reduce the difference between the firms' product qualities and so prompt stronger price competition, the high-quality firm optimally responds to this by partially raising its product quality. Hence, in equilibrium, the MQS prompts both product qualities to be higher, but also prompts both (quality-adjusted) prices to be lower because the MQS leads to a smaller distance between the firms' chosen product qualities. With a few exceptions, these results have also been supported in a variety of other models that allow for more realistic settings.

2.3 Evidence:

Despite the extensive theoretical literature on quality standards, very little empirical work exists to test the hypotheses. One recent exception is by Houde and Spurlock (2015) who analyse how energy usage standards affected product quality in the US market for electrical appliances. The results suggest how the standards led to an increase in overall quality and either a small increase in price or even a decrease in price, such that aggregate consumer welfare is likely to have risen as a result of the standards. The authors carefully show that such changes are largely driven by the regulations rather than by other factors. Hence, such findings are consistent with the theoretical predictions under oligopolistic competition discussed above.

2.4 Summary and Practical Issues:

Both theoretically and empirically, MQSs can be very effective in improving consumer welfare. However, in some cases, it may restrict choice and damage some consumers' welfare. Moreover, there are practical challenges to the implementation of a MQS. For instance, as for most remedies, the regulator needs to be able to have an accurate objective measure of product quality. Second, the regulator also needs to have a clear assessment about what the optimal minimum quality level should be. Setting the MQS too low can be ineffective and setting the MQS too high could be welfare damaging.

3. Disclosure, Certification or Accreditation

3.1 Definition and Examples:

Quality disclosure can be defined as either i) the actions of a certification/accreditation agency to measure and report a firm's product quality, or ii) the actions of a firm itself to report its own product quality in a way that can be independently fully verified (Dranove and Jin 2010). The exact form of disclosure will vary across different markets. For instance markets will vary in i) whether disclosure is voluntary or mandatory, ii) whether a certification/accreditation agency is a government organization (e.g. hygiene, product safety, hospital/school rankings) or a private firm (e.g. Which? magazine, Hotel star-ratings, financial ratings), and iii) whether the product quality is verified by submitted evidence or by an agency inspection.

3.2 Theory:

An important early contribution to the disclosure literature is the so-called "unravelling result" (Grossman 1981 and Milgrom 1981). This states that firms will fully disclose all product quality information, even when doing so is entirely voluntary. To understand the logic, consider a setting with a single firm whose quality is private information and can take one of several different values. The firm first decides whether or not to (costlessly) disclose its quality, before setting its price. Consider a possible equilibrium in which the firm never discloses its quality - as consumers have no other information to use, they therefore expect the firm to have average quality. However, notice that when the firm has the highest possible quality it can do strictly better by disclosing because it can then charge consumers a strictly higher price. Since this deviation reduces the average quality expected by a consumer (and so also her willingness-to-pay) following non-disclosure, the firm then also has an incentive to deviate when it has the second-highest quality. This process continues until the firm discloses in all situations except when it has the lowest possible quality, in which case consumers interpret non-disclosure as evidence that the firm has the worst quality. Therefore according to this theory, even with voluntary disclosure consumers have full information at the point of purchase.

Nevertheless as we discuss later, in practice many firms choose not to voluntarily disclose information about their quality. This raises some important questions: why might some firms choose not to disclose, is the amount of disclosure socially optimal, and would a policy of mandatory disclosure improve consumer and social welfare? We now provide a selective overview of some literature which seeks to address these questions.

One branch of the literature introduces a positive cost of disclosure (e.g. Jovanovic 1982). Assuming this cost is not too large, in equilibrium the firm discloses when its quality exceeds a threshold and otherwise stays silent. Intuitively this is because a non-disclosing firm can charge consumers based on some 'average' quality, whereas a disclosing firm can charge consumers based on its true quality, and so the gains from disclosure are increasing in the firm's quality. An interesting implication of this model is that consumers are indifferent between voluntary and mandatory disclosure, since in both cases they pay expected quality conditional on the information revealed to them. Note, however, that a shift from voluntary to mandatory disclosure reduces firm profit (and so also social welfare) since when the firm's quality lies below the aforementioned threshold it would prefer not to pay the disclosure cost.

Another strand of the literature considers the incentives for firms to acquire information about their product quality prior to disclosure. In Matthews and Postlewaite (1985) the firm privately chooses whether or not to learn its product quality (at no cost), before deciding whether to make a verifiable quality claim (again, at no cost). Under voluntary disclosure, the firm learns its quality and fully discloses it to consumers. Intuitively, since the firm can hide bad information it should always learn its quality; the unravelling result which we described above

then implies that disclosure always occurs in equilibrium. Interestingly though, under mandatory disclosure the firm may choose *not* to learn its quality. Hence mandatory disclosure can actually reduce the information available to consumers. Intuitively, the firm may be better off if consumers believe it is of average quality rather than know its quality for sure. Mandatory disclosure allows the firm to achieve this, because if it chooses not to learn its quality and discloses this fact to consumers they should believe it (rather than treat the claim skeptically, as they would under voluntary disclosure).³

Other papers look at a firm's choice between disclosing its quality and signaling it through other means such as price. These papers build on earlier works such as Bagwell and Riordan (1991), which assume that firms with higher quality have a higher marginal cost, and where firms with high quality can therefore signal this to consumers by distorting their price upwards. The idea behind this is that an increased price leads to a lower demand *ceteris paribus*, and that this is less costly for a firm with a higher production cost. Hence, consumers can credibly interpret higher prices as a sign of higher quality products. Daughety and Reinganum (2008) consider a monopoly model with costly disclosure. Firms with relatively high quality disclose and charge their full-information price, whilst the remaining low quality firms eschew disclosure and instead signal their quality by distorting their price above their relevant full-information level. According to this model, a move from voluntary to mandatory disclosure would benefit consumers, since the firm would no longer distort its price upwards when its quality is low. Note however that the firm would lose from mandatory disclosure, so the overall impact on social welfare is ambiguous. Janssen and Roy (2015) consider a related model with duopolists whose quality is either 'high' or 'low' and is private information. They show that firms may choose not to disclose even when doing so is costless, because this reduces the intensity of price competition. Their analysis suggests that mandatory disclosure can improve welfare through two channels. Firstly, it increases competition and therefore reduces price distortions. Secondly, mandatory disclosure can also correct an inefficiency that exists under voluntary disclosure where some consumers buy from a low quality firm instead of a more efficient high quality firm.

Continuing with this theme, disclosure can introduce some interesting tradeoffs in competitive situations. As a simple example, consider a model with two firms which supply 'low' and 'high' quality respectively, as in Shaked and Sutton's (1982) model of vertical product differentiation. In the absence of disclosure the products look alike and the firms compete fiercely, resulting in consumers paying low prices but being unsure of which quality they actually purchase. Disclosure corrects the latter issue but helps differentiate the two firms, resulting in softer price competition. Whether disclosure benefits consumers is *a priori* ambiguous. On a related note, Board (2009) shows that when one firm is known to have high quality and faces a firm of unknown quality, the latter may choose not to disclose when its quality is either very high or very low. Intuitively it prefers to be considered to have an 'average' quality, rather than revealing a low quality (in which case it faces low demand) or a high quality (in which case it is undifferentiated from the rival, and faces tough price competition).

Finally, there is a large related literature on labelling, whereby firms can apply for a 'stamp' or 'kitemark' which proves that their product meets a certain quality standard (Bonroy and Constantatos 2015). Many of the insights and tradeoffs from the disclosure literature apply here. One difference is that labels are generally coarser, with a binary pass/fail status or a

³ In a richer model, Shavell (1994) echoes the results of Matthews and Postlewaite by also finding that mandatory disclosure tends to reduce information acquisition. Moreover he concludes that mandatory disclosure leads to the correct amount of information acquisition. Shavell also finds that voluntary disclosure is inefficient for two reasons: firstly the firm's ability to hide bad news leads it to acquire socially excessive amounts of information, and secondly the fact that some information is hidden leads consumers to behave in a suboptimal way.

set of discrete grades A/B/C, and so less information is transmitted.⁴ Indeed an interesting question is how many different ‘grades’ should be used to classify firms. Harbaugh and Rasmusen (2018) address this using a model where firms must voluntarily decide whether or not to apply for a label, and where doing so is costly e.g. they need to gather evidence to prove their quality. They show that a very coarse pass/fail labelling system can maximise the amount of information transmitted to consumers because it encourages more firms to participate in the labelling system. Intuitively this is because the last firm to participate gets pooled with other firms whose quality is much higher, thus justifying its decision to pay the cost of participating.

3.3 Evidence:

We now consider the evidence of the effects of disclosure under a number of topics. First, there is limited evidence of full information unravelling. For instance, Mathios (2000) showed that many US producers of high-fat salad dressings only disclosed their product’s fat information when policy made it mandatory to do so. Further contrary to standard theory, the sorts of firms that disclose information are not always those with high quality products - Luca and Smith (2015) show that it is often the lower ranked business schools that display accreditation status, because the higher ranked business schools can rely on other superior forms of information to communicate their product quality. For these reasons, the empirical evidence would suggest that mandatory disclosure is often more effective than voluntary disclosure. For instance, Frondel et al (2017) document how the mandatory disclosure of energy performance certificates in the German housing market was particularly effective in increasing transparency and lowering prices relative to the previous use of voluntary disclosure.

Second, findings suggest that consumers do respond to disclosed information. For instance, Hastings and Weinstein (2008) show how parents switched their children’s school enrolment following government-mandated information about public school quality. However, the responses often differ across consumers. For example, disclosure affects consumers more when they are interacting within a market for the first time and have fewer other sources of information. Houde (2017) also shows how consumers differ in their interpretation of disclosed information. In response to a binary energy-saving certificate in the US, he shows that one fraction of consumers overvalue the certificate well beyond its associated level of energy savings, another fraction of (often lower-income) consumers ignore all information, and another fraction of (often higher income) consumers rely on other information sources and do not value the certificate. This suggests that the binary ‘kitemark’ nature of the disclosure may be misleading to some consumers, and too coarse to be useful for others. In a related paper, Jin et al (2015) show how consumers are insufficiently sceptical about firms that do not disclose information, and consequently overestimate their likely product quality. Houde (2017) concludes that it may be best for policy to use both a kitemark and a more detailed information disclosure, although this conflicts with the earlier theoretical arguments of Harbaugh and Rasmusen (2018).

Third, the evidence is mixed in regards to whether disclosure prompts increases in product quality. Mandatory disclosure has been shown to cause quality improvements in several markets, including drinking water, restaurant hygiene, and schools (see Dranove and Jin 2010 for a review). For example, a famous paper by Jin and Leslie (2003) showed how the introduction of hygiene ratings (A/B/C...) in the Los Angeles restaurant market led to higher hygiene inspection scores and lower associated customer hospitalisations. Alternatively, in some recent evidence, Hui et al (2017) show how more stringent certification measures for eBay’s “Top Rated Seller” badge led to higher quality entrants and higher overall product

⁴ The difference between labels and minimum quality standards is that in the former, products which do not obtain the label are still permitted to trade.

quality. However, the evidence of quality improvements is not always clear-cut for a number of reasons: i) if only some dimensions of quality are disclosed, firms may enhance quality in those dimensions, while reducing quality on other dimensions (see Feng Lu 2012 for evidence in nursing homes), ii) firms can find ways to game the system - for instance, Forbes et al (2015) show how US airlines responded to disclosure requirements about the fraction of flights that were more than 15 minutes late by misreporting and manipulating the data, iii) firms may only increase quality to the minimum required - Makofske (2017) shows how discrete letter grading systems in US restaurants limit quality improvements, and suggests again, like Houde (2017) that rating systems may benefit from using both coarse letter systems or kitemarks, together with more detailed quality information.

Finally, there is evidence that disclosure need not increase consumer welfare. Houde (2014) calculates that the introduction of energy efficiency certificates in the US created large welfare gains, but most of the gains came in the form of industry profits as consumers increased their willingness to pay for certified sellers who subsequently increased their prices. He finds that consumers would be almost as well off in a market without certification.

3.4 Summary and Practical Issues:

Empirical evidence suggests that firms do not voluntarily disclose information about quality in the way expected under standard theory, but when they do, consumers are generally responsive to it. From a theoretical point of view, mandatory disclosure should usually (but not always) increase the amount of information transmitted to consumers, but this is not always good for consumer welfare or society. Evaluating the effect of mandatory disclosure policies over voluntary disclosure is complex and should account for, amongst other things, the associated costs to firms, whether firms have access to the desired information, and the presence of other information channels.

Aside from the practical issues already discussed, another important issue is whether a certification body is a government organisation or a private firm. In the former case, the cost of verifying information may be high. In the latter case, it is important to understand whether the private certifier's incentives are aligned with that of society. Any certification agency would also have to evaluate whether it is optimal to award certificates through submitted evidence or through random inspections. See Dranove and Jin (2010) for more on these topics.

4. Regulating False Quality Claims

4.1 Definition and Examples:

False quality claims are statements made by firms about their product quality which are either incorrect or misleading. Such claims may focus on, for example, a product's effectiveness, likely success, or level of consumer service. Across the world, many well-known firms of different products have been prosecuted for making such false claims. See Rhodes and Wilson (2017) for several examples. Clearly, the regulation of such claims can improve consumers' information in a market. This section deals with quality claims that consumers are unable to verify – and so is distinct from the previous section where claims were assumed to be fully verifiable (and so not open to manipulation by firms).

4.2 Theory:

Apart from some early papers such as Nelson (1974) and Beales et al (1981), the literature on false quality claims is relatively new. Rhodes and Wilson (2017) consider a model with one firm that is privately informed of its quality. Aside from setting a price for its product, it can also make a (potentially false) claim about its product quality. Consumers are unable to

verify the claim, but there is a regulator who can verify claims with some probability, and may impose a fine when the claim is false. In equilibrium, the size of the regulator's fine smoothly affects the amount of information disclosed by the firm. In particular when the fine is sufficiently high, claims are truthful and this is akin to the models of verifiable disclosure discussed in the previous section. However when the fine is sufficiently small the firm always claims to have high quality, and so claims are 'cheap talk'. Interestingly when the fine is intermediate, a firm with high quality discloses truthfully whilst a firm with low quality sometimes reports truthfully but other times mimics the behaviour of a high quality firm. Surprisingly the authors show that a very high fine is *not* necessarily optimal either for consumers or for society. Intuitively, an increase in the fine increases the likelihood that low quality firms report truthfully. This implies that when consumers observe high quality claims, they put more weight on them, which consequently permits the firms making those claims to charge a higher price (regardless of whether their claims are truthful or not). Hence a tougher regulatory stance leads to more information disclosure but also potentially higher prices, and in some cases, the latter effect can dominate. Indeed, the optimal regulatory policy is shown to depend critically on the 'healthiness' of the market – a tough stance against false claims is most likely to be warranted when firms tend to have low quality, or when low quality products are harmful for consumers. The authors show how their results extend to differentiated-goods competition. They also demonstrate that when firms can influence their product quality, tougher policy against false claims is more likely to be optimal since it gives firms greater incentives to improve their product offerings. Finally, their results provide some qualified support for the optimality of industry self-regulation.

Piccolo et al (2015) consider a somewhat related setting with two firms that have different qualities. They argue that it is optimal to use zero penalties against false claims, because this leads firms to make the same claim and hence be undifferentiated to consumers, thus inducing relatively fierce price competition. Meanwhile Corts (2014) focuses on a situation where a monopolist is not informed about its own product quality, but has some information about how likely it is to be high. The firm may, at some cost, learn its actual product quality. When it is relatively easy for the firm to learn its quality, it is socially optimal that the firm learns and conveys the information to consumers – and this is achieved by using a large fine against false claims. However when it is relatively difficult or costly for the firm to learn its quality, it can be socially optimal for the firm to not learn and yet still convey its information. This is achieved by setting a low fine for false claims, thereby encouraging firms to make 'speculative' quality claims based on what they know about their product.

4.3 Evidence:

Academic evidence has mainly documented the existence of false claims and their effect on consumer behaviour. Jin and Kato (2006) examine claims by sellers of baseball cards on ebay. They find that some sellers target inexperienced buyers with very exaggerated claims, and are able to extract a large price premium even though their actual quality is no better (and by some measures worse) than that of sellers who make more modest claims. Meanwhile Cawley et al (2013) document widespread false claims for dieting products, and show that different groups of consumers respond differently to the claims. For example, some more sophisticated consumers recognise that the claims are obviously false and become less likely to buy. Interestingly, and in the same spirit, Darke and Ritchie (2007) use laboratory experiments to show that false claims damage consumers' trust in advertising by other firms.

Further papers examine the incentives to make false claims. For example, Zinman and Zitzewitz (2016) find that ski resorts exaggerate the amount of fresh snowfall, that this is somewhat effective in attracting consumers, and that resorts which have more to gain from deceiving consumers (e.g. those without money-back guarantees) exaggerate more.

Interestingly, following the introduction of an iPhone app which allowed skiers to also report snow conditions themselves, resorts with good network coverage stopped exaggerating.

4.4 Summary and Practical Issues:

There is substantial evidence that firms make false claims, and that sometimes these are effective at changing consumer behaviour. Theoretical analysis shows that fines and other policies against false claims will be successful at reducing the number of such claims, but may also increase market prices by enhancing the credibility of claims. Enforcement against false claims is less beneficial when the market is 'healthier' as these markets will have relatively stronger price effects. One caveat is that theoretical research on false claims assumes that consumers are aware of regulation against false claims and fully understand the firms' incentives to exaggerate. To the extent that this is not true, consumers may need greater protection through a higher level of regulation.

In practice, in addition to the difficulties of objectively measuring quality, it may be hard for regulators to draw the line between i) claims that are legal but 'misleading', and ii) claims that are illegal by being outright false.

5. Consumer Review Platforms

5.1 Definition and Examples:

Consumer review platforms such as Yelp and TripAdvisor collate consumers' opinions to generate product ratings. Yelp alone contains many millions of reviews for restaurants, barbers, mechanics, and other services. More directly, many online retailers themselves, also collate their own product reviews from consumers. These forms of consumer reviews have dramatically changed the way that consumers gather information before making their purchase decisions. Also note that unlike the other remedies in this report, product quality information is provided by the consumer side of the market.

