October 2017 Economic Insight Ltd

## Economic Insight



## PRICE TRANSPARENCY IN THE CONVEYANCING MARKET APPENDIX

A report for the Solicitors Regulation Authority



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## 1. Online house buyer survey

This appendix contains the house buyer survey questionnaire.

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

[Question number and label] LOGIC

[Question type]

Question text

[Notes / instructions]

#### 1.1 Section P: Profiling

[P1. Bought or sold a house] SHOW ALL

#### [Single code]

Have you bought or sold a residential property in the last year? Please select one.

- 1. Bought
- 2. Sold
- 3. Both
- 4. None of the above

[If P1=2 OR P1=3 OR P1=4 screen out. Must select P1=1 to continue.]

[P2. Conveyancing provider] SHOW ALL

#### [Multi code]

Which of the following did the conveyancing for your purchase? Please select all that apply. Conveyancing covers the legal aspects of buying and selling properties.

- 1. A licensed conveyancer
- 2. A solicitor
- 3. I did the conveyancing myself
- 4. My spouse / partner did the conveyancing
- 5. None of the above

[If P2=5 screen out AND single code. Must select P2=2 to continue.]

[P3. Solicitor location] SHOW ALL

#### [Single code]

Where was the solicitor you used based?

- 1. England
- 2. Wales
- 3. Scotland
- 4. Northern Ireland
- 5. Elsewhere

#### [If P3=3 OR P3=4 OR P3=5 screen out. Must select P3=1 OR P3=2 to continue.]

#### [P4. Intro] SHOW ALL

#### [Text only]

This survey focuses on conveyancing, which is the legal aspect of buying and selling a property. We are interested in your most recent conveyancing experience and the information that you received or sought out before engaging a solicitor.

The survey is anonymous and should take no more than 15 minutes to complete. It will close on Monday 21st August 2017.

Economic Insight have been commissioned by the Solicitors Regulation Authority (SRA) 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 Chris Pickard on 0207 100 3746 or christopher.pickard@economicinsight.com.

#### [SRA, Economic Insight and MRS logo]

Please click next to continue.

1.2 Section A: Consumer needs

[A0. Intro] SHOW ALL

[Text only]

In this section of the survey we are interested in understanding more about your most recent conveyancing experience.

#### [A1. First time] ASK ALL

#### [Single code]

Was this the first time you had [if P1=1: bought] [if P1=3: bought or sold] a house?

- 1. Yes
- 2. No

#### [A2. Same solicitor] ASK IF BOUGHT AND SOLD (P1=3)

#### [Single code]

Did you use the same solicitor for both selling and buying?

- 1. Yes
- 2. No I used one solicitor for buying the property and another solicitor for selling the property

#### [A3. Not first time] ASK IF NOT FIRST TIME (A1=2)

#### [Text only]

Please answer the remaining questions based on your most recent experience of [if P1=1 OR P1=3 & A2=2: buying] [if P1=3 & A2=1: buying and selling] residential property.

#### 1.3 Section B: Searching and comparing

#### [B0. Intro] SHOW ALL

#### [Text only]

What did you do once you decided to buy your property (but before you instructed a solicitor to do the conveyancing work for you)?

#### [B1. Providers considered] ASK ALL

#### [Multi code]

What types of providers did you consider before instructing a solicitor to undertake the conveyancing work for you?

- 1. I only considered instructing solicitors
- 2. I also considered licensed conveyancers
- 3. I also considered doing it myself
- 4. I also considered my partner / friend doing it
- 5. Other, please specify: [Open text box]

6. Don't know / can't remember

#### [If B1=1: single code]

[B2. Finding a solicitor] ASK ALL

#### [Multi code]

How did you find a solicitor? Please select all that apply.

- 1. Internet search
- 2. Advertisement in newspaper / magazine
- 3. Advertisement on radio / television
- 4. Yellow Pages
- 5. Leaflet
- 6. Walked past their offices
- 7. Recommendation from a family member / friend / work colleague
- 8. Recommendation from an estate agent
- 9. Recommendation from bank / building society / mortgage lender
- 10. Recommendation from financial advisor / mortgage broker
- 11. Already knew the solicitor, but had not used
- 12. Previous experience of using solicitor
- 13. I was approached by the solicitor
- 14. Other, please specify: [Open text box]
- 15. Don't know / can't remember

#### [if B2=15: single code]

#### [B3. Time considering solicitors] ASK ALL

#### [Single code]

Roughly how long did you spend searching for providers before instructing a solicitor to undertake the conveyancing work for you?