5.2 Theory:

A useful framework in which to consider the effects of consumer reviews is the one studied in Bar-Isaac and Tadelis (2008). Suppose there is a seller who faces a sequence of different buyers. When the seller trades with a buyer, the seller's product quality depends on i) whether the seller is 'good' or 'bad', and ii) how much effort the seller exerts; but both of these factors are unobserved by the buyer before their purchase decision. If a transaction is completed, the buyer posts a review. When any subsequent buyer decides whether or not to trade, the buyer observes any previous reviews. Such consumer reviews can be helpful in at least two respects. Firstly, with enough reviews buyers should be able to infer whether the seller is good or bad, and hence whether the product is worth buying. Secondly, reviews can also sustain an outcome where the seller exerts high effort. Specifically, the seller can be motivated to exert a certain amount of effort because if she does not, the current buyer will leave a negative review and future buyers will 'punish' her by not purchasing the product.

However there are some important caveats. Firstly, reviews can only help buyers to learn about a seller if there are enough reviews. Notice that even a good (new) seller may be unlucky and initially receive several negative reviews. These negative reviews may prevent future buyers from trying the product and leaving feedback, ultimately preventing the market from learning about the seller. Kovbasyuk and Spagnolo (2017) show that one solution to this is to only report recent reviews to buyers, and to 'forget' positive and negative reviews after different amounts of time. Secondly, reviews can lead to complex dynamics. Sellers may initially exert effort to build a good reputation, and then milk it by cheating buyers before

exiting the market and returning as a new seller with a 'clean' history. Dellarocas (2003a) argues again that only showing recent feedback can help overcome this problem.

5.3 Evidence:

There is growing evidence that such consumer reviews directly influence revenues. For instance, Luca (2016) finds that a one-star increase in a restaurant's Yelp rating leads to a 5-9 percent increase in its revenue, and that the emergence of Yelp has allowed independent restaurants to compete more effectively with chain restaurants. Cabral (2012) and Belleflamme and Peitz (2018) survey other evidence about the effect of seller reputation on prices. We discuss more of the empirical evidence in the context of practical issues below.

5.4 Summary and Practical Issues:

Consumer review platforms are different from the remedies studied so far because information comes from the buyer side of the market. This may avoid the need to calculate a quality metric. However, since consumers have little to gain from leaving reviews, appropriate mechanisms need to be found to encourage them to leave feedback. If this can be achieved, reviews are potentially very powerful – they can both enable consumers to identify high quality sellers, and provide sellers with incentives to exert effort.

Many practical questions remain regarding how to optimally design a review system. First, the incentives to write a consumer review are weak. Indeed, the proportion of consumers that write reviews is tiny. As cited in Dai et al (2017), one journalist calculated that only 1% of users actively create content on Yelp. Leaving reviews is inherently a public good because other consumers will benefit from the information contained in them. This suggests that consumers may need to be rewarded for writing them, especially for new products (or sellers), because many buyers will otherwise prefer to wait for positive reviews from other buyers before even making a purchase (see e.g. Dellarocas 2003b). Avery et al (1999) therefore suggest paying early consumers to leave reviews, and discuss some of the pitfalls associated with this. Other papers such as Miller et al (2005) propose mechanisms which might induce buyers to leave detailed and accurate feedback, but in general they require significant knowledge on the part of the designer.

Second, the reviews may not be representative of the consumer population. For example, consumers with extremely positive or negative experiences are most likely to post reviews (Li and Hitt 2008). In many cases reviews are overwhelmingly positive and therefore may contain little useful information for buyers (see e.g. Zervas et al 2015). The content of reviews has also been shown to vary with the reviewers' attributes and history. As an example, Dai et al (2017) find that experienced reviewers are slightly inclined to follow past ratings, whereas less experienced reviewers are more inclined to give an opinion that goes against past ratings.

Third, some reviews may be deliberately fake and written by either competitors or the firm itself. For instance, Mayzlin et al (2014) show that hotels with independently-owned rivals are more likely to receive negative fake reviews. Moreover, Luca and Servas (2016) find that restaurants are more likely to receive negative reviews when there is an increase in competition from independent rivals serving similar types of food, and that independent restaurants are also more likely to leave positive fake reviews for themselves. To minimize the presence of potentially non-authentic reviews, consumer review platforms can restrict reviews to legitimate purchasers, and try to make use of filters.

Fourthly, many consumers may find it hard to leave useful reviews. For instance, when markets are complex consumers may be unable to evaluate whether the product/service received is good. On some occasions a consumer may be disappointed due to factors

beyond the control of the seller, but the consumer may still incorporate this 'random' event into their review. More broadly, consumers may differ in terms of what they perceive as being good, and may also be influenced by the price that they paid.

Despite these issues, Gao et al (2015) suggest there is a high correlation between a doctor's online quality rating and more traditional quality measures. However, whether accurate or not, it is clear that the format of the online review platform and its associated ratings system have to be designed very carefully. These design issues are further explored by Dai et al (2017) where they develop a metric that optimally adjusts for a number of the limiting factors discussed above.

6. Comparison Sites

6.1 Definition and Examples:

Over recent years, a new industry of comparison sites has emerged. Such sites check prices and offer product quality metrics to enable consumers to easily compare and trade with their preferred supplier. Example sites include moneysupermarket.com and gocompare.com which cover a whole range of different product markets. The CMA recently conducted a market study into such 'digital comparison tools', see CMA (2017). More generally, we can think of comparison sites as a member of a wider family of intermediaries that provide recommendations to consumers.

6.2 Theory:

The academic literature has largely focussed its attention on 'price comparison sites' in markets without product quality differences. Here, the classic insights of Baye and Morgan (2001) apply. Intuitively, a price comparison can facilitate better consumer decisions, improve competition, and reduce prices. However, this is partially offset by the comparison site's incentive to limit firms' participation on the site by raising its operating fee. This reduces the intensity of competition between firms on the site and allows the comparison site to extract greater profits. Since then, the literature has begun to uncover further aspects of comparison sites' behaviour including their incentives to i) reduce the comparability of firm's offers or distort consumers' choices (e.g. Hagiu and Jullien 2011, Eliaz and Spiegler 2011), ii) bias its recommendations (e.g. de Corniere and Taylor 2016), or iii) attempt to enforce price parity clauses (e.g. Wang and Wright 2016).

However, very little attention has been paid to the impact of comparison sites when firms differ in product quality. One exception is included in Moraga-Gonzalez and Wildenbeest (2012) where they introduce product differences into a version of Baye and Morgan (2001). Among other results, they show that when there are sufficiently large product quality differences between firms, the comparison site will use high operating fees to exclude the low-quality firms from participating on the site. This further reduces competition and allows the comparison site to extract more profits from the high-quality firms.

6.3 Evidence:

Similarly, the academic evidence is focused largely on the effects of price comparison sites. For instance, a seminal paper by Brown and Goolsbee (2002) used data from the life insurance market to find that the usage of price comparison sites significantly reduced prices. More recent papers such as Ursu (2017) have shown how price comparison sites can induce strong competition between firms because being listed as the best firm can bring very large increases in consumer demand. However, the competitive effects of price comparison sites have not always been as large as expected.

6.4 Summary and Practical Issues:

In principle, comparison platforms offer high potential benefits to consumers. However, while the literature is only beginning to fully understand many of their subtle effects, the benefits are likely to be lower than expected. For instance, in addition to the concerns discussed above, there are a few practical concerns related to the use of product quality information. First, even if one can form a metric to measure quality effectively, the possibility that consumers will focus their decisions on the metric will give incentives for firms to channel their efforts into the metric-related areas of quality, while neglecting other areas of product quality. A form of this issue can be seen in insurance and hotel markets where firms offer very low priced low quality products to appear attractive on a price metric, but then encourage consumers to buy additional add-on services once they come to purchase the product. Second, the use of such metrics also creates an incentive for firms to offer decoy products with high metric scores. These artificial products gain consumers' attention on the comparison site, but having attracted the consumers, the firm then later pushes them towards some of its less favourable products in a 'bait and switch' tactic. (See Ellison and Ellison 2009 for more discussion of these issues).

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3. Online consumer survey

3.1 Questionnaire

The following formatting is used in the rest of this document.

[Question number and label] LOGIC

[Question type]

Question text

[Notes / instructions]

3.1.1 Section A: Profiling

[A1. Legal services] SHOW ALL

[Multi code]

Which, if any of the following legal services have you personally used in the last year?
Please select all that apply.

1. Conveyancing (e.g. legal work involving buying, selling or transferring property)
2. Will writing
3. Probate (i.e. legal process of managing the estate of a deceased person by resolving all claims and distributing the deceased person's property under a valid will)
4. Family matters
5. Accident or injury claims
6. Housing, landlord or tenant problems
7. Employment disputes
8. Any offences or criminal charges
9. Immigration matters
10. Problems with consumer services or goods
11. Advice and appeals about benefits or tax credits
12. Debt or hire purchase problems

13. Power of attorney (i.e. a legal document allowing one person to act on behalf of another)
14. Neighbour disputes
15. Other, please specify: [Open text box]
16. None of these – I have not used legal services in the last year

[If A1=17 screen out]

[A1a. More than one legal service] SHOW ALL THAT SELECTED MORE THAN 1 ANSWER AT A1.

[Single code]

You said you have used legal services in the past year. Could you please select the legal services that you used **most recently**?

[insert answers from A1 as response options]

[A2. Legal services provider] SHOW ALL

[Single code]

What type of organisation was it that provided you with the legal services?

1. Solicitor
2. Barrister [drop down choice of a) direct access barrister (directly instructed by consumer); or b) barrister instructed via a solicitor]
3. Licensed conveyancer
4. Notary
5. Trade Mark Attorney
6. Patent Attorney
7. Law Cost Draftsman
8. Other legal advice business
9. An accountant / financial adviser
10. A bank / building society
11. An internet based business (i.e. a company that operates **solely** online)
12. Citizens Advice Bureau
13. Insurance company
14. Council Advice Service
15. Trade Union / professional body
16. National or local charity
17. Other, please specify: [Open text box]
18. Not sure

[If A2=18 OR screen out]

[A3. Intro] SHOW ALL

[Text only]

Thank you for participating in this survey. We are interested in your most recent legal issue or problem and the information that you received / sought out prior to engaging a legal services provider to allow you to make the choices that you did, as well as your understanding of the information provided to you.

The survey is anonymous and should take no more than 15 minutes to complete.

Economic Insight have been commissioned by the Solicitors Regulation Authority (SRA) and the Legal Ombudsman (LeO) to undertake this independent study and we adhere to the Market Research Society's (MRS) Code of Conduct. If you would like further information or would like to contact someone about the research, please contact Madeleine Matos on 0207 100 3746 or madeleine.matos@economic-insight.com.

[SRA, LeO, Economic Insight and MRS logo]

Please click next to continue.

3.1.2 Section B: Searching and comparing

[B0. Intro] SHOW ALL

[Text only]

In this section of the survey we are interested in understanding what you did once you had identified that you had a legal need, but **before** you instructed a legal services provider to undertake the work for you.

[B1. Providers spoken to] ASK ALL

[Multi code]

Did you speak to any other advisers or representatives before you instructed your main legal services provider - [insert answer from A2]? Please select all that apply.

1. Local Council (e.g. general enquiries at your local council, Council Advice Service, Trading Standards, etc.)
2. Advice Agency (e.g. Citizens Advice Bureau, Law Centre, etc.)
3. Trade Union or professional body

Legal Professional

4. Solicitor
5. Barrister [drop down choice of a) direct access barrister (directly instructed by consumer); or b) barrister instructed via a solicitor]
6. Licensed Conveyancer
7. Notary
8. Trade Mark Attorney
9. Patent Attorney
10. Law Cost Draftsman
11. Other Lawyer

Other Person or Organisation

12. Public body, please specify: [Open text box]
13. National or local charity, please specify: [Open text box]
14. Specialist will-writer
15. The Police
16. Your employer
17. An insurance company

18. A doctor or other health worker
19. A Jobcentre
20. A social worker
21. An MP or local councillor
22. Accountant
23. Bank / building Society
24. Financial Adviser
25. Trust Corporation
26. Claims Management Company
27. McKenzie Friend
28. A court assistant
29. Use of online service / company for advice
30. Any other body / organisation / individual professional, please specify: [\[Open text box\]](#)
31. Other, please specify: [\[Open text box\]](#)
32. I did not speak to any other representative or adviser

[\[If B1=32: single code\]](#)

[B2. Finding a provider] ASK ALL

[\[Multi code\]](#)

How did you find a legal services provider? Please select all that apply.

1. Internet search
2. Advertisement in newspaper / magazine
3. Advertisement on radio / television
4. Yellow Pages
5. Leaflet
6. Social media
7. Walked past their offices
8. Recommendation from a family member / friend / work colleague
9. Referred to by a business (e.g. estate agent, bank)
10. Referred to by another advisor (e.g. social worker)
11. Already knew the provider, but had not used
12. Previous experience of using the provider
13. I was approached by the provider
14. Trade Union
15. Other, please specify: [\[Open text box\]](#)
16. Don't know / can't remember

[\[if B2=16: single code\]](#)

[B3. Actions] ASK ALL

[\[Multi code\]](#)

When choosing your main legal services provider, did you do any of the following?
Please select all that apply.

Cost of legal services

1. Looked for prices online

2. Approached a number of legal services providers to ask about prices

Information about legal services

3. Looked online for information about legal services
4. Looked on the high street for information about legal services
5. Looked in newspapers for information about legal services
6. Approached a number of legal services providers to find out about legal services
7. Asked family and friends about legal services

Information about legal services provider

8. Looked for information about which legal services providers had the right expertise
9. Looked for legal services providers which had quality marks or other standards
10. Looked for information about the provider's services, (e.g. complaints history, disciplinary record, online feedback by past customers)
11. Looked for recommendations online
12. Looked for legal services providers which were regulated
13. Looked for legal services providers which had professional indemnity insurance (insurance that providers take out to compensate clients for damages or loss caused by any work related mistakes)
14. Looked for legal services providers with access to an Ombudsman (an Ombudsman can investigate individuals' complaints against a provider or organisation)
15. Looked for legal services providers that had access to a Compensation Fund (a Compensation Fund can pay out where insurance does not. This is normally limited to where a provider has been dishonest, or has otherwise invalidated their insurance.)
16. Looked for information about how quickly services could be accessed
17. Looked for the nearest advice service to my home / work
18. Other, please specify: [\[Open text box\]](#)
19. I did not do any of the above.

[\[if B3=16: single code\]](#)

[\[B4. Information\] ASK ALL](#)

[\[Multi code\]](#)

What information did you want to help you make your decision before choosing your main legal services provider (but you did not necessarily receive it)? Please select all that apply.

1. Cost of service
2. Information about the quality of services
3. Information about regulation of services
4. Information about professional indemnity insurance (insurance that providers take out to compensate clients for damages or loss caused by any work related mistakes)
5. Information about an Ombudsman (an Ombudsman can investigate individuals' complaints against a provider or organisation)

6. Information about a Compensation Fund (a Compensation Fund can pay out where insurance does not. This is normally limited to where a provider has been dishonest, or has otherwise invalidated their insurance.)
7. Information about expertise or experience for the problem/issue
8. Information about how quickly services could be accessed
9. Information about how long it would take
10. Information about the number of complaints
11. Information about the type of complaints
12. Other, please specify: [\[Open text box\]](#)
13. Did not require any information

[if B4=13: single code]

[B5. Finding information] ASK ALL THAT WANTED INFORMATION (B4=1-12)

[Single code]

Before choosing your main legal services provider, how easy or difficult was it to find the information you wanted about them?

[Only show rows if they have been selected at B4]

[Select one for each row]

	Very difficult	Quite difficult	Neither easy or difficult	Quite easy	Very easy	I could not find the information that I wanted	I did not try to find the information I wanted	Don't know / can't remember
1. Cost of service								
2. Information about the quality of services								
3. Information about regulation of services								
4. Information about professional indemnity insurance								
5. Information about an								

Ombudsman								
6. Information about a Compensation Fund								
7. Information about expertise or experience for the problem/issue								
8. Information about how quickly services could be accessed								
9. Information about how long it would take								
10. Information about the number of complaints								
11. Information about the type of complaints								
12. [Insert text as in B4=12]								

[B5b. Difficult information] ASK ALL THAT FOUND INFORMATION DIFFICULT OR VERY DIFFICULT TO FIND (B5="very difficult" OR "difficult" OR "I could not find the information that I wanted")

[Multi code]

You said that you found it difficult to find information about [if B4=1 AND B5="difficult" OR "very difficult": the cost of the service, if B4=2 AND B5="difficult" OR "very difficult": the quality of the service, if B4=3 AND B5="difficult" OR "very difficult": regulation of services, if B4=4 AND B5="difficult" OR "very difficult": professional indemnity insurance, if B4=5 AND B5="difficult" OR "very difficult": Ombudsman services, if B4=6 AND B5="difficult" OR "very difficult": a Compensation Fund, if B4=7 AND B5="difficult" OR "very difficult": the provider's expertise or experience of the problem / issue, if B4=8 AND B5="difficult" OR "very difficult": how quickly services could be accessed, if B4=9 AND B5="difficult" OR "very difficult": how long it would take, if B4=10 AND B5="difficult" OR "very difficult": the number of

complaints, if B4=11 AND B5="difficult" OR "very difficult": the type of complaints, if B4=12 AND B5="difficult" OR "very difficult": insert text from text box at B4=12].

What was particularly difficult? Please select all that apply.

[Only show rows if they have been selected at B5 and if they selected "difficult" or "very difficult" at B5]

	The information was confusing	The information contained too much jargon	I had to contact the provider first to obtain the information	Other, please specify: [open text box]	Don't know / can't remember
1. Cost of service					
2. Information about the quality of services					
3. Information about regulation of services					
4. Information about professional indemnity insurance					
5. Information about an Ombudsman					
6. Information about a Compensation Fund					
7. Information about expertise or experience for the problem/issue					
8. Information about how quickly services could be accessed					
9. Information about how long it would take					
10. Information about the					

number of complaints					
11. Information about the type of complaints					
12. [Insert text as in B4=12]					

[B6. Understanding information] ASK ALL

[Single code]

Please state whether you believe that the following statements are true or false.

[Select one for each row]

	True	False	Don't know / not sure
1. The Solicitors Regulation Authority regulates solicitors.	T		
2. The Solicitors Regulation Authority regulates all lawyers.		F	
3. Regulators oversee the professional conduct of providers.	T		
4. Regulators protect and promote the public interest.	T		
5. Regulators protect and promote the interests of consumers.	T		
6. Regulators and the Ombudsman are the same thing.		F	
7. Regulators are able to punish providers who do not adhere to the rules (e.g. impose fines or strike them off the register).	T		
8. Regulators are able to reward providers who excel at their job (e.g. offer them a financial bonus).		F	
9. All providers of regulated legal services carry professional indemnity insurance.	T		
10. I automatically get compensation if the provider has made a mistake.		F	
11. I can make a claim against the provider if they did something wrong.	T		

12. I am only eligible to make a claim from the professional indemnity insurance if I have complained.		F	
13. I can complain to the solicitor if things go wrong.	T		
14. I can complain to the Ombudsman before complaining to the provider.		F	
15. I have to complain to the provider first, before being able to take my complaint to the Ombudsman.	T		
16. If my complaint has been resolved by the provider I can also complain to the Ombudsman.		F	
17. The Ombudsman can provide redress for me if the legal services provider did not meet their remedy.	T		
18. Everyone is entitled to compensation from a Compensation Fund.		F	
19. A Compensation Fund only pays out where the professional indemnity insurance does not.	T		
20. A Compensation Fund only pays out where the provider has been dishonest or invalidated their insurance otherwise.	T		

3.1.3 Section C: Choosing

[C0. Intro] SHOW ALL

[Text only]

This section of the survey asks questions about how and why you made your choice.

[C1. Choice] ASK ALL

[Multi code]

Why did you choose the legal services provider that you did? Please select all that apply.

1. I followed family member / friend / work colleague's recommendation
2. I followed another advisor's recommendation (e.g. Citizen's Advice Bureau)
3. I followed a business's recommendation (e.g. estate agent)
4. I had previous experience of using the legal services provider
5. I chose the cheapest legal services provider
6. I chose the legal services provider with most expertise in the area of law
7. I chose the legal services provider which was located most conveniently
8. I chose the legal services provider that offered the quickest delivery

9. I chose a legal services provider that is regulated
10. I chose a legal services provider that has access to the Legal Ombudsman
11. I chose a legal services provider that has access to a Compensation Fund
12. I chose a legal services provider that had professional indemnity insurance
13. Other, please specify: [Open text box]
14. Don't know / can't remember

[If C1=14: single code]

[C2. Important factors] ASK ALL

[Multi code]

What were the most important factors in your choice of your legal services provider? Please select up to five factors with 1 being the most important factor and 5 being the least important factor. If there were not five factors select as many that apply to you.

1. Convenience of location
2. Their reputation
3. Whether you have used them previously
4. Cost of legal services
5. Speed of delivery
6. Quality mark, please specify: [Open text box]
7. Specialist in area of law
8. Gender of the advisor
9. Recommended by another advisor
10. Ethnicity of provider
11. They offered the right language skills
12. They were regulated
13. The right to complain if things went wrong
14. Access to the Legal Ombudsman
15. Access to a Compensation Fund
16. They had indemnity insurance
17. Friend referral / word of mouth
18. Other, please specify: [Open text box]
19. Don't know

[Minimum of one selected and no more than five. Selections should always be 1 first, followed by second, then third, then fourth, then fifth. 1 = most important factor; 5 = least important factor]

[If C2=19: single code]

[C3. Issues awareness] ASK ALL

[Single code]

Thinking about your legal problem, how likely did you think that the following issues could arise?

[Select one for each row]

	Not at all	Slightly	Moderately	Very	Extremely	Don't know/ can't remember
1. Financial issues (e.g. advice costs more than expected)						
2. Emotional issues (e.g. stress)						
3. Service issues (e.g. loss of confidential information)						
4. Quality issues (e.g. advice received not useful)						
5. Other, please specify: [Open text box]						

[C4. Regulation awareness broad] ASK ALL

[Single code]

Did you think that all, some, or no legal services providers are regulated?

1. I thought all legal services providers were regulated.
2. I thought some legal services providers were regulated.
3. I thought no legal services providers were regulated.
4. I did not know about regulation.
5. I do not think that regulation is important.
6. Other, please specify: [Open text box]
7. Don't know.

[C5. Awareness of regulation] ASK ALL THAT USED A REGULATED PROVIDER (A2=1-7)

[Single code]

Did you know whether your legal services provider was regulated?

1. Yes
2. No
3. Don't know

[C5a. Finding out about regulation] ASK ALL THAT KNEW WHETHER PROVIDER WAS REGULATED (C5=1)

[Multi code]

How did you know that your main legal services provider was regulated? Please select all that apply.

1. I phoned the regulator
2. I checked on the regulator's website
3. I checked on the Law Society's website
4. I asked my provider
5. My provider told me they were regulated
6. It was obvious from the provider's website or correspondence
7. Other, please specify: [Open text box]
8. Don't know

[If C5a=8: single code]

[C5b. Don't know about regulation] ASK ALL THAT DID NOT KNOW WHETHER PROVIDER WAS REGULATED (C5=2)

[Multi code]

Why did you not know whether your main legal services provider was regulated? Please select all that apply.

1. I just assumed all legal services providers were regulated
2. I did not know where to find information about regulation
3. I did not know what regulation meant
4. I did not think that regulation was important
5. Other, please specify: [Open text box]
6. Don't know

[If C5b=6: single code]

[C5c. Regulation meaning] ASK ALL THAT USED A REGULATED PROVIDER (A2=1-7)

[Multi code]

What protections do you think regulation provides? Please tick all that apply.

1. Access to an Ombudsman
2. Refunds / money back
3. Insurance
4. Protection against negligence / poor service
5. Consumer protection rights
6. Claim back costs for poor service
7. Compensation
8. Protection from incorrect / false advice

9. Fraud protection
10. Protection against dishonesty
11. Confidentiality / privacy
12. Complaints process
13. Payment protection
14. Protection against firms going bust
15. Person is qualified / licensed
16. Fair treatment
17. Other, please specify: [Open text box]
18. Don't know
19. None of the above

[If C5c=18 OR 19: single code]

[C6. Awareness of LeO] ASK ALL THAT USED A REGULATED PROVIDER (A2=1-7)

[Single code]

Did you know whether your legal services provider was covered by the Legal Ombudsman?

1. Yes
2. No
3. Don't know

[C6a. Finding out about LeO] ASK ALL THAT KNEW WHETHER PROVIDER WAS COVERED BY LEO (C6=1)

[Multi code]

How did you know that your legal services provider was covered by the Legal Ombudsman? Please select all that apply.

1. I phoned the Legal Ombudsman
2. I checked on the Legal Ombudsman's website
3. I asked my provider
4. My provider told me they were covered by the Legal Ombudsman
5. It was obvious from the provider's website or correspondence
6. Other, please specify: [Open text box]
7. Don't know

[If C6a=8: single code]

[C6b. Don't know about LeO] ASK ALL THAT DID NOT KNOW WHETHER PROVIDER WAS COVERED BY LEO (C4=2)

[Multi code]

Why did you not know whether your main legal services provider was covered by the Legal Ombudsman? Please select all that apply.

1. I just assumed all legal services providers were covered by the Legal Ombudsman
2. I did not know where to find information about the Legal Ombudsman
3. I did not know what the Legal Ombudsman does

4. I did not think that the Legal Ombudsman was important
5. Other, please specify: [Open text box]
6. Don't know

[If C6b=6: single code]

[C6c. LeO meaning] ASK ALL THAT USED A REGULATED PROVIDER ((A2=1-7)

[Multi code]

What do you think the Legal Ombudsman does? Please select all that apply.

1. Consumer protections
2. Standards for legal services providers
3. Monitor quality
4. Refunds / money back
5. Insurance
6. Compensation
7. Protection against negligence / poor service
8. Protection from incorrect / false advice
9. Investigates complaints
10. Legal services provider is qualified / licensed
11. Legal protections / rights
12. Statutory rights
13. Other, please specify: [Open text box]
14. Don't know
15. None of the above

[If C6c=14 OR 15: single code]

[C7. Awareness of Comp Fund] ASK ALL THAT USED A SOLICITOR (A2=1)

[Single code]

Did you know whether your legal services provider was covered by a Compensation Fund?

1. Yes
2. No
3. Don't know

[C7a. Finding out about a Comp Fund] ASK ALL THAT KNEW WHETHER PROVIDER WAS COVERED BY COMP FUND (C7=1)

[Multi code]

How did you know that your legal services provider was covered by a Compensation Fund? Please select all that apply.

1. I phoned the Solicitors Regulation Authority
2. I checked on the Solicitors Regulation Authority's website
3. I asked my provider
4. My provider told me they had access to a Compensation Fund
5. It was obvious from the provider's website or correspondence (e.g. from logos)

6. Other, please specify: [Open text box]
7. Don't know

[If C7a=7: single code]

[C7b. Don't know about a Comp Fund] ASK ALL THAT DID NOT KNOW WHETHER PROVIDER WAS COVERED BY COMP FUND (C7=2)

[Multi code]

Why did you not know whether your legal services provider was covered by a Compensation Fund? Please select all that apply.

1. I just assumed all legal services providers were covered by a Compensation Fund
2. I did not know where to find information about a Compensation Fund
3. I did not know what a Compensation Fund was
4. I did not think that a Compensation Fund was important
5. Other, please specify: [Open text box]
6. Don't know

[If C7b=6: single code]

[C7c. Comp Fund meaning] ASK ALL THAT USED A SOLICITOR (A2=1)

[Multi code]

What do you think a Compensation Fund covers? Please select all that apply.

1. Protection against negligence / poor service
2. Protection from incorrect / false advice
3. Protection against dishonesty
4. Other, please specify: [Open text box]
5. Don't know
6. None of the above

[If C7c=5 OR 6: single code]

[C8. Awareness of PII] ASK ALL THAT USED A REGULATED PROVIDER (A2=1-7)

[Single code]

Did you know whether your legal services provider had professional indemnity insurance?

1. Yes
2. No
3. Don't know

[C8a. Finding out about PII] ASK ALL THAT KNEW WHETHER PROVIDER HAD PII (C8=1)

[Multi code]

How did you know that your legal services provider had professional indemnity insurance? Please select all that apply.

1. I checked on the legal services provider's website
2. I asked my legal services provider
3. My legal services provider told me they had professional indemnity insurance
4. It was obvious from the legal services provider's website or correspondence
5. Other, please specify: [Open text box]
6. Don't know

[If C8a=6: single code]

[C8b. Don't know about PII] ASK ALL THAT DID NOT KNOW WHETHER PROVIDER HAD PII (C6=2)

[Multi code]

Why did you not know whether your legal services provider had professional indemnity insurance? Please select all that apply.

1. I just assumed all legal services providers had professional indemnity insurance
2. I did not know where to find information about professional indemnity insurance
3. I did not know what professional indemnity insurance was
4. I did not think that professional indemnity insurance was important
5. Other, please specify: [Open text box]
6. Don't know

[If C8b=6: single code]

[C8c. PII meaning] ASK ALL THAT USED A REGULATED PROVIDER (A2=1-7)

[Multi code]

What do you think professional indemnity insurance covers? Please select all that apply.

1. Protection against negligence / poor service
2. Protection from incorrect / false advice
3. Protection against dishonesty
4. Other, please specify: [Open text box]
5. Don't know
6. None of the above

[If C8c=5 OR 6: single code]

[C9. Information provided] ASK ALL

[Multi code]

After engaging your legal services provider, were you informed about any of the following? Please select all that apply.

1. How long the matter would take
2. The likely outcome
3. The likely cost
4. Potential additional costs

5. Potential problems with addressing the legal issue
6. How to complain if things go wrong
7. Who you would be dealing with at the organisation
8. The Legal Ombudsman
9. A Compensation Fund
10. Professional indemnity insurance
11. Other, please specify: [Open text box]
12. None of the above
13. Don't know / can't remember

[If C9=12 OR 13: single code]

3.1.4 Section D: Outcome

[D0. Intro] SHOW ALL

[Text only]

This section of the survey asks questions about whether your legal issue was resolved satisfactorily.

[D1. Satisfaction overall] ASK ALL

[Single code]

Thinking about your experience of using the service overall, how satisfied or dissatisfied, if at all, were you with the service?

1. Very satisfied
2. Fairly satisfied
3. Neither satisfied nor dissatisfied
4. Fairly dissatisfied
5. Very dissatisfied
6. Don't know / can't remember

[D2. Dissatisfaction] ASK ALL DISSATISFIED (D1=4 OR 5)

[Multi code]

What were the reasons for your dissatisfaction? Please select all that apply.

1. Delays to the amount of time the matter took
2. Mistakes were made by them in dealing with the matter
3. I was not kept up to date on progress
4. Legal advice proved to be wrong
5. The quality of service provided was poor or not up to scratch
6. I was not treated very well by staff
7. The person dealing with me did not seem to know what he or she was doing
8. The person dealing with my matter was more junior than the person I was led to believe would be dealing with it
9. Lost paperwork
10. The final bill was higher than I expected
11. Breach of confidentiality
12. Failed to follow my instructions

13. Failed to return calls / emails
14. Poor value for money
15. Other, please specify: [Open text box]
16. Don't know/ can't remember

[If D2=16 then single code]

[D3. Dissatisfied actions] ASK ALL DISSATISFIED (D1=4 OR 5)

[Multi code]

Following your dissatisfaction with the service you experienced, what did you do?
Please select all that apply.

1. I raised my concerns with the legal services provider, but did not make a formal complaint
2. I got advice from a third party about what I should do about it (for example my financial services provider)
3. I made a formal complaint to the legal services provider
4. I sought advice from a consumer advice organisation (for example the Citizens Advice Bureau)
5. I complained to the Legal Ombudsman
6. I complained to someone else, please specify: [Open text box]
7. I intend to complain but have not yet
8. I did not do anything about it
9. I reported it to the regulator
10. Other, please specify: [Open text box]

3.1.5 Section E: Reflections

[E0. Intro] SHOW ALL

[Text only]

In this section of the survey we are interested in finding out whether, having gone through the legal process, you would have done anything differently in terms of finding and choosing a legal services provider.

[E1. Hindsight] ASK ALL

[Single code]

Would you do anything differently next time in terms of finding and choosing a legal services provider?

1. Yes
2. No
3. Don't know

[E2. Changes] ASK THOSE THAT WOULD CHANGE BEHAVIOUR (E1=1)

[Multi code]

What would you have done differently? Please select all that apply.

1. Got more advice
2. Got advice elsewhere
3. Got advice sooner
4. Found out more about the costs of getting advice
5. Tried harder / been more resolved or assertive
6. Used a formal process sooner
7. Got (more) information about the regulatory status of the provider
8. Got (more) information about the provider's professional indemnity insurance
9. Got (more) information on the Legal Ombudsman
10. Got (more) information on a Compensation Fund
11. Got (more) information about complaints
12. Other, please specify: [Open text box]
13. Do nothing / not get advice
14. Don't know

[If E2=13 OR 14: single code]

[E3. Additional information] ASK ALL THAT WANTED INFORMATION (B4=1-12)

[Multi code]

Would you have liked to have **more** information on the following? Please tick all that apply.

1. Cost of service
2. Information about the quality of services
3. Information about regulation of services
4. Information about professional indemnity insurance (insurance that providers take out to compensate clients for damages or loss caused by any work related mistakes)
5. Information about an Ombudsman (an Ombudsman can investigate individuals' complaints against a provider or organisation)
6. Information about a Compensation Fund (a Compensation Fund can pay out where insurance does not. This is normally limited to where a provider has been dishonest, or has otherwise invalidated their insurance.)
7. Information about expertise or experience for the problem/issue
8. Information about how quickly services could be accessed
9. Information about how long it would take
10. Information about the number of complaints
11. Information about the type of complaints
12. Other, please specify: [Open text box]
13. No, I was happy with the amount of information I received

[If E3=13: single code]

[E4. Additional information on regulation] ASK ALL THAT WANTED MORE INFORMATION ON REGULATION (E3=3)

[Multi code]

You said that you would have liked to have **more** information about regulation of services. What type of information would you like to receive? Please select all that apply. I wanted more information on:

1. The protections that I get
2. Under which circumstances I am protected
3. Who is protecting me
4. Whether it costs me something to be protected
5. Whether my legal services provider is regulated
6. Other, please specify: [Open text box]

[E5. Additional information on PII] ASK ALL THAT WANTED MORE INFORMATION ON PII (E3=4)

[Multi code]

You said that you would have liked to have **more** information about professional indemnity insurance. What type of information would you like to receive? Please select all that apply. I wanted more information on:

1. How much money I could claim back
2. Whether there are any limits on the amount of money I could claim back
3. Who I would need to contact to file my claim
4. Whether I am automatically entitled to money back
5. Under which circumstances I can claim
6. How often my provider has paid out claims
7. Other, please specify: [Open text box]

[E6. Additional information on LeO] ASK ALL THAT WANTED MORE INFORMATION ON LeO (E3=5)

[Multi code]

You said that you would have liked to have **more** information about access to an Ombudsman. What type of information would you like to receive? Please select all that apply. I wanted more information on:

1. What could the Ombudsman do
2. Which issues the Ombudsman can investigate
3. Which legal services providers are covered by the Ombudsman
4. Who I would need to contact to resolve my complaint
5. Under which circumstances I could contact the Ombudsman
6. How many complaints from my legal services provider the Ombudsman dealt with
7. Other, please specify: [Open text box]

[E7. Additional information on Comp Fund] ASK ALL THAT WANTED MORE INFORMATION ON COMP FUND (E3=6)

[Multi code]

You said that you would have liked to have **more** information about a Compensation Fund. What type of information would you like to receive? Please select all that apply. I wanted more information on:

1. Under which circumstances I could claim from a Compensation Fund
2. How much money I could claim from a Compensation Fund
3. Whether I am automatically entitled to redress from a Compensation Fund
4. Who I would need to contact to file a claim

5. How often clients from my legal services provider sought redress from a Compensation Fund
6. Other, please specify: [Open text box]

[E8. Additional information on complaints] ASK ALL THAT WANTED MORE INFORMATION ON COMPLAINTS (E3=10 OR 11)

[Multi code]

You said that you would have liked to have **more** information about the [if E3=10: number; if E3=11: type, if E3=10 AND 11: number and type] of complaints. What type of information would you like to receive? Please select all that apply. I wanted more information on:

1. How many complaints my legal services provider receives
2. How many complaints my legal services provider receives and resolves
3. How many complaints my legal services provider receives, in context of the volume of work that they undertake
4. How many complaints my legal services provider receives and resolves, in context of the volume of work that they undertake
5. The types of complaints that my legal services provider receives (e.g. whether they are about service, timeliness, etc.)
6. The types of remedies that my legal services provider offers (e.g. whether they are financial or non-financial such as an apology or completing work)
7. Complaints investigated by the Ombudsman
8. Other, please specify: [Open text box]

3.1.6 Section F: Sources of information used

[[F0. Intro] SHOW ALL

[Text only]

In this section of the survey we are interested in understanding what sources of information you use to inform **your everyday purchase** decisions.

[F1. Reviews user] ASK ALL

[Single code]

How often do you read product / service reviews and ratings before buying something?

1. Always
2. Very often
3. Sometimes
4. Rarely
5. Never

[F2. Reviewer] ASK ALL

[Single code]

How often do you write reviews about / rate any products / services after buying something?