- 1. less than 1 hour
- 2. between 1 2 hours
- 3. between 2 4 hours
- 4. between 4 6 hours
- 5. between 6 8 hours
- 6. more than 8 hours
- 7. Other, please specify: [Open text box]
- 8. Don't know / can't remember

#### [B4. Number of solicitors considered] ASK ALL

#### [Single code]

[if B1=2-4: Thinking about only the solicitors that you considered, approximately how] [if B1=1: Approximately how] many solicitors did you

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consider before instructing a solicitor to undertake the conveyancing work for you?

- 1. 1
- 2. 2
- 3. 3
- 4. 4
- 5. 5
- 6. 6
- Other, please specify: [Open text box] [Only allow numerical values: 0

   50]
- 8. Don't know / can't remember

[B5a. Scene setting for next questions] ASK ALL THAT ONLY CONSIDERED ONE SOLICITOR (B4=1)

#### [Text only]

Please answer the following questions about the one solicitor that you considered.

#### [B5b. Scene setting for next questions] ASK ALL THAT ONLY CONSIDERED MORE THAN ONE SOLICITOR (B4=2-8)

#### [Text only]

Please answer the following questions about [if B4=8: all] the [if B4=2: two] [if B4=3: three] [if B4=4: four] [if B4=5: five] [if B4=6: six] [if B4=7: value open text box] solicitors that you considered.

[B6. Finding a price] ASK ALL

#### [Multi code]

How did you find out how much the conveyancing services for [if P1=1: buying] [if P1=3: buying and selling] a house would cost?

- 1. Prices were readily available on the website
- 2. Had to fill out form on website to obtain instant quote
- 3. Had to email to obtain written quote
- 4. Had to call to obtain verbal quote
- 5. Had to arrange face to face meeting to obtain verbal quote
- 6. Had to arrange face to face meeting to obtain written quote
- 7. A family member / friend / work colleague said how much it would cost (roughly)
- 8. An estate agent said how much it would cost (roughly)
- 9. A bank / building society / mortgage lender said how much it would cost (roughly)
- 10. A financial advisor / mortgage broker lender said how much it would cost (roughly)

- 11. Other, please type in: [Open text box]
- 12. Don't know / can't remember

#### [If B4=1: single code OR B6=12: single code]

[B7. Pricing models] ASK ALL

#### [Multi code]

How was the price of the conveyancing services presented to you?

- 1. Fixed fee for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 2. Fixed fee for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 3. Estimate of total costs for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 4. Estimate of total costs for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 5. I was given a rate card / pricing structure
- 6. Hourly fees, and I was told how many hours would be required
- 7. Hourly fees, and I was not given an estimate of the hours required
- 8. I was given a breakdown of costs (including disbursements and VAT)
- 9. Other, please specify: [Open text box]
- 10. Don't know / can't remember

[if B4=1: single code OR B7=10: single code]

## [B8a. Pricing extras] ASK IF PRICE EXCLUDES ADDITIONAL COSTS (B7=2 OR B7=4)

#### [Single code]

Where the quoted price excluded any additional costs, were you told about the potential for / existence of third party costs by the solicitor? Third party costs include survey fees, Land Registry fees, local search fees, etc.

- 1. Yes the solicitor provided information about third party costs
- 2. No the solicitor did not provide any information about third party costs
- 3. [only show this option if B4=2-8] It varied a lot by solicitor
- 4. Don't know / can't remember

#### [B8b. Variation pricing extras] ASK IF PRICE EXCLUDES ADDITIONAL COSTS VARIED BY SOLICITOR (B8a=3)

#### [Open text box]

You said that it varied by solicitor whether they informed you about additional third party costs. Could you please elaborate in what way this varied? [Don't require response]

[B9a. Ease of finding prices] ASK ALL

#### [Single code]

Generally, throughout this process, how easy was it to find the price of the conveyancing services for buying a house?