1. Always
2. Very often
3. Sometimes
4. Rarely
5. Never

[F3. Complaints] ASK ALL

[Single code]

If you have a problem with something that you have bought, how often do you complain about it to any of the below (if at all)?

	Never	Rarely	Sometimes	Very often	Always
Friends / family					
The provider					
The regulator					
A complaints handling service					

3.1.7 Section G: Awareness of regulation

[G0. Intro] SHOW ALL

[Text only]

In this section of the survey we are interested in your awareness of regulators and regulation.

[G1. Overall] SHOW ALL

[Single code]

Overall, how good would you say your awareness and understanding of regulation is?

1. Excellent
2. Good
3. Fair
4. Poor
5. Bad
6. I'd prefer not to say

[G2. Regulation awareness] SHOW ALL

[Multi code]

Which of the following services do you think have a regulator? Please tick all that apply.

1. Air travel
2. Bicycle travel
3. Broadband services
4. Cinemas
5. Energy
6. Financial services
7. Internet content
8. Legal services
9. Optometry
10. Petrol stations
11. Plastic surgery
12. Postal services
13. Rail travel
14. Supermarkets
15. Theatres
16. Water
17. Don't know
18. None of the above

[If G2=23 OR 24: single code]

[G3. Regulators awareness] SHOW ALL

[Multi code]

Which regulators have you heard of? Please tick all that apply.

1. Advertising Standards Authority (ASA)
2. Bar Standards Board (BSB)
3. Care Quality Commission (CQC)
4. Chartered Institute of Legal Executives (CILex)
5. Cost Lawyer Standards Board (CLSB)
6. Council for Licensed Conveyancers (CLC)
7. Financial Conduct Authority (FCA)
8. Food Standards Authority (FSA)
9. Health and Safety Executive (HSE)
10. Intellectual Property Regulation Board (IPReg)
11. Institute of Chartered Accountants in England and Wales (ICAEW)
12. Legal Services Board (LSB)
13. Master of Faculties
14. Payment Systems Regulator (PSR)
15. Pensions Regulator
16. Solicitors Regulation Authority (SRA)
17. None of the above

[If G3=17: single code]

[G4. Regulators understanding] SHOW ALL

[Multi code]

What do you think regulators do? Please tick all that apply.

1. Set providers' prices
2. Set standards for providers (e.g. through a mandatory code of conduct)
3. Set minimum levels of insurance
4. Investigate reports of misconduct
5. Sanction for misconduct
6. Monitor quality
7. Have a compensation fund
8. Deal with consumer complaints
9. Educate and train providers at point of entry
10. Other, please specify: [Open text box]
11. Don't know
12. None of the above

[If G4=11 OR 12: single code]

[G5. Regulations awareness] SHOW ALL

[Multi code]

Which regulations / protections have you heard of? Please tick all that apply.

1. Air Travel Organisers' Licensing (ATOL)
2. Association of British Travel Agents (ABTA)
3. Compensation Fund from the Solicitors Regulation Authority (SRA)
4. Current Account Switch Guarantee
5. Energy Switch Guarantee
6. Financial Services Compensation Schemes (FSCS)
7. Financial Ombudsman
8. Fraud Compensation Fund (FCF)
9. General Data Protection Regulation (GDPR)
10. General Product Safety Regulations 2005
11. Legal Ombudsman
12. Sale and Supply of Goods to Consumers Regulations 2002/3045
13. Section 75 of the Consumer Credit Act
14. None of the above

[If G5=14: single code]

3.1.8 Section H: Demographics

[H0. Intro] SHOW ALL

[Text only]

The SRA and LeO are keen to ensure that the regulation of legal services works for all members of the community. To help us understand if this is the case, we would like to ask you a few personal questions. All answers will be treated in the strictest confidence and you have the right not to answer any question you do not wish to.

[H1. Gender] ASK ALL

[Single code]

Firstly, which of the following best describes how you think of yourself?

1. Male
2. Female
3. In another way, please specify: [\[Open text box\]](#)
4. I'd prefer not to say

[H2. Age] ASK ALL

[\[Single code\]](#)

How old are you?

1. 16-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65-74
7. 75-84
8. 85 and over
9. I'd prefer not to say

[H3. Ethnic background] ASK ALL

[\[Single code\]](#)

Which of the following best describes your ethnic background?

1. White: English / Welsh / Scottish / Northern Irish / British
2. White: Irish
3. White: Gypsy, Irish Traveller or Roma
4. White: Other white background, please specify: [\[Open text box\]](#)
5. Mixed: White and Black Caribbean
6. Mixed: White and Black African
7. Mixed: White and Asian
8. Mixed: Other mixed background, please specify: [\[Open text box\]](#)
9. Black / African / Caribbean or Black British: Caribbean
10. Black / African / Caribbean or Black British: African
11. Black / African / Caribbean or Black British: Other Black / African / Caribbean or Black British background, please specify: [\[Open text box\]](#)
12. Asian or Asian British: Indian
13. Asian or Asian British: Pakistani
14. Asian or Asian British: Bangladeshi
15. Asian or Asian British: Chinese
16. Asian or Asian British: Other Asian or Asian British background, please specify: [\[Open text box\]](#)
17. Other ethnic background: Arab
18. Other ethnic background: Other ethnic background, please specify: [\[Open text box\]](#)
19. I'd prefer not to say

[H4. Regions] ASK ALL**[Single code]**

Which of the following regions best describes where you live?

1. North East
2. North West
3. Yorkshire and the Humber
4. West Midlands
5. East Midlands
6. East of England
7. London
8. South East
9. South West
10. Wales
11. Scotland
12. Northern Ireland
13. I'd prefer not to say

[H5. Household income] ASK ALL**[Single code]**

Roughly, what is your household **annual** income before any deductions such as income tax or National Insurance?

1. Under £20,000
2. £20,000 - £29,999
3. £30,000 - £39,999
4. £40,000 - £49,999
5. £50,000 - £59,999
6. £60,000 - £69,999
7. £70,000 - £79,999
8. More than £80,000
9. Don't know
10. I'd prefer not to say

[H6. Education] ASK ALL**[Single code]**

What is your highest qualification?

1. A degree, equivalent or above
2. A level or equivalent
3. O level or GCSE equivalent
4. Trade apprenticeships or equivalent
5. Another qualification
6. None of the above
7. I'd prefer not to say

[H7. Connectivity] ASK ALL**[Multi code]**

Which, if any, of the following do you have access to at home or elsewhere for personal use? Please select all that apply.

1. A fixed line telephone
2. A mobile telephone with internet access
3. A mobile phone with no internet access
4. High speed Internet access into the home
5. Other internet access
6. Cable, satellite or digital TV
7. I'd prefer not to say

[H8. Use of internet] ASK ALL

[Single code]

How would you rate your ability to use the internet to find information?

1. Excellent
2. Good
3. Fair
4. Poor
5. Bad
6. Don't use the internet
7. I'd prefer not to say

[H9. Risk mitigation] ASK ALL

[Multi code]

Which of the following insurance products do you own? Please tick all that apply.

1. House alarm
2. Fire alarm
3. Smoke alarm
4. Home insurance
5. Car insurance
6. Life insurance
7. Travel insurance
8. Phone insurance
9. Pension
10. Other, please specify: [Open text box]
11. None of the above.
12. I'd prefer not to say.

[If H9=12 then single code]



4. Complaints exercise and badges trial

4.1 Questionnaire

This questionnaire is made up of three tasks:

- **One choice task for the badges trial.** 1,800 respondents get randomly allocated into either “badges control” (n=600); “badges treatment 1” (n=600); or “badges treatment 2” (n=600).
- **Two ranking exercises for complaints.** All respondents (n=1,800) who have been either allocated to “badges control”; “badges treatment 1”; or “badges treatment 2” complete two ranking exercises. The order in which the exercises are presented to respondents is randomised.

4.1.1 Pre-trial information provided to respondents

The following formatting is used in the rest of this section.

[Question number and label] LOGIC

[Question type]

Question text

[Notes / instructions]

[10. Intro] SHOW ALL

[Text only]

Thank you for participating in this research.

Economic Insight have been commissioned by the Solicitors Regulation Authority (SRA) and the Legal Ombudsman (LeO) to undertake this independent study on information provision in the legal services market and we adhere to the Market Research Society’s (MRS) Code of Conduct. If you would like further information or

would like to contact someone about the research, please contact Madeleine Matos on 0207 100 3746 or madeleine.matos@economic-insight.com.

[SRA, LeO, Economic Insight and MRS logo]

[H1. Gender] ASK ALL

[Single code]

Firstly, which of the following best describes how you think of yourself?

1. Male
2. Female
3. In another way, please specify: [Open text box]
4. I'd prefer not to say

[H2. Age] ASK ALL

[Single code]

How old are you?

1. 16-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65-74
7. 75-84
8. 85 and over
9. I'd prefer not to say

[H4. Regions] ASK ALL

[Single code]

Which of the following regions best describes where you live?

1. North East
2. North West
3. Yorkshire and the Humber
4. West Midlands
5. East Midlands
6. East of England
7. London
8. South East
9. South West
10. Wales
11. I'd prefer not to say

[I0a. Intro] SHOW ALL

[Text only]

Introduction

You will be asked to complete three tasks:

- Two tasks will be in the area of family law. Here you will be asked to rank three to four providers, having seen information about them published by the Legal Ombudsman.
- One task will be in the area of conveyancing. Here you have to choose between two providers, having seen their homepage.

All three tasks are anonymous and should take no more than 15 minutes to complete in total.

[Randomise order in which complaints choice exercise (section 2.1.1) and badges trial (section 2.1.2.) get asked]

4.1.2 Complaints choice exercises

4.1.2.1 Complaints choice exercises intro

[I1. Context: family law and LeO] SHOW ALL

[Text only]

Introduction

You will now complete two ranking exercises in the area of family law.

What is family law?

Family law concerns legal issues involving family relationships, such as adoption, divorce, and child custody.

What is the Legal Ombudsman?

The Legal Ombudsman is an ombudsman service that investigates service complaints about lawyers in England and Wales in a fair and independent way. It does not take sides and it does not provide legal advice.

It normally investigates complaints that have not been able to be resolved in the first instance with the lawyer.

[I2. Family law scenario] SHOW ALL

[Text only]

Your situation

For this task, please put yourself in the shoes of someone who is getting an uncontested divorce and is deciding which solicitor to engage to undertake the work for them.

An uncontested divorce is just a divorce, regardless of the reason for it, where both parties agree to the divorce.

Your task

You will be shown complaints data that the Legal Ombudsman publishes online about potential providers (anonymised) and asked to rank them in order of preference, i.e. which one you would choose to undertake the uncontested divorce work for you.

The data will relate to complaints that could not be resolved with the legal service provider and have therefore been escalated to the Legal Ombudsman for investigation.

You will be asked to complete two ranking exercises in total, where the number of providers to be ranked varies from three to four.

By clicking next you will be starting your task.

The next button will appear after 20 seconds and you will be able to complete the task.

4.1.2.2 Exercise 1: level 1 analysis

[A1. Exercise 1: level 1 analysis] SHOW ALL

[Ranking from 1=preferred option to 4=least preferred; randomise order in which response options appear]

Introduction

You will now complete your first ranking exercise.

Ombudsman decision data

The Ombudsman publishes data on all complaints that have been resolved by an Ombudsman's final decision.

The Ombudsman publishes this data to maintain transparency around their decision making and to encourage and support improved complaints handling by service providers.

The table shows:

- The name of each firm or lawyer where an ombudsman decision has been made.
- The total number of decisions made in relation to each firm or lawyer.
- The ombudsman remedy required.

Please note: In cases where there is no ombudsman remedy required this indicates that the ombudsman was satisfied that the customer service provided was adequate and / or that any remedy offered by the service provider was reasonable.

Please rank the following providers by order of preference, e.g. most preferred = 1 and least preferred =4.

Provider name	Number of decisions	Ombudsman remedy required
A	1	0
B	1	1
C	2	0
D	2	2

[A2. Reason for choice level 1] ASK ALL

[Single code]

Why did you rank provider [if A1=A: A; if A1=B: B; if A1=C: C; if A1=D: D] first?

1. It was the provider with the least amount of complaints.
2. It was the provider with the least amount of decisions and remedies.
3. It was the provider with the least amount of decisions.
4. It was the provider with the least amount of remedies required.
5. It was the provider with the best service.
6. It was the provider with 100% complaints resolution rate.
7. Other, please specify: [Open text box]
8. Don't know

[A3. Confidence decisions level 1] ASK ALL

[Single code]

How confident are you that the ranking you made was the best, given the scenario that you were in?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[A4. Interpretations decisions level 1] ASK ALL

[Single code]

In the table, what do you think the "number of decisions" means?

1. It is the number of decisions upheld by the Legal Ombudsman.
2. It is the total number of decisions made by the Legal Ombudsman about that provider.
3. It is the total number of complaints received by that provider.
4. It is the total number of complaints received by the Legal Ombudsman about that provider.

5. Other, please specify: [Open text box]
6. Don't know

[A5. Interpretations remedies level 1] ASK ALL

[Single code]

In the table, what do you think the number of "Ombudsman remedies required" means?

1. It shows whether the Legal Ombudsman has required the provider to provide an additional remedy.
2. It shows whether the customer service provided by the provider was sufficient.
3. It shows whether the remedy offered by the provider was sufficient.
4. It shows both, whether the customer service provided by the provider was sufficient and / or whether the remedy offered by the provider was sufficient.
5. Other, please specify: [Open text box]
6. Don't know

[A6. Additional information level 1] ASK ALL

[Multi code]

What additional information would you have liked to have to help you rank the providers? Please select all that apply.

1. I had all the information that I needed to make my decision.
2. Information about the number of cases handled by each provider.
3. Information about the number of employees of each provider.
4. Information about the provider's turnover.
5. Information about the number of complaints received at first instance by the provider.
6. Information about the number of complaints resolved at first instance by the provider.
7. Information about the number of complaints received and resolved at first instance by the provider.
8. Information about the type of remedy required.
9. Information about the type of complaint.
10. Information about the amount of compensation ordered by the Ombudsman.
11. Other, please specify: [Open text box]
12. Don't know

[If A6=1 OR 12: single code]

[A7. Instruction level 1] ASK ALL

[Single code]

Would you instruct any of the providers from the list to undertake the uncontested divorce work for you?

1. Yes
2. No
3. Don't know

[A8. Instruction reasons level 1] ASK ALL THAT WOULD INSTRUCT A PROVIDER FROM THE LIST (A7=1)

[Single code / Open text]

You said you would instruct a provider from the list. Please select which one and why you would instruct them to undertake the uncontested divorce work for you

1. A, because: [Open text box]
2. B, because: [Open text box]
3. C, because: [Open text box]
4. D, because: [Open text box]
5. I'd prefer not to answer.

4.1.2.3 Exercise 2: level 2 analysis

[B1. Exercise 2: level 2 analysis] SHOW ALL

[Ranking from 1=preferred option to 3=least preferred, randomise order in which response options appear]

Introduction

You will now complete your second ranking exercise.

Information about each ombudsman remedy and the complaint reason can be found in the Ombudsman decision data.

Ombudsman decision data

The Ombudsman publishes data on all complaints that have been resolved by an Ombudsman's final decision

The Ombudsman publishes this data to maintain transparency around their decision making and to encourage and support improved complaints handling by service providers.

The table below includes data covering the period **1 October 2016 to 30 September 2017**.

The table shows:

- The name of each firm or lawyer where an ombudsman decision has been made.
- The ombudsman remedy required
- With effect from 1 April 2016 the data indicates whether the ombudsman has found poor service or not when making their decision.

Please note: In cases where there is no ombudsman remedy required this indicates that the ombudsman was satisfied that the customer service provided was adequate and / or that any remedy offered by the service provider was reasonable.

Please rank the following providers by order of preference, e.g. most preferred = 1 and least preferred = 3.

Provider name	Remedy	Remedy amount	Complaint reason	Poor Service Y/N
A	N/A	N/A	N/A	No
B	N/A	N/A	N/A	Yes
C	To pay compensation for emotional impact and/or disruption caused	£1 - 299	Costs information deficient	Yes

[B2. Reason for choice level 2] ASK ALL

[Single code]

Why did you rank provider [if B1=A: A; if B1=B: B; if B1=C: C] first?

1. It was the provider with the best complaints handling policy in place.
2. It was the provider that had received no complaints.
3. It was the provider that had received no Ombudsman decisions.
4. It was the provider that provided the best service.
5. It was the provider with most information.
6. It was the provider that did not require any Ombudsman intervention and had best customer service.
7. Other, please specify: [Open text box]
8. Don't know

[B3. Confidence decisions level 2] ASK ALL

[Single code]

How confident are you that the ranking you made was the best, given the scenario that you were in?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[B4. Interpretations N/A level 2] ASK ALL

[Single code]

In the table, what do you think "N/A" means?

1. There is no information about that provider held by the Legal Ombudsman.
2. The provider took the appropriate steps and the Legal Ombudsman did not require any further remedies.
3. The provider has not undertaken any work in this area before.
4. The provider has not received any complaints in this area.

5. Other, please specify: [Open text box]
6. Don't know

[B5. Interpretations poor service level 2] ASK ALL

[Single code]

In the table, what do you think "poor service Y/N" means?

1. The provider's customer service in delivering the legal services (e.g. the provider made a mistake).
2. The provider's complaints handling services (e.g. the provider did not deal with complaints appropriately).
3. Whether the provider has a complaints handling process in place.
4. Other, please specify: [Open text box]
5. Don't know

[B6. Interpretations complaint reason level 2] ASK ALL

[Single code]

In the table, what do you think "complaint reason" means?

1. The reason why the complainant was dissatisfied with the provider's service
2. The reason why the Legal Ombudsman was dissatisfied with the provider's service.
3. Other, please specify: [Open text box]
4. Don't know

[B7. Interpretations level 2 - remedy type] ASK ALL

[Single code]

In the table, what do you think "remedy" means?

1. The provider's remedy offered at first instance complaint resolution.
2. The remedy that the provider was ordered to offer following the Ombudsman's investigation.
3. The remedy that the Ombudsman offered to the complainant.
4. Other, please specify: [Open text box]
5. Don't know

[B8. Interpretations level 2 - remedy amount] ASK ALL

[Single code]

In the table, what do you think "remedy amount" represents?

1. The total amount that the Ombudsman is compensating the complainant with.
2. The total amount that the provider is compensating the complainant with.
3. The total amount of money lost by the complainant.
4. The total amount the Ombudsman has ordered the provider to compensate the complainant with.
5. Other, please specify: [Open text box]
6. Don't know

[B9. Additional information level 2] ASK ALL

[Multi code]

What additional information would you have liked to have to help you rank the providers? Please select all that apply.

1. I had all the information that I needed to make my decision.
2. Information about the number of cases handled by each provider.
3. Information about the number of employees of each provider.
4. Information about the provider's turnover.
5. Information about the number of complaints resolved at first instance by the provider.
6. Information about what N/A stands for.
7. Information about how poor service is measured
8. Information about why the Ombudsman made its decisions.
9. Other, please specify: [Open text box]
10. Don't know

[If B9=1 OR 10: single code]

[B10. Instruction level 2] ASK ALL

[Single code]

Would you instruct any of the providers from the list to undertake the uncontested divorce work for you?

1. Yes
2. No
3. Don't know

[B11 Instruction reasons level 2] ASK ALL THAT WOULD INSTRUCT A PROVIDER FROM THE LIST (B10=1)

[Single code / Open text]

You said you would instruct a provider from the list. Please select which one and why you would instruct them to undertake the uncontested divorce work for you

1. A, because: [Open text box]
2. B, because: [Open text box]
3. C, because: [Open text box]

4.1.3 Badges trial

[Randomly allocate 600 respondents to one of the following groups:

- **Badges control:** "Law&More-No-Badge" and "Legal&Co-No-Badge"
- **Badges treatment 1:** "Law&More-Badge" and "Legal&Co-No-Badge"
- **Badges treatment 2:** "Law&More-No-Badge" and "Legal&Co-Badge"]

4.1.3.1 Badges intro

[C1. What is conveyancing] SHOW ALL

[Text only]

Introduction

You will now be completing your choice task in relation to two conveyancing solicitors.

What is conveyancing?

Conveyancing covers the legal aspects of buying and selling properties. It can be done by both solicitors and licensed conveyancers (in England and Wales). They will take care of a range of things including dealing with the Land Registry and transferring the cash to buy a house.

[C2. Conveyancing scenario] SHOW ALL

[Text only]

Your situation

For this task, please put yourself in the shoes of someone who is looking to purchase a house worth £235,000 and is deciding which solicitor to engage to undertake the conveyancing work for them.

Your task

You will be able to look at two different homepages for conveyancing solicitors. When you have reviewed both websites, please select the option you think would best meet your conveyancing needs in the situation above. You will only get to look at each website once, so make a note of anything you think will help you make your decision.

Please note that many features of the websites will be the same.

By clicking next you will be starting your task.

The next button will appear after 20 seconds and you will be able to complete the task.

4.1.3.2 Badges choice task

[D1. Choice] SHOW ALL

[Single code]

Which conveyancing solicitors would you engage to undertake the work for you?

1. Law & More
2. Legal & Co

4.1.3.3 Questions about choice made

[E0. Intro] SHOW ALL

[Text only]

Thank you very much for completing the choice task. We will now follow up with some questions about why you made your choice, how confident you are in your choice, and any additional information you would have liked to have to help you make a better choice.

Please click next to continue.

[E1. Reason for choice made] ASK ALL

[Multi code]

What were the reasons for choosing the website that you chose? Please select all that apply.

1. The price for the legal advice was cheapest
2. The solicitors appeared to be better quality
3. I liked the look of the website most
4. The information about conveyancing services was presented clearly
5. The firm was regulated by the Solicitors Regulation Authority
6. Other, please specify: [Open text box]
7. Don't know

[If E1=7: single code]

[E2. Additional information] ASK ALL

[Multi code]

Would you have liked to have any additional information to help you make your choice?

1. I had all the information that I needed to make my decision
2. There was more information than I needed to make my decision
3. More information on prices
4. More information on regulation
5. More information on a compensation fund
6. More information on the complaints handling process
7. More information on my access to the Legal Ombudsman
8. More information on professional indemnity insurance
9. More information on who would be undertaking the conveyancing work
10. I would have liked to speak to someone on the phone to clarify some issues
11. I would have like to have the opportunity to clarify some issues over email
12. I would have liked to go into the provider's office to speak personally to someone about this
13. Other, please specify: [Open text box]
14. Don't know

[If E2=1 OR 2 OR 14: single code]

[E3. Awareness of regulation homepage] ASK ALL

[Single code]

Was the firm that you chose regulated?

1. Yes
2. No
3. Don't know

[E7. Confidence in SRA regulation] ASK ALL THAT KNEW WHETHER PROVIDER WAS REGULATED (E3=1)

[Single code]

How confident are you that the firm that you chose was regulated by the Solicitors Regulation Authority?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[E4. Finding out about regulation] ASK ALL THAT KNEW IT WAS REGULATED (E3=1)

[Multi code]

How did you know that the firm you chose was regulated? Please select all that apply.

9. It was mentioned in the text
10. It was mentioned on the webpage footer
11. It had a regulatory badge / seal of approval
12. All providers of legal services are regulated
13. Other, please specify: [Open text box]
14. Don't know

[If E4=6: single code]

[E6. Regulation meaning] ASK ALL

[Multi code]

What protections do you think regulators provide? Please tick all that apply.

1. Set providers' prices
2. Check the prices of services are fair
3. Set standards for providers (e.g. through a mandatory code of conduct)
4. Set minimum levels of professional indemnity insurance
5. Ban certain kinds of services
6. Control how services are delivered
7. Investigate reports of poor practice
8. Investigate reports of misconduct
9. Sanction for poor practice (e.g. strike them off the register, limit what work they can do, give them a warning)
10. Sanction for misconduct (e.g. strike them off the register, limit what work they can do, give them a warning)

11. Correct poor work from a provider
12. Monitor quality
13. Are able to give compensation to people that have lost money
14. Resolve disputes between a consumer and provider
15. Recommend a provider
16. Educate and train providers at point of entry
17. Provide access to an Ombudsman
18. Provide impartial legal advice
19. Other, please specify: [Open text box]
20. Don't know
21. None of the above

[If E6=20 OR 21: single code]

[E8. Badge notice] ASK ALL THAT WERE IN TREATMENT 1 OR 2

[Single code]

Did you notice the “Solicitors Regulation Authority regulated” badge on one of the homepages?

1. Yes
2. No

[E9. Badge stress test] ASK ALL THAT WERE IN TREATMENT 1 OR 2

[Single code + show badge]

Did you notice this picture on either of the homepages?

1. Yes
2. No



[E10. Badge meaning] ASK ALL THAT WERE IN TREATMENT 1 OR 2 AND NOTICED THE BADGE OR PICTURE (E8=1 OR E9=1)

[Multi code]

What do you think the “Solicitors Regulation Authority regulated” badge means?

1. The Solicitors Regulation Authority set providers' prices
2. The Solicitors Regulation Authority checked the prices of the services are fair
3. The Solicitors Regulation Authority set standards for providers (e.g. through a mandatory code of conduct)

4. The Solicitors Regulation Authority set minimum levels of professional indemnity insurance
5. The Solicitors Regulation Authority can ban certain kinds of services
6. The Solicitors Regulation Authority control how services are delivered
7. The Solicitors Regulation Authority investigate reports of poor practice
8. The Solicitors Regulation Authority investigate reports of misconduct
9. The Solicitors Regulation Authority sanction for poor practice (e.g. strike them off the register, limit what work they can do, give them a warning)
10. The Solicitors Regulation Authority sanction for misconduct (e.g. strike them off the register, limit what work they can do, give them a warning)
11. The Solicitors Regulation Authority correct poor work from a provider
12. The Solicitors Regulation Authority monitor quality
13. The Solicitors Regulation Authority are able to give compensation to people that have lost money
14. The Solicitors Regulation Authority resolve disputes between a consumer and provider
15. The Solicitors Regulation Authority recommend a provider
16. The Solicitors Regulation Authority educate and train providers at point of entry
17. The Solicitors Regulation Authority provide access to an Ombudsman
18. The Solicitors Regulation Authority provide impartial legal advice
19. Other, please specify: [\[Open text box\]](#)
20. Don't know

[\[If E10=20: single code\]](#)

[\[E11. Badge trust\] ASK ALL](#)

[\[Single code + show badge\]](#)

Do you generally feel more confident when purchasing services from providers with a badge, such as the following one?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know



[\[E12. Badge click\] ASK ALL](#)

[\[Multi code + show badge\]](#)

Would you find it useful to be able to click on the “Solicitors Regulation Authority regulated” badge displayed on a providers’ website and find information on any of the following? Please select all that apply.

1. The authenticity of the website (to ensure that you are looking at a website of a firm that is regulated by the SRA)
2. Date of authorisation
3. Further information about the protections available by using that provider (i.e. more information on the regulatory protections that come with being a Solicitors Regulation Authority regulated firm, such as access to the SRA compensation fund and a requirement to hold professional indemnity insurance)
4. Other, please specify: [\[Open text box\]](#)
5. I don’t think it would be useful to be able to click on the “Solicitors Regulation Authority regulated” badge
6. Don’t know

[\[If E12=7: single code\]](#)



4.1.4 Post-trial questionnaire

Demographic information

[H0. Intro] SHOW ALL

[\[Text only\]](#)

The SRA and LeO are keen to ensure that the regulation of legal services works for all members of the community. To help us understand if this is the case, we would like to ask you a few personal questions. All answers will be treated in the strictest confidence and you have the right not to answer any question you do not wish to.

[H9. Awareness of regulation legal services] ASK ALL

[\[Single code\]](#)

Did you think that all, some, or no legal services providers are regulated?

1. I thought all legal services providers were regulated
2. I thought some legal services providers were regulated
3. I thought no legal services providers were regulated
4. I did not know about regulation
5. I do not think that regulation is important
6. Other, please specify: [\[Open text box\]](#)

7. Don't know

[H10. Legal services] ASK ALL

[Multi code]

Have you ever used any of the following legal services?

1. Conveyancing (e.g. legal work involving buying, selling or transferring property)
2. Will writing
3. Probate (i.e. legal process of managing the estate of a deceased person by resolving all claims and distributing the deceased person's property under a valid will)
4. Family matters
5. Accident or injury claims
6. Housing, landlord or tenant problems
7. Employment disputes
8. Any offences or criminal charges
9. Immigration matters
10. Problems with consumer services or goods
11. Advice and appeals about benefits or tax credits
12. Debt or hire purchase problems
13. Power of attorney (i.e. a legal document allowing one person to act on behalf of another)
14. Neighbour disputes
15. Other, please specify: [Open text box]
16. Don't know / can't remember

[If H10=16: single code]

[H11. Legal services use] ASK ALL THAT HAVE EVER USED LEGAL SERVICES (H10=1-15)

[Single code]

When did you last use legal services?

1. Within the last 12 months
2. Between 13 and 24 months ago
3. More than 24 months ago
4. Don't know / can't remember

[H12. Legal services complaints] ASK ALL THAT HAVE USED LEGAL SERVICES IN THE LAST YEAR (H11=1)

[Single code]

Have you complained to your legal services provider in the last year?

1. Yes
2. No
3. Don't know / can't remember

[H13. LeO complaints] ASK ALL THAT HAVE EVER COMPLAINED TO PROVIDER (H12=1)

[Single code]

Have you ever complained to the Legal Ombudsman?

1. Yes
2. No
3. Don't know / can't remember

[H14. LeO data] ASK ALL THAT HAVE EVER USED LEGAL SERVICES (H10=1-15)

[Single code]

Have you ever accessed the Legal Ombudsman decision data website?

1. Yes
2. No
3. Don't know / can't remember

[H15. SRA data] ASK ALL THAT HAVE EVER USED LEGAL SERVICES (H10=1-15)

[Single code]

Have you ever accessed the Solicitors Regulation Authority's website?

1. Yes
2. No
3. Don't know / can't remember

[H16. House buying] ASK ALL

[Single code]

Have you ever bought a house?

1. Yes
2. No
3. Don't know / can't remember

[H16a. House purchase] ASK ALL THAT HAVE EVER BOUGHT A HOUSE (H15=1)

[Single code]

When did you purchase a house?

1. Within the last 12 months
2. Between 13 and 24 months ago
3. More than 24 months ago
4. Don't know / can't remember

[H16b. House purchase thought] ASK ALL THAT HAVE NEVER BOUGHT A HOUSE (H16=2)

[Single code]

Have you thought about purchasing a house?

1. Yes
2. No
3. Don't know / can't remember

[H16c. House purchase action] ASK ALL THAT HAVE NEVER BOUGHT A HOUSE BUT THOUGHT ABOUT IT (H16b=1)

[Single code]

Have you actively been looking to purchase a house, e.g. do you know your budget for purchasing and have you been viewing houses / put an offer in?

1. Yes, I have put an offer in to purchase a house
2. Yes, I have been viewing houses
3. Yes, I have a budget in mind, but have not started looking
4. No, I have only thought about it and taken no action
5. Other, please specify: [Open text box]
6. Don't know / can't remember

[H3. Ethnic background] ASK ALL

[Single code]

Which of the following best describes your ethnic background?

1. White: English / Welsh / Scottish / Northern Irish / British
2. White: Irish
3. White: Gypsy, Irish Traveller or Roma
4. White: Other white background, please specify: [Open text box]
5. Mixed: White and Black Caribbean
6. Mixed: White and Black African
7. Mixed: White and Asian
8. Mixed: Other mixed background, please specify: [Open text box]
9. Black / African / Caribbean or Black British: Caribbean
10. Black / African / Caribbean or Black British: African
11. Black / African / Caribbean or Black British: Other Black / African / Caribbean or Black British background, please specify: [Open text box]
12. Asian or Asian British: Indian
13. Asian or Asian British: Pakistani
14. Asian or Asian British: Bangladeshi
15. Asian or Asian British: Chinese
16. Asian or Asian British: Other Asian or Asian British background, please specify: [Open text box]
17. Other ethnic background: Arab
18. Other ethnic background: Other ethnic background, please specify: [Open text box]
19. I'd prefer not to say

[H5. Household income] ASK ALL

[Single code]

Roughly, what is your household **annual** income before any deductions such as income tax or National Insurance?

1. Under £20,000
2. £20,000 - £29,999
3. £30,000 - £39,999
4. £40,000 - £49,999
5. £50,000 - £59,999
6. £60,000 - £69,999
7. £70,000 - £79,999
8. More than £80,000
9. Don't know
10. I'd prefer not to say

[H6. Education] ASK ALL

[Single code]

What is your highest qualification?

1. A degree, equivalent or above
2. A level or equivalent
3. O level or GCSE equivalent
4. Trade apprenticeships or equivalent
5. Another qualification
6. None of the above
7. I'd prefer not to say

[H6b. Disability] ASK ALL

[Single code]

Do you have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?

1. Yes
2. No
3. Don't know
4. I'd prefer not to say

[H8. Use of internet] ASK ALL

[Single code]

How would you rate your ability to use the internet to find information?

1. Excellent
2. Good
3. Fair
4. Poor
5. Bad
6. Don't use the internet
7. I'd prefer not to say

4.2 Screenshots of homepages used

4.2.1 Law & More

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4.2.2 Legal & Co


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5. Regulatory protections trial

5.1 Questionnaire

We want to achieve a total sample of 1,200 responses nationally representative of England and Wales.

Randomly allocate 600 into the following groups (.jpg's provided in email):

- Info: "Wills&Co-A-Info"; "Wills&Co-B-Info"; "Wills&Co-C-Info"; and "Wills&Co-D":
- No info: "Wills&Co-A-No-Info"; "Wills&Co-B-No-Info"; "Wills&Co-C-No-Info"; and "Wills&Co-D":

5.1.1 Pre-trial information provided to respondents

The following formatting is used in the rest of this section.

[Question number and label] LOGIC

[Question type]

Question text

[Notes / instructions]

[10. Intro] SHOW ALL

[Text only]

Thank you for participating in this research.

Economic Insight have been commissioned by the Solicitors Regulation Authority (SRA) and the Legal Ombudsman (LeO) to undertake this independent study on information provision in the legal services market and we adhere to the Market Research Society's (MRS) Code of Conduct. If you would like further information or

would like to contact someone about the research, please contact Madeleine Matos on 0207 100 3746 or madeleine.matos@economic-insight.com.

[SRA, LeO, Economic Insight and MRS logo]

[H1. Gender] ASK ALL

[Single code]

Firstly, which of the following best describes how you think of yourself?

1. Male
2. Female
3. In another way, please specify: [Open text box]
4. I'd prefer not to say

[H2. Age] ASK ALL

[Single code]

How old are you?

1. 16-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65-74
7. 75-84
8. 85 and over
9. I'd prefer not to say

[H4. Regions] ASK ALL

[Single code]

Which of the following regions best describes where you live?

1. North East
2. North West
3. Yorkshire and the Humber
4. West Midlands
5. East Midlands
6. East of England
7. London
8. South East
9. South West
10. Wales
11. I'd prefer not to say

[I1. Context: will writing] SHOW ALL

[Text only]

Introduction

You will be asked to complete one ranking exercise where you have to rank four different will writing providers.

A will is a document setting out how the money, property or possessions that you own should be distributed after your death.

A will can be written by yourself, a solicitor or someone else.

This ranking exercise is anonymous and should take no more than 15 minutes to complete.

[I2. Will writing scenario] SHOW ALL

[Text only]

Your situation

For this task, please put yourself in the shoes of someone who wants to make or update a simple will and is shopping around for a provider to do this.

Your task

You will be able to look at four different homepages for will writing providers. When you have reviewed all four homepages, please rank them in order of preference, i.e. starting with the one you would feel most comfortable engaging to draft a will for you. You will only get to look at each homepage once, so make a note of anything you think will help you rank the four providers.

Please note that many features of the homepages will be the same.

Please note that when you come to ranking the homepages they may not be shown in the same order in which you have seen them first.

By clicking next you will be starting your task.

The next button will appear after 20 seconds and you will be able to complete the task.

5.1.2 Choice task

[Depending on whether the respondent has been randomly allocated into the “Info” or “No info” treatments show them the four providers’ homepages. Randomise order in which provider A-D get shown to respondents]

[C1. Ranking] ASK ALL

[Ranking from 1=preferred option to 4=least preferred; randomise order in which response options appear]

Please rank the four providers that you have seen by order of preference, e.g. most preferred = 1 and least preferred =4. Note that the order in which you have just seen the provider homepages is not necessarily the same as the order in which they are shown below.

Please note that you can click on the magnifying glass to make the provider's homepage bigger.

1. Provider A
2. Provider B
3. Provider C
4. Provider D

5.1.3 Post-trial questionnaire

5.1.3.1 Questions about ranking

[A1. Reason for ranking] ASK ALL

[Multi code]

Why did you rank provider [if C1 1st ranking=A: A; if C1 1st ranking =B: B; if C1 1st ranking =C: C; if C1 1st ranking =D: D] first? Please select all that apply.

1. The price for the legal advice is cheapest
2. The solicitors appear to be better quality
3. The information about will writing services is presented clearly
4. The homepage is less confusing
5. The provider is regulated by the Solicitors Regulation Authority
6. The provider has professional indemnity insurance
7. I have access to the Legal Ombudsman
8. I have access to a Compensation Fund
9. The solicitor that would be undertaking the work is regulated by the Solicitors Regulation Authority
10. I know who would deal with my case
11. Other, please specify: [Open text box]
12. Don't know

[If A1=12: single code]

[A2. Additional information] ASK ALL

[Multi code]

What additional information would you have liked to have to help you rank the providers? Please select all that apply.

1. I had all the information that I needed to make my decision
2. There was more information than I needed to make my decision
3. Information on prices
4. More information on regulation
5. More information on a Compensation Fund
6. More information on the complaints handling process
7. More information on professional indemnity insurance
8. More information on who would be undertaking the work
9. I would have liked to speak to someone on the phone to clarify some issues
10. I would have like to have the opportunity to clarify some issues over email
11. I would have liked to go into the provider's office to speak personally to someone about this
12. More information on how much access I have to the Legal Ombudsman

13. Other, please specify: [Open text box]
14. Don't know

[If A2=1 OR 2 OR 14: single code]

[A3. Awareness of regulation homepage] ASK ALL

[Single code]

Was the provider you ranked first regulated by the Solicitors Regulation Authority?

1. Yes
2. No
3. Don't know

[A4. Confidence in SRA regulation] ASK ALL THAT KNEW PROVIDER WAS REGULATED (A3=1)

[Single code]

How confident are you that the provider you ranked first was regulated by the Solicitors Regulation Authority?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[A5. Finding out about regulation] ASK ALL THAT KNEW IT WAS REGULATED (A3=1)

[Multi code]

How did you know that the provider you ranked was regulated by the Solicitors Regulation Authority? Please select all that apply.

1. It was mentioned in the text
2. It was mentioned on the webpage footer
3. All providers of legal services are regulated by the Solicitors Regulation Authority
4. Other, please specify: [Open text box]
5. Don't know

[If A5=5: single code]

[A4a. Awareness of regulation solicitor homepage] ASK ALL

[Single code]

Is the solicitor that would be undertaking the work regulated by the Solicitors Regulation Authority in the option that you ranked first?

1. Yes
2. No
3. Don't know

[A4b. Confidence in SRA regulation solicitor] ASK ALL THAT KNEW PROVIDER WAS REGULATED (A4a=1)

[Single code]

How confident are you that the solicitor that would be undertaking the work is regulated by the Solicitors Regulation Authority in the option that you ranked first?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[A4c. Finding out about regulation] ASK ALL THAT KNEW IT WAS REGULATED (A4a=1)

[Multi code]

How did you know that the solicitor that would be undertaking the work is regulated by the Solicitors Regulation Authority in the option that you ranked first? Please select all that apply.

1. It was mentioned in the text
2. It was mentioned on the webpage footer
3. All providers of legal services are regulated by the Solicitors Regulation Authority
4. Other, please specify: [Open text box]
5. Don't know

[If A4c=5: single code]

[A6. Regulation meaning] ASK ALL

[Multi code]

What protections do you think regulation by the Solicitors Regulation Authority provides? Please tick all that apply.

1. Set providers' prices
2. Check the prices of services are fair
3. Set standards for providers (e.g. through a mandatory code of conduct)
4. Set minimum levels of professional indemnity insurance
5. Ban certain kinds of services
6. Control how services are delivered
7. Investigate reports of poor practice
8. Investigate reports of misconduct

9. Sanction for poor practice (e.g. strike them off the register, limit what work they can do, give them a warning)
10. Sanction for misconduct (e.g. strike them off the register, limit what work they can do, give them a warning)
11. Correct poor work from a provider
12. Monitor quality
13. Are able to give compensation to people that have lost money
14. Resolve disputes between a consumer and provider
15. Recommend a provider
16. Educate and train providers at point of entry
17. Provide access to an Ombudsman
18. Provide impartial legal advice
19. Other, please specify: [Open text box]
20. Don't know
21. None of the above

[If A6=20 OR 21: single code]

[A7. Awareness of LeO homepage] ASK ALL

[Single code]

Was the provider you ranked first covered by the Legal Ombudsman?

1. Yes
2. No
3. Don't know

[A8. Confidence in LeO] ASK ALL THAT KNEW PROVIDER WAS COVERED BY LEO (A7=1)

[Single code]

How confident are you that the provider you ranked first was covered by the Legal Ombudsman?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[A9. Finding out about LeO] ASK ALL THAT KNEW IT WAS COVERED BY LEO (A7=1)

[Multi code]

How did you know that the provider you ranked first was covered by the Legal Ombudsman? Please select all that apply.

1. It was mentioned in the text
2. It was mentioned on the webpage footer

3. All providers of legal services are covered by the Legal Ombudsman
4. Other, please specify: [Open text box]
5. Don't know

[If A9=5: single code]

[A10. LeO meaning] ASK ALL

[Multi code]

What do you think the Legal Ombudsman does? Please select all that apply.

1. Protects consumers
2. Sets standards for legal services providers (e.g. through a mandatory code of conduct)
3. Monitors quality
4. Refunds / gives money back
5. Provides insurance
6. Is able to give compensation to people who lost money
7. Protects against negligence
8. Protects against poor service
9. Protects from incorrect / false advice
10. Investigates complaints
11. Resolves disputes between a consumer and provider
12. Educates and trains providers at point of entry
13. Corrects poor work from a provider
14. Other, please specify: [Open text box]
15. Don't know
16. None of the above

[If A10=13 OR 14: single code]

[A11. Awareness of Comp Fund] ASK ALL

[Single code]

Was the provider you ranked first covered by a Compensation Fund?

1. Yes
2. No
3. Don't know

[A12. Confidence in Comp Fund] ASK ALL THAT KNEW WHETHER PROVIDER WAS COVERED BY COMP FUND (A11=1)

[Single code]

How confident are you that the provider you ranked first was covered by a Compensation Fund?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident

6. Don't know
7. I'd prefer not to answer

[A13. Finding out about the Comp Fund] ASK ALL THAT KNEW WHETHER PROVIDER WAS COVERED BY COMP FUND (A11=1)

[Multi code]

How did you know that the provider you ranked first was covered by a Compensation Fund? Please select all that apply.

1. It was mentioned in the text
2. It was mentioned on the webpage footer
3. All providers of legal services are covered by a Compensation Fund
4. Other, please specify: [Open text box]
5. Don't know

[If A13=5: single code]

[A14. Comp Fund meaning] ASK ALL

[Multi code]

What do you think a Compensation Fund covers? Please select all that apply.

1. It provides protection if my provider makes a big mistake which causes me to lose money
2. It provides protection if I receive poor service, such as delays or having to chase for information
3. It provides protection if my provider gives me with incorrect / false advice
4. It provides protection against dishonesty
5. It provides protection against any dishonesty by a solicitor
6. It provides protection if my provider loses my money
7. It is able to pay to correct poor work
8. It is able to give compensation if my provider steals money from me
9. It is able to give compensation for losses if my provider did not have insurance
10. It is able to give compensation for losses due to false advice
11. It is able to give compensation for any losses, distress or inconvenience
12. All losses will be covered by a Compensation Fund
13. Other, please specify: [Open text box]
14. Don't know
15. None of the above

[If A14=14 OR 15: single code]

[A15. Awareness of PII] ASK ALL

[Single code]

Did you know whether the provider you ranked first had professional indemnity insurance?

1. Yes
2. No

3. Don't know

[A16. Confidence in PII] ASK ALL THAT KNEW PROVIDER HAD PII (A15=1)

[Single code]

How confident are you that the provider you ranked first had professional indemnity insurance?

1. Very confident
2. Fairly confident
3. Neither / nor
4. Not confident
5. Not at all confident
6. Don't know
7. I'd prefer not to answer

[A17. Finding out about PII] ASK ALL THAT KNEW WHETHER PROVIDER HAD PII (A15=1)

[Multi code]

How did you know that the provider you ranked first had professional indemnity insurance? Please select all that apply.

1. It was mentioned in the text
2. It was mentioned on the webpage footer
3. All providers of legal services have professional indemnity insurance
4. Other, please specify: [Open text box]
5. Don't know

[If A15=5: single code]

[A18. PII meaning] ASK ALL

[Multi code]

What do you think professional indemnity insurance covers? Please select all that apply.

1. It provides protection if my provider makes a big mistake which causes me to lose money
2. It provides protection if I receive poor service, such as delays or having to chase for information
3. It provides protection if my provider gives me with incorrect / false advice
4. It provides protection against dishonesty
5. It provides protection if my provider loses my money
6. It pays to correct poor work
7. It pays for a consumer to take a solicitor to court
8. It is able to give compensation if my provider steals money from me
9. It is able to give compensation for losses due to false advice
10. It is able to give compensation for any losses, distress or inconvenience
11. It is insurance in case a consumer has an accident on a provider's premises

12. It is something a consumer needs to take out when using a professional, like a solicitor
13. Other, please specify: [Open text box]
14. Don't know
15. None of the above

[If A18=14 OR 15: single code]

[A19. Price assumptions] ASK ALL

[Single code and show pictures of the provider homepages again (potentially if they can scroll over the provider name and see the picture?)]

Which provider did you think would be the most expensive? Please note that you can click on the provider's homepage to make it bigger.

1. I thought they would all charge the same price
2. I thought provider A would be most expensive
3. I thought provider B would be most expensive
4. I thought provider C would be most expensive
5. I thought provider D would be most expensive
6. Other, please specify: [Open text box]
7. Don't know

[A20. Price information] ASK ALL

[Single code and show pictures of the provider homepages again (potentially if they can scroll over the provider name and see the picture?)]

Would your ranking of the providers change, if you knew that they would cost the following?

- Provider A would draft your will for £213.
- Provider B would draft your will for £191.
- Provider C would draft your will for £169.
- Provider D would draft your will for £148.

Please note that you can click on the provider's homepage to make it bigger.

1. Yes
2. No
3. Don't know

[A26. Price ranking] ASK ALL THAT WOULD CHANGE RANKING (A25=1)

[Ranking from 1=preferred option to 4=least preferred, randomise order in which response options appear]

Please rank the following providers by order of preference, e.g. most preferred = 1 and least preferred = 4.

- Provider A would draft your will for £213.
- Provider B would draft your will for £191.
- Provider C would draft your will for £169.
- Provider D would draft your will for £148.

Please note that you can click on the magnifying glass to make the provider's homepage bigger.

1. Provider A
2. Provider B
3. Provider C
4. Provider D

[A27. WTP POSITIVE] ASK ALL

[Single code for each row]

Would you be willing to pay **more** to **have** the following protections?

	Yes, I would be willing to pay more	No	Don't know
Provider is regulated by the Solicitors Regulation Authority			
Access to the Legal Ombudsman			
Access to a Compensation Fund			
The provider has professional indemnity insurance			

[A28. WTA LESS PROTECTION] ASK ALL

[Single code for each row]

Would you be willing to have fewer of the following protections and pay less?

	Yes, I would be willing to have fewer protections	No	Don't know
Provider is not regulated by the Solicitors Regulation Authority			
No access to the Legal Ombudsman			

No access to a Compensation Fund			
The provider does not have professional indemnity insurance			

1.1.1 Demographic information

[H0. Intro] SHOW ALL

[Text only]

The SRA and LeO are keen to ensure that the regulation of legal services works for all members of the community. To help us understand if this is the case, we would like to ask you a few personal questions. All answers will be treated in the strictest confidence and you have the right not to answer any question you do not wish to.

[H9. Awareness of regulation legal services] ASK ALL

[Single code]

Did you think that all, some, or no legal services providers are regulated?

1. I thought all legal services providers were regulated
2. I thought some legal services providers were regulated
3. I thought no legal services providers were regulated
4. I did not know about regulation
5. I do not think that regulation is important
6. Other, please specify: [Open text box]
7. Don't know

[H10. Will writing] ASK ALL

[Single code]

Do you have a will?

1. Yes
2. No
3. Don't know / can't remember

[H10a. Will writing provider] ASK ALL WHO HAVE WRITTEN A WILL

[Single code]

Who drafted your will?

1. I drafted the will myself.
2. I used an online DIY will writing service.
3. I asked a friend / family / colleague to draft it for me.
4. I asked a solicitor to draft it for me.

5. I asked a will writer to draft it for me.
6. I asked another provider to draft it for me, please specify: [Open text box]
7. Don't know / can't remember

[H11. Will writing time] ASK ALL THAT HAVE A WILL (H10=1)

[Single code]

When did you have your will drawn up?

1. Within the last 12 months
2. Between 13 and 24 months ago
3. More than 24 months ago
4. Don't know / can't remember

[H12. Will writing thought] ASK ALL THAT DO NOT HAVE A WILL (H10=2)

[Single code]

Have you thought about drafting a will / getting a will drawn up?

1. Yes
2. No
3. Don't know / can't remember

[H13. Will writing action] ASK ALL THAT DO NOT HAVE A WILL BUT THOUGHT ABOUT IT (H12=1)

[Single code]

Have you actively been looking to get a will drawn up, e.g. have you been shopping around / contacting providers to draft your will?

1. Yes, I have been shopping around for will writing providers
2. Yes, I have been contacting different will writing providers to get their quotes
3. No, I have only thought about it and taken no action
4. Other, please specify: [Open text box]
5. Don't know / can't remember

[H3. Ethnic background] ASK ALL

[Single code]

Which of the following best describes your ethnic background?

1. White: English / Welsh / Scottish / Northern Irish / British
2. White: Irish
3. White: Gypsy, Irish Traveller or Roma
4. White: Other white background, please specify: [Open text box]
5. Mixed: White and Black Caribbean
6. Mixed: White and Black African
7. Mixed: White and Asian
8. Mixed: Other mixed background, please specify: [Open text box]
9. Black / African / Caribbean or Black British: Caribbean
10. Black / African / Caribbean or Black British: African

11. Black / African / Caribbean or Black British: Other Black / African / Caribbean or Black British background, please specify: [Open text box]
12. Asian or Asian British: Indian
13. Asian or Asian British: Pakistani
14. Asian or Asian British: Bangladeshi
15. Asian or Asian British: Chinese
16. Asian or Asian British: Other Asian or Asian British background, please specify: [Open text box]
17. Other ethnic background: Arab
18. Other ethnic background: Other ethnic background, please specify: [Open text box]
19. I'd prefer not to say

[H5. Household income] ASK ALL

[Single code]

Roughly, what is your household **annual** income before any deductions such as income tax or National Insurance?

1. Under £20,000
2. £20,000 - £29,999
3. £30,000 - £39,999
4. £40,000 - £49,999
5. £50,000 - £59,999
6. £60,000 - £69,999
7. £70,000 - £79,999
8. More than £80,000
9. Don't know
10. I'd prefer not to say

[H6. Education] ASK ALL

[Single code]

What is your highest qualification?

1. A degree, equivalent or above
2. A level or equivalent
3. O level or GCSE equivalent
4. Trade apprenticeships or equivalent
5. Another qualification
6. None of the above
7. I'd prefer not to say

[H6b. Disability] ASK ALL

[Single code]

Do you have any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more?

1. Yes
2. No
3. Don't know

4. I'd prefer not to say

[H8. Use of internet] ASK ALL

[Single code]

How would you rate your ability to use the internet to find information?

1. Excellent
2. Good
3. Fair
4. Poor
5. Bad
6. Don't use the internet
7. I'd prefer not to say

5.2 Screenshots of homepages used

5.2.1 Information + descriptions treatment group

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> You have access to the Legal Ombudsman

If you are unhappy with the service provided by this firm, you have the right to take your complaint to the Legal Ombudsman, free of charge, who have the power to investigate the issues.

> You have access to a Compensation Fund

A Compensation Fund can make payments where someone the Solicitors Regulation Authority regulate has stolen money or not accounted for it. It can also make payments in some situations where a person the Solicitors Regulation Authority regulate should have had insurance, but did not. There are detailed rules which cover who can apply to the Fund and when the Fund can make payments.

> We have Professional Indemnity Insurance

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> You may have access to the Legal Ombudsman

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5.2.2 Information treatment group


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6. Additional results

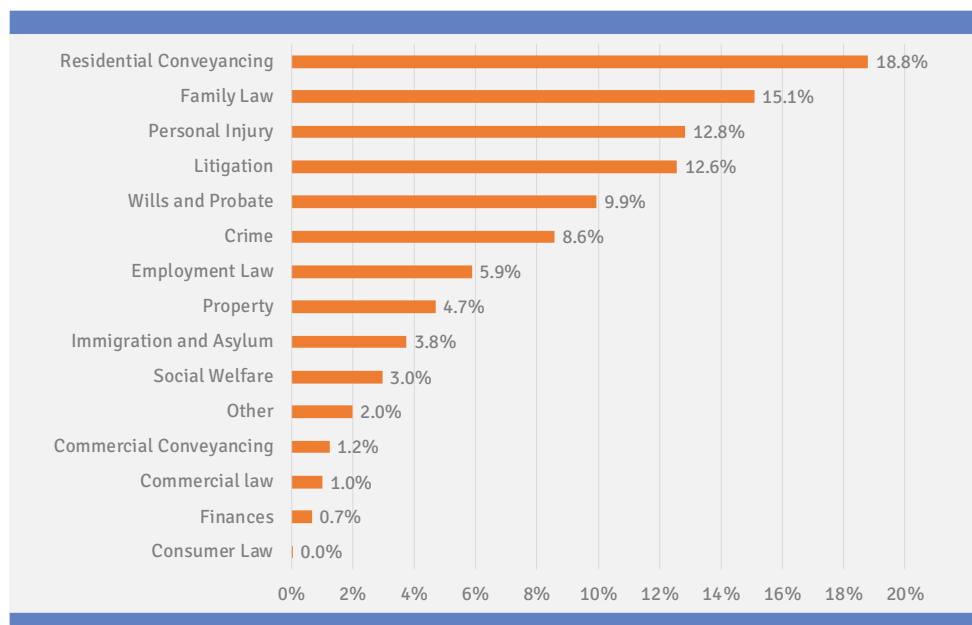
This section presents additional results that are not included in the main body of the report.

6.1 The Legal Ombudsman’s decision data analysis

The following analysis is based on the Ombudsman decision data covering the period 1 October 2016 to 30 September 2017.

There were a total of 2,262 decisions across 1,513 providers across all areas of law. As the following figure illustrates, the areas of law with the highest proportion of Ombudsman decisions are residential conveyancing, family law, personal injury and litigation. This is why we have focused on family law for this element of the research.

Figure 2: Proportion of total Ombudsman decisions by area of law



Source: Economic Insight analysis of Ombudsman data covering the period 1 October 2016 to 30 September 2017.

There were 341 decisions and 85 Ombudsman remedies in family law, across 291 providers.

Within family law, there is the following spread of decisions and remedies by provider.

Table 1: Level 1 analysis spread

Decision	Remedy	% of family law providers
1	0	66.3%
2	0	5.2%
3	0	1.0%
1	1	20.3%
2	1	4.5%
3	1	1.0%
2	2	1.0%
4	2	0.3%
5	2	0.3%

Source: Economic Insight analysis of Ombudsman data covering the period 1 October 2016 to 30 September 2017.

The majority of Ombudsman family law decisions did not require an additional remedy amount, as illustrated in the following table.

Table 2: Level 2 analysis – remedy amount spread

Remedy amount	% of family law decisions
N/A	75.1%
£1 - 299	9.1%
£300 - £749	6.7%
£1,000 - £4,999	4.4%
£5,000 - £9,999	3.2%
£750 - £999	1.2%
£10,000 - £14,999	0.3%

Source: Economic Insight analysis of Ombudsman data covering the period 1 October 2016 to 30 September 2017.

Similarly, the majority of Ombudsman family law decisions did not require an additional remedy type, as illustrated in the following table.

Table 3: Level 2 analysis – remedy type spread

Remedy type	% of family law decisions
N/A	75.1%
To pay compensation for emotional impact and/or disruption caused	11.1%
To waive unpaid fees	4.1%
To pay compensation for emotional impact and/or disruption caused, To refund fees already paid	1.8%
To refund fees already paid	1.8%
No remedy	1.5%
To pay compensation for emotional impact and/or disruption caused, To pay compensation of a specified amount for loss suffered	0.9%
To pay compensation for emotional impact and/or disruption caused, To waive unpaid fees	0.9%
To pay compensation of a specified amount for loss suffered	0.9%
To pay compensation of a specified amount for loss suffered, To waive unpaid fees	0.6%
To apologise, To pay compensation for emotional impact and/or disruption caused, To waive unpaid fees	0.3%
To apologise, To refund fees already paid	0.3%
To limit fees to a specified amount, To waive unpaid fees, To limit fees to a specified amount, To limit fees to a specified amount	0.3%
To pay compensation for emotional impact and/or disruption caused, To pay compensation of a specified amount for loss suffered, To	0.3%
To waive unpaid fees, To refund fees already paid	0.3%

Source: Economic Insight analysis of Ombudsman data covering the period 1 October 2016 to 30 September 2017.

Relatedly, the majority of Ombudsman family law decisions that required a remedy was in relation to deficient cost information, as illustrated in the following table.

Table 4: Level 2 analysis – complaint reason spread

Complaint reason	% of family law decisions
N/A	75.1%
Costs information deficient	5.0%
Failure to follow instructions	2.3%
Failure to investigate complaint internally	2.3%
Failure to advise	1.5%
Failure to advise, Failure to follow instructions	0.9%
Failure to advise, Failure to reply	0.9%
NULL	0.9%
Costs Excessive, Costs information deficient	0.6%
Data protection / breach of confidentiality	0.6%
Delay	0.6%
Delay, Failure to keep informed, Failure to progress	0.6%
Failure to advise, Costs information deficient	0.6%
Failure to keep informed	0.6%
Costs Excessive	0.3%
Costs Excessive, Costs information deficient, Failure to reply	0.3%
Costs Excessive, Costs information deficient, Other	0.3%
Costs Excessive, Failure to investigate complaint internally	0.3%
Costs information deficient, Costs Excessive, Failure to progress, Failure to advise	0.3%
Costs information deficient, Delay, Failure to progress	0.3%
Costs information deficient, Failure to advise	0.3%
Costs information deficient, Failure to investigate complaint internally	0.3%
Costs information deficient, Failure to investigate complaint internally, Failure to release files or papers	0.3%

Complaint reason	% of family law decisions
Costs information deficient, Failure to keep informed, Failure to reply, Failure to progress, Delay	0.3%
Costs information deficient, Failure to keep informed, Other	0.3%
Delay, Failure to advise	0.3%
Delay, Failure to follow instructions, Failure to keep informed	0.3%
Delay, Failure to keep informed, Failure to progress, Failure to reply	0.3%
Failure to advise, Costs information deficient, Failure to reply	0.3%
Failure to advise, Failure to follow instructions, Failure to keep informed	0.3%
Failure to follow instructions, Delay, Failure to progress	0.3%
Failure to follow instructions, Failure to reply, Failure to investigate complaint internally	0.3%
Failure to investigate complaint internally, Costs information deficient	0.3%
Failure to progress, Failure to advise	0.3%
Failure to release files or papers	0.3%
Failure to release files or papers, Potential misconduct, Delay, Failure to advise, Failure to follow instructions	0.3%
Failure to reply	0.3%
Failure to reply, Costs information deficient	0.3%
Failure to reply, Failure to follow instructions	0.3%
Failure to reply, Failure to release files or papers	0.3%

Source: Economic Insight analysis of Ombudsman data covering the period 1 October 2016 to 30 September 2017.

Finally, the Ombudsman found poor service in **37.2%** of family law decisions, and did not find poor service in **62.8%** of family law decisions.

6.2 Consumer survey

Presented below are the results of the consumer survey that relate to respondent's reflections on their choices made.

6.2.1 Respondents who did not require information before choosing provider

15% of respondents to the online survey stated that they did not require any information before choosing their provider.

We have assessed whether there were any differences in the demographic information of these respondents and could not find any significant differences to the sample averages.

However, a higher proportion of respondents not requiring information had had previous experience of using the provider in the past compared to the rest of the respondents, as well as having found their provider through other means, e.g. themselves doing the legal work, or family / friends, as illustrated in the following table.

Table 5: How did you find a legal services provider?, multiple choice

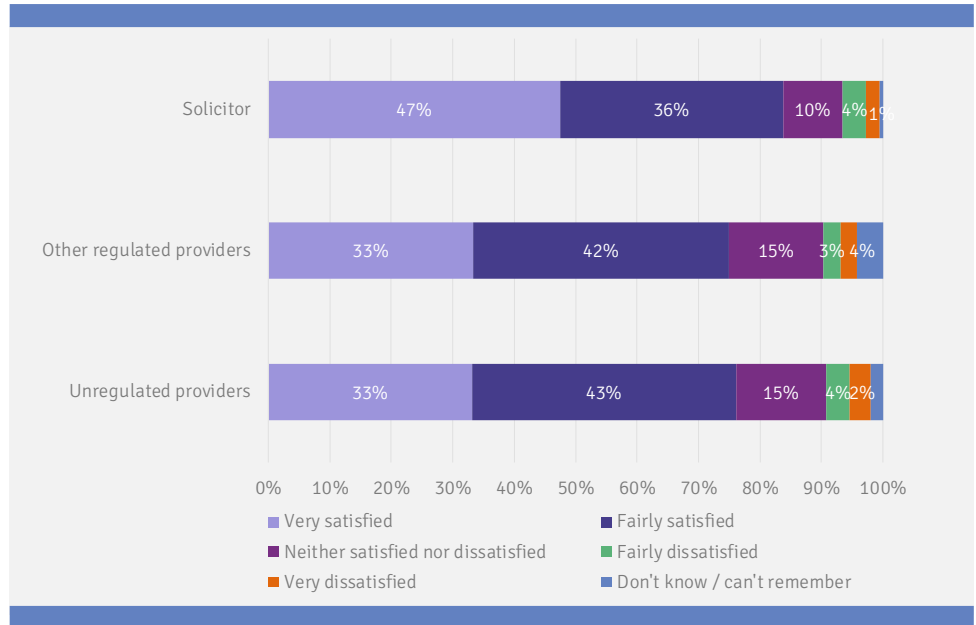
	Whole sample	Those who did not require any information
Internet search	42%	15%
Advertisement in newspaper / magazine	4%	1%
Advertisement on radio / television	3%	1%
Yellow Pages	5%	1%
Leaflet	3%	2%
Social media	5%	1%
Walked past their offices	8%	5%
Recommendation from family / friend / work	23%	15%
Referred by a business	6%	4%
Referred by another advisor	4%	4%
Already knew provider, but hadn't used	8%	11%
Previous experience of using the provider	14%	26%
Trade Union	3%	3%
Other	2%	4%
Don't know / can't remember	3%	12%
N	1,020	155

Source: Economic Insight consumer survey

6.2.2 Overall satisfaction with legal services provision

Overall, respondents were generally satisfied with the service they received for their most recent legal need. The chart below details respondents' level of satisfaction, by provider type.

Figure 3: Respondents' satisfaction with service received

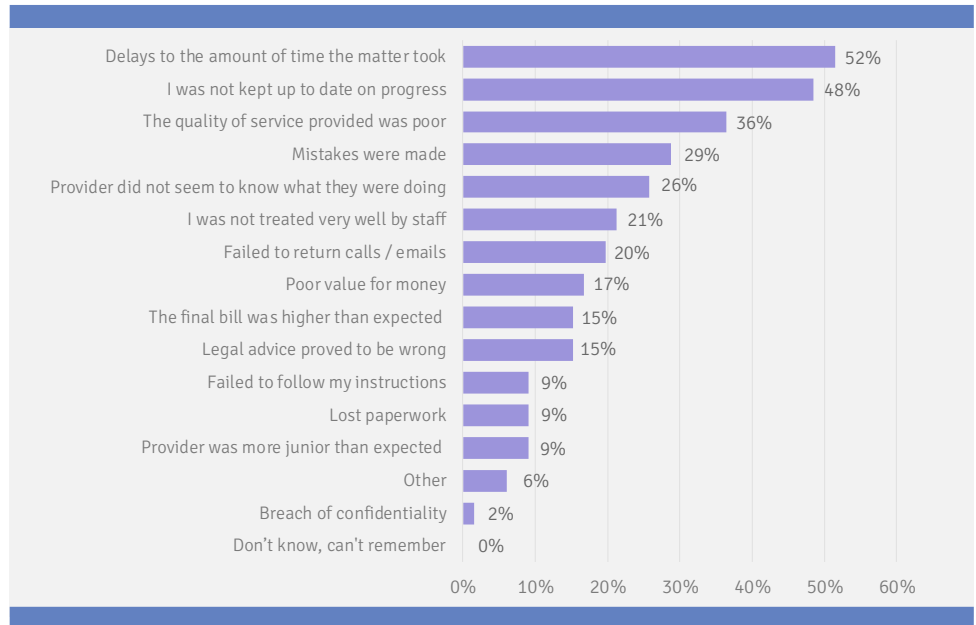


Source: Economic Insight consumer survey (N=1,020)

As can be seen, levels of satisfaction across provider type were broadly similar, with respondents who had used a solicitor for their most recent legal need reporting more frequently being *very satisfied* with the service provided.

The most common reasons for dissatisfaction include delays, not being kept up to date with progress, and poor quality of service. Reasons for reported dissatisfaction are included in the chart overleaf.

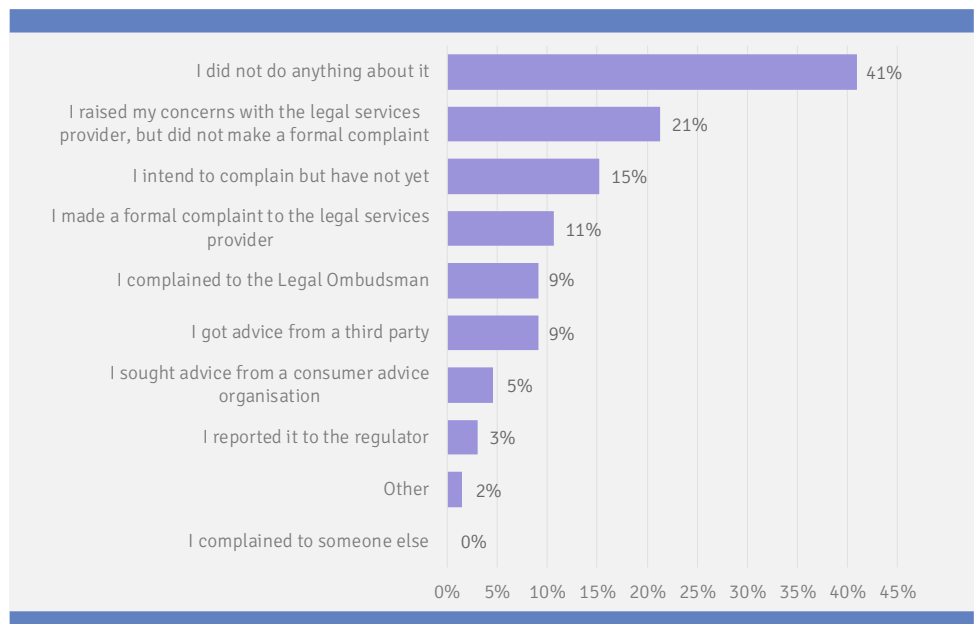
Figure 4: Reasons for dissatisfaction, multiple choice



Source: Economic Insight consumer survey (N=66)

Few respondents acted upon their dissatisfaction with the service provided. Only 11% made a formal complaint, and 9% of respondents reported complaining to the Legal Ombudsman. The chart below details the actions taken by dissatisfied respondents.

Figure 5: The action taken following dissatisfaction with the service provided, multiple choice



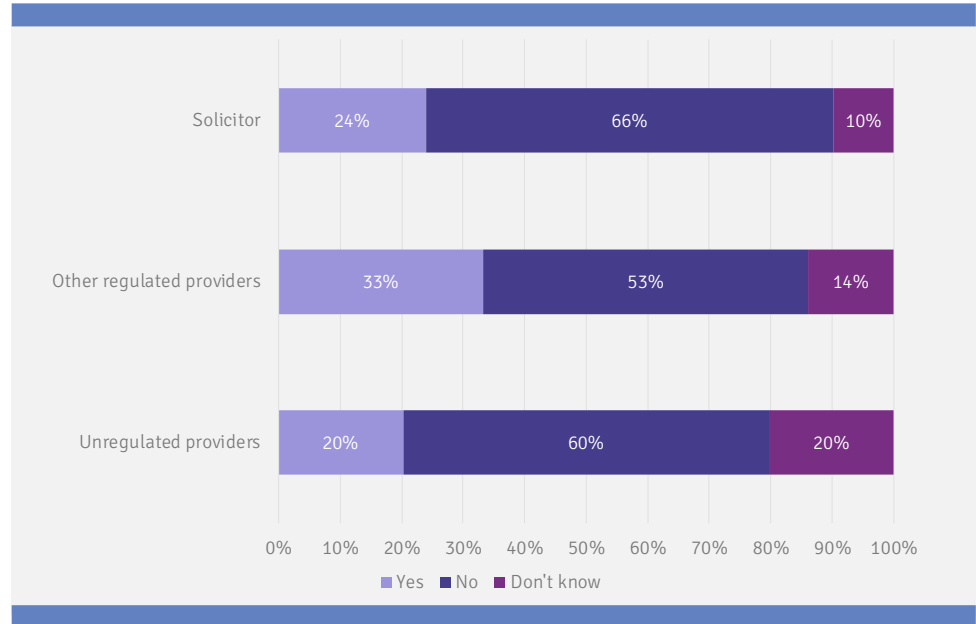
Source: Economic Insight consumer survey (N=66)

6.2.3 Respondents' confidence in choices made

The following chart shows respondents' answers when asked whether they would do anything differently when next choosing a legal services provider. The majority of respondents stated that they would not do anything differently. However, this varied

by provider type. A third of respondents that purchased services from regulated providers other than solicitors would do something differently next time. This compares to just 20% of those that purchased services from unregulated providers.

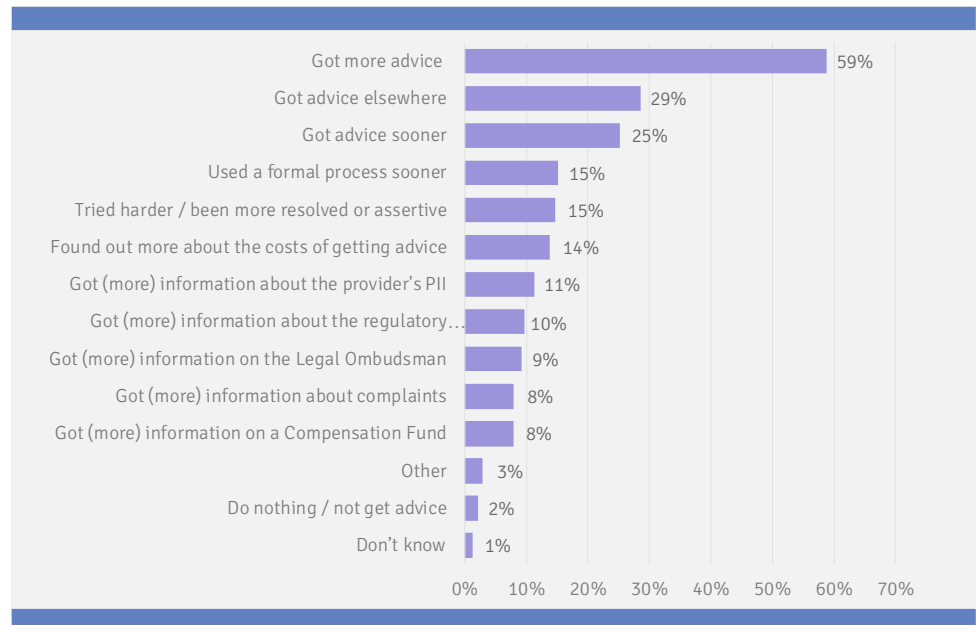
Figure 6: Would respondents have done anything differently when finding / choosing their provider next time



Source: Economic Insight consumer survey (N=1,020)

The chart below illustrates what respondents would have done differently.

Figure 7: What they would have done differently, multiple choice



Source: Economic Insight consumer survey (N=238)

6.2.4 Demographics

In the following we set out what types of providers respondents used, by different demographic information.

Age

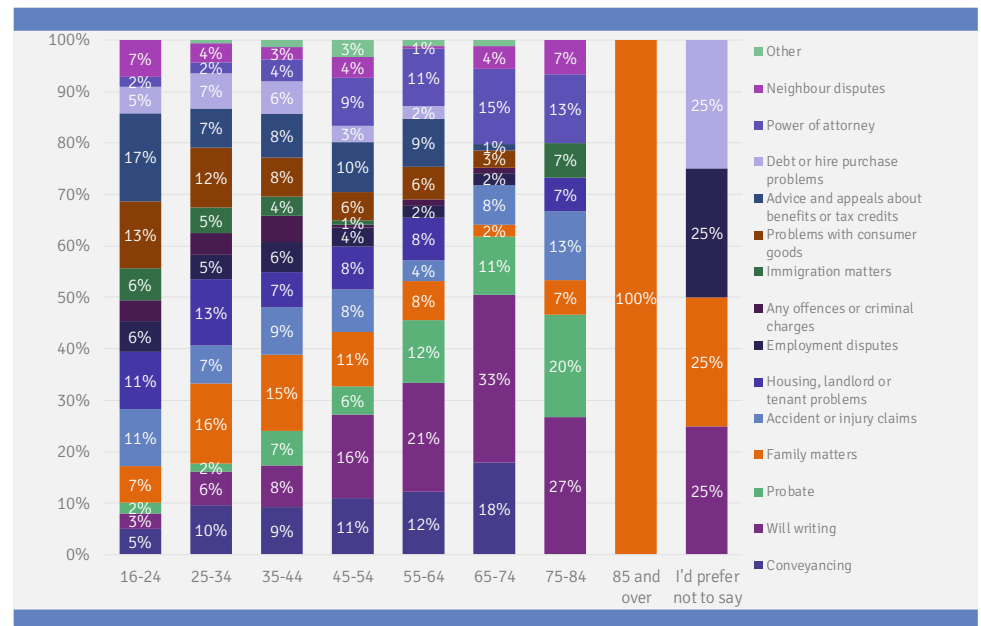
Table 6: Proportion of respondents using different types of provider, by age

	Solicitors	Other regulated providers	Unregulated providers	N
16-24	38%	8%	54%	99
25-34	53%	10%	37%	187
35-44	57%	8%	35%	237
45-54	62%	6%	33%	217
55-64	64%	4%	32%	171
65-74	69%	8%	24%	89
75-84	80%	0%	20%	15
85 and over	100%	0%	0%	1
I'd prefer not to say	50%	50%	0%	4

Source: Economic Insight consumer survey (N=1,020)

Most recent legal issue by age

Figure 8: Most recent legal issue experienced, by age



Source: Economic Insight consumer survey (N=1,020)

Gender

Table 7: Proportion of respondents using different types of provider, by gender

	Solicitors	Other regulated providers	Unregulated providers	N
Male	62%	7%	31%	472
Female	55%	7%	39%	538
In another way	0%	100%	0%	1
I'd prefer not to say	33%	44%	22%	9

Source: Economic Insight consumer survey (N=1,020)

Ethnic background

Table 8: Proportion of respondents using different types of provider, by ethnic background

	Solicitors	Other regulated providers	Unregulated providers	N
White	58%	6%	35%	905
Mixed	55%	19%	26%	31
Black	60%	5%	35%	20
Asian	60%	9%	32%	47
Other	27%	36%	36%	11
I'd prefer not to say	67%	17%	17%	6

Source: Economic Insight consumer survey (N=1,020)

Region

Table 9: Proportion of respondents using different types of provider, by region

	Solicitors	Other regulated providers	Unregulated providers	N
North East	53%	9%	38%	53
North West	63%	5%	32%	127
Yorkshire and the Humber	55%	4%	41%	96
West Midlands	55%	7%	38%	104
East Midlands	49%	7%	44%	70
East of England	58%	3%	39%	76
London	56%	12%	32%	125
South East	57%	4%	39%	134
South West	53%	13%	34%	79
Wales	62%	11%	27%	37
Scotland	75%	6%	19%	88
Northern Ireland	64%	4%	32%	25
I'd prefer not to say	50%	33%	17%	6

Source: Economic Insight consumer survey (N=1,020)

Annual household income

Table 10: Proportion of respondents using different types of provider, by annual household income

	Solicitors	Other regulated providers	Unregulated providers	N
Under £20,000	49%	6%	45%	261
£20,000 - £29,999	53%	8%	39%	204
£30,000 - £39,999	69%	4%	27%	176
£40,000 - £49,999	59%	7%	34%	142
£50,000 - £59,999	69%	4%	26%	68
£60,000 - £69,999	65%	16%	19%	37
£70,000 - £79,999	64%	14%	23%	44
More and £80,000	65%	16%	19%	43
Don't know	25%	0%	75%	4
I'd prefer not to say	56%	2%	41%	41

Source: Economic Insight consumer survey (N=1,020)

Qualifications

Table 11: Proportion of respondents using different types of provider, by qualifications

	Solicitors	Other regulated providers	Unregulated providers	N
A degree, equivalent or above	64%	7%	29%	353
A level or equivalent	61%	6%	33%	224
O level or GCSE equivalent	50%	7%	43%	260
Trade apprenticeships or equivalent	55%	7%	38%	71
Another qualification	55%	14%	32%	73
None of the above	50%	0%	50%	30
I'd prefer not to say	56%	33%	11%	9

Source: Economic Insight consumer survey (N=1,020)

6.2.5 Regression analysis

The regression analysis summarised in the main body of this report was conducted using the data from our online consumer survey of recent users of legal services.

- The dependent variable is equal to 1 if the respondent used a regulated legal services provider, and 0 otherwise.
- The independent variables are set out in Table 12 overleaf and descriptive statistics are set out in Table 13 overleaf.

We used a logit regression model for this analysis, as it is well-suited to analysing binary dependent variables, as we have here.

Table 14 shows (a) whether each independent variable is statistically significant at or above the 10 percent level (shaded in light green) and (b) whether the variable has a positive or negative effect on the likelihood of engaging a regulated provider (indicated by a '+' or '-').

Table 12: Variables

Variable	Variable description
DEPENDENT VARIABLE	
Regulated	1=used a regulated legal services provider; 2= used an unregulated legal services provider
DEMOGRAPHICS	
Gender	The variable is discrete. Male, Female, Other
Age	The variable is continuous and coded as the start point of the age category: 16-24 25-34 35-44 45-54 55-64 65-74 75-84 85+
Ethnic background	The variable is discrete. White Mixed Black Asian Other
Region	The variable is discrete. North East North West Yorkshire and Humber West Midlands East of England London South East South West Wales Scotland Northern Ireland

Household income	<p>The variable is continuous and coded as the end point of the income category:</p> <p>Under £20,000</p> <p>£20,000 - £29,999</p> <p>£30,000 - £39,999</p> <p>£40,000 - £49,999</p> <p>£50,000 - £59,999</p> <p>£60,000 - £69,999</p> <p>£70,000 - £79,999</p> <p>More than £80,000</p>
Education	<p>The variable is discrete.</p> <p>Higher education: A degree, equivalent or above; or A level or equivalent</p> <p>Statutory education: O level or GCSE equivalent; or Trade apprenticeship or equivalent; or Another qualification</p> <p>None of the above</p>
Risk	<p>The variable is continuous and coded as sum of all insurance products owned by the respondent.</p>
CHARACTERISTICS REGARDING INFORMATION USE	
Reviewer high	<p>The variable is discrete and coded as the sum of the frequency at which respondents read or write product / service reviews and ratings before buying something being less than 5 (that is they always or very often use reviews) being equal to 1, 0 otherwise.</p>
Reviewer low	<p>The variable is discrete and coded as the sum of the frequency at which respondents read or write product / service reviews and ratings before buying something being more than or equal to 5 (that is they sometimes to never use reviews) being equal to 1, 0 otherwise.</p>
Complainer high	<p>The variable is discrete and coded as the sum of the frequency at which respondents complain about problems with their purchase to anyone being less than 8 (that is they always or very often complain to someone) being equal to 1, 0 otherwise.</p>
Complainer low	<p>The variable is discrete and coded as the sum of the frequency at which respondents complain about problems with their purchase to anyone being more than or equal to 8 (that is they sometimes to never complain to someone) being equal to 1, 0 otherwise.</p>
LEGAL ISSUES	
Legal issues	<p>The variable is discrete.</p> <p>Conveyancing</p> <p>Will writing</p>

Probate
Family matters
Accident or injury claims
Housing, landlord or tenant problems
Employment disputes
Any offences or criminal charges
Immigration matters
Problems with consumer goods / services
Advice / appeals about benefits or tax credits
Debt or hire purchase problems
Power of attorney
Neighbour disputes

Table 13: Descriptive statistics

Variable	N	Mean	SD	Min	Max
DEPENDENT VARIABLE					
Regulated	963	0.655244	0.4755356	0	1
DEMOGRAPHICS					
Gender					
Male	963	0.4745587	0.4996118	0	1
Female	963	0.5244029	0.4996636	0	1
Other	963	0.0010384	0.0322245	0	1
Age	963	40.12253	14.84863	16	85
Ethnic background					
White	963	0.8951194	0.3065587	0	1
Mixed	963	0.0186916	0.1355038	0	1
Black	963	0.046729	0.2111674	0	1
Asian	963	0.0103842	0.1014252	0	1
Region					
North East	963	0.0550363	0.2281697	0	1
North West	963	0.1246106	0.3304485	0	1
Yorkshire and Humber	963	0.0924195	0.2897677	0	1
West Midlands	963	0.0965732	0.2955292	0	1
East of England	963	0.0695742	0.2545603	0	1
London	963	0.0758048	0.264823	0	1
South East	963	0.1235722	0.3292638	0	1
South West	963	0.1360332	0.343002	0	1
Wales	963	0.0758048	0.264823	0	1
Scotland	963	0.0373832	0.1897975	0	1

Northern Ireland	963	0.0893043	0.2853306	0	1
Household income	963	39926.63	18791.1	1	80000
Education					
Higher education	963	0.5721703	0.4950211	0	1
Statutory education	963	0.3966771	0.4894621	0	1
None of the above	963	0.0311526	0.1738204	0	1
Risk	963	4.020768	2.136599	1	10
CHARACTERISTICS REGARDING INFORMATION USE					
Reviewer high	963	0.2990654	0.4580865	0	1
Reviewer low	963	0.7009346	0.4580865	0	1
Complainer high	963	0.1391485	0.3462813	0	1
Complainer low	963	0.8608515	0.3462813	0	1
LEGAL ISSUES					
Conveyancing	963	0.0996885	0.2997399	0	1
Will writing	963	0.1298027	0.3362609	0	1
Probate	963	0.0674974	0.2510118	0	1
Family matters	963	0.1100727	0.313143	0	1
Accident or injury claims	963	0.0830737	0.276137	0	1
Housing, landlord or tenant problems	963	0.0820353	0.2745611	0	1
Employment disputes	963	0.0446521	0.2066462	0	1
Any offences or criminal charges	963	0.0280374	0.1651654	0	1
Immigration matters	963	0.026999	0.1621645	0	1

Problems with consumer goods / services	963	0.0768432	0.2664809	0	1
Advice / appeals about benefits or tax credits	963	0.0851506	0.2792507	0	1
Debt or hire purchase problems	963	0.0456906	0.2089216	0	1
Power of attorney	963	0.0695742	0.2545603	0	1
Neighbour disputes	963	0.0363448	0.1872438	0	1
Other	963	0.0145379	0.1197558	0	1

Table 14: Full model results

VARIABLES	mfx
Legal issues (baseline = conveyancing)	
Will writing	-.***
Probate	+
Family matters	-.***
Accident or injury claims	-.***
Housing, landlord or tenant problems	-.***
Employment disputes	-.***
Any offences or criminal charges	-.*
Immigration matters	-.*
Problems with consumer goods / services	-.***
Advice / appeals about benefits or tax credits	-.***
Debt or hire purchase problems	-.***
Power of attorney	-.***
Neighbour disputes	-.***
Other	-.***
DEMOGRAPHICS	
Gender (baseline = male)	
Female	-
Age	
	+
Ethnic background (baseline = white)	
Mixed	+
Black	+
Asian	-
Region (baseline = North East)	
North West	+
Yorkshire and the Humber	+
West Midlands	+
East Midlands	-
East of England	+
London	+
South East	+
South West	+
Scotland	+***
Northern Ireland	+
Income	
	+**
Risk	
	-
Education (baseline = no education)	
Higher education	+**
Statutory education	+
CHARACTERISTICS REGARDING INFORMATION USE	
Reviewer (baseline = reviewer low)	
Reviewer high	+***
Complainer (baseline = complainer low)	
Complainer high	-
Observations	962

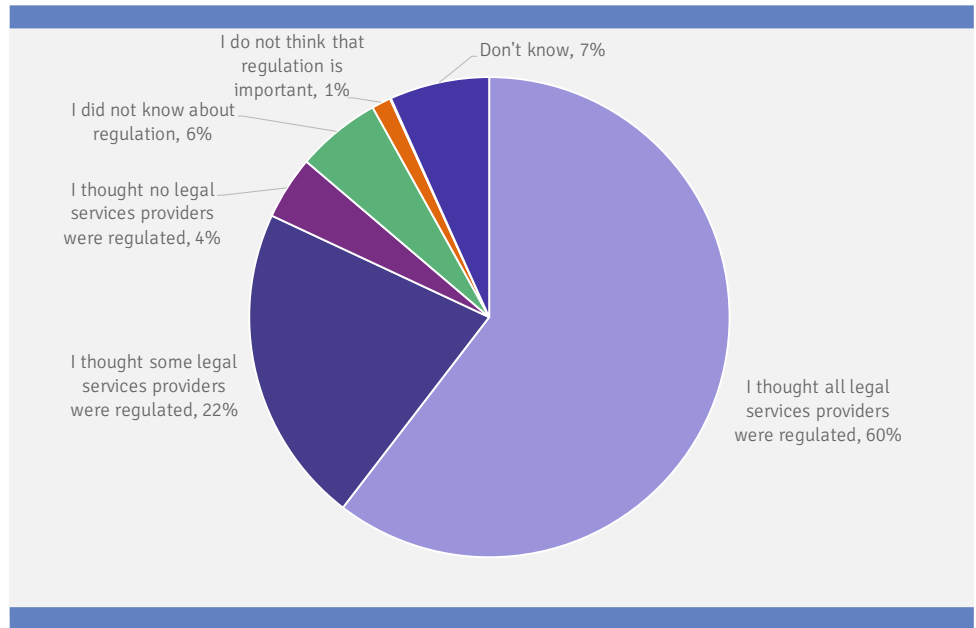
Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

6.3 Awareness of regulation of legal services

In all of the post-trial questionnaires we asked participants whether they thought that all, some or no legal services providers were regulated. As the following chart illustrates, 60% of participants thought that all legal services providers were regulated.

Figure 9: Awareness of regulation of legal services



Source: Economic Insight regulatory protections and badges trial (N=3,185)

6.4 Online complaints exercise

Overall, there were no significant differences between different demographic groups’ rankings in the complaints exercise, other than for age. Below we include some findings which are not included in the main report in relation to differences by age, as well as prior experience of the complaints process and the Legal Ombudsman.

6.4.1 Demographics

When assessing providers using both level 1 and level 2 data, there is a clear pattern of rankings according to age. The tables below show the proportion of respondents in each age bracket choosing each provider as their first choice, when given both level 1 and level 2 data.

Table 15: Proportion of respondents ranking level 1 providers first, by age

	A	B	C	D	N
16-24	26%	21%	28%	26%	247
25-34	33%	17%	31%	19%	362
35-44	38%	12%	28%	21%	379
45-54	41%	10%	32%	16%	341
55-64	45%	6%	29%	19%	313
65-74	44%	7%	38%	11%	212
75-84	37%	7%	37%	20%	41
85 and over	0%	0%	50%	50%	2
I'd prefer not to say	50%	0%	0%	50%	2

Source: Economic Insight complaints exercise (N=1,899)

Table 16: Proportion of respondents ranking level 2 providers first, by age

	A	B	C	N
16-24	57%	11%	32%	247
25-34	57%	13%	30%	362
35-44	65%	11%	24%	379
45-54	71%	5%	24%	341
55-64	80%	7%	13%	313
65-74	78%	6%	17%	212
75-84	59%	7%	34%	41
85 and over	100%	0%	0%	2
I'd prefer not to say	100%	0%	0%	2

Source: *Economic Insight complaints exercise (N=1,899)*

In both cases, the proportion of respondents choosing provider A generally increases with age, up until respondents are 55-64.

6.4.2 Rank of provider, by prior complaints experience

46% of respondents who had complained to their provider and 48% of respondents who had complained to the Legal Ombudsman, as well as those who were familiar with the Legal Ombudsman's decision data, were likely to rank Provider C as their first choice, when provided with Level 2 data. This indicates that those with prior experience of the complaints process and / or the Legal Ombudsman put a greater weight on the number of Ombudsman remedies required.

Table 17: Proportion of respondents ranking level 2 providers first, by first tier complaints in the last year

	A	B	C	N
Yes	38%	15%	46%	65
No	75%	6%	19%	226
Don't know	25%	50%	25%	8

Source: *Economic Insight complaints exercise (N=299)*

Table 18: Proportion of respondents ranking level 2 providers first, by second tier complaints in the last year

	A	B	C	N
Yes	31%	21%	48%	42
No	56%	0%	44%	18
Don't know	40%	20%	40%	5

Source: *Economic Insight complaints exercise (N=65)*

Table 19: Proportion of respondents ranking level 2 providers first, by second tier complaints in the last year

	A	B	C	N
Yes	43%	22%	36%	183
No	74%	6%	20%	1154
Don't know	46%	18%	36%	84

Source: *Economic Insight complaints exercise (N=1,421)*

6.5 Online badges trial

Overall, there were no significant differences between different demographic groups' choices in the online badges trial.

There were some slight differences in trust levels in websites with badges by annual household income, as set out in the table below. For example, 40% of respondents earning between £70,000 - £79,999 stated that they are feel very confident when purchasing from websites with badges, compared to between 26% to 29% of respondents in lower income categories.

Table 20: Proportion of participants' trust in websites with badges, by annual household income

	Very confident	Confident	Neither / nor	Not confident	Not at all confident	Don't know	N
Under £20,000	28%	50%	15%	2%	1%	4%	557
£20,000 - £29,999	29%	50%	15%	2%	1%	3%	423
£30,000 - £39,999	28%	52%	15%	1%	1%	2%	311
£40,000 - £49,999	26%	52%	18%	2%	0%	1%	204
£50,000 - £59,999	27%	56%	12%	3%	0%	2%	106
£60,000 - £69,999	28%	51%	17%	0%	0%	5%	65
£70,000 - £79,999	40%	46%	8%	2%	0%	4%	50
More and £80,000	32%	53%	6%	0%	4%	4%	68
Don't know	23%	31%	19%	0%	4%	23%	26
I'd prefer not to say	13%	55%	20%	6%	0%	6%	89

Source: Economic Insight badges trial (N=1,899)

6.6 Online regulatory protections trial

Overall, there were no significant differences between different demographic groups' choices in the online regulatory protections trial.

WE MAKE ECONOMICS RELEVANT

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