- 1. Very easy
- 2. Easy
- 3. Neither easy nor difficult
- 4. Difficult
- 5. Very difficult
- 6. [only show this option if B4=2-8] It varied a lot by solicitor
- 7. Don't know / can't remember

#### [B9b. Difficult to find prices] ASK ALL THAT FOUND IT DIFFICULT TO FIND PRICES (B9a=4 OR B9a=5)

#### [Multi code]

You said you found it difficult to find the price of the conveyancing services for buying a house. What was particularly difficult? Please select all that apply.

- 1. No upfront information on prices provided
- 2. Communication with solicitor was poor
- 3. It took a long time to obtain a quote
- 4. I was presented with confusing prices / did not understand the price quoted
- 5. Other, please specify: [Open text box]
- 6. Don't know / can't remember

#### [B10. Length of the process] ASK ALL

#### [Single code]

Generally, throughout this process, how long did it take you to find out the price of the conveyancing services for buying a house?

- 1. Immediately
- 2. Within an hour
- 3. Within a day
- 4. Within two to three days
- 5. Within a week
- 6. Other, please specify: [Open text box]
- 7. [only show this option if B4=2-8] It varied a lot by solicitor
- 8. Don't know / can't remember

#### [B11a. Clarity of prices] ASK ALL

#### [Single code]

Generally, throughout this process, did you have to get in touch with the [if B4=1: solicitor] [if B4=2-8: solicitors] to clarify any aspects of the pricing?

- 1. Yes I required clarifications on pricing
- 2. No I did not require any clarifications on pricing
- 3. [only show this option if B4=2-8] It varied a lot by solicitor
- 4. Don't know / can't remember

#### [B11b. Responsiveness] ASK ALL THAT ASKED CLARIFICATION QUESTIONS (B11a=1)

#### [Single code]

Generally, throughout this process, how quickly did the [if B4=1: solicitor] [if B4=2-8: solicitors] provide the pricing clarifications?

- 1. Immediately
- 2. Within an hour
- 3. Within a day
- 4. Within two to three days
- 5. Within a week
- 6. Other, please specify: [Open text box]
- 7. [only show this option if B4=2-8] It varied a lot by solicitor
- 8. Don't know / can't remember

#### [B12. Contact] ASK ALL

#### [Single code]

How often did you have to contact the [if B4=1: solicitor] [if B4=2-8: solicitors] to find the price for the conveyancing services?

- 1. Just once
- 2. Between 2 to 4 times
- 3. More than 4 times
- 4. Other, please specify: [Open text box]
- 5. [only show this option if B4=2-8] It varied a lot by solicitor
- 6. Don't know / can't remember

#### [B13a. Multiple contacts] ASK IF NEEDED MULTIPLE CONTACTS TO OBTAIN PRICE (B12=2 OR B12=3 OR B12=4 OR B12=5)

#### [Single code]

You said you had to contact a solicitor [B12=2: 2-4 times] [B12=3: more than 4 times] to find the price of the conveyancing services. How did this make you feel?

1. I felt encouraged to contact other solicitors about their prices

- 2. I did not feel encouraged to contact other solicitors about their prices
- 7. Other, please specify: [Open text box]
- 3. Don't know / can't remember

#### [B13b. Multiple contacts qualitative] ASK IF NEEDED MULTIPLE CONTACTS TO OBTAIN PRICE (B12=2 OR B12=3 OR B12=4 OR B12=5)

#### [Open text box]

You said that you had to contact a solicitor multiple times to find out the price for the conveyancing services. Could you please elaborate on this process (e.g. whether you emailed them first, then followed up with a phone call, etc.)?

1.4 Section C: Choosing

[CO. Intro] SHOW ALL

#### [Text only]

This section of the survey asks questions about how and why you chose the provider that acted in your conveyancing matter.

#### [C1. Choice] ASK ALL

#### [Single code]

What was the main reason you chose the solicitor you did?

- 1. I followed family member / friend / work colleague's recommendation
- 2. I followed estate agent's recommendation
- 3. I followed bank / building society / mortgage broker's recommendation
- 4. I had previous experience of using the solicitor
- 5. I chose the cheapest solicitor
- 6. I chose the solicitor that was best value for money, please specify value for money: [Open text box]
- I chose the solicitor that represented the best balance of price and characteristics I care about, please specify characteristics: [Open text box]
- 8. I chose the solicitor that promised the fastest completion, irrespective of price
- 9. I chose the solicitor that was highest quality, irrespective of price. Please specify how you assessed the solicitor's quality: [Open text box]
- 10. I chose the solicitor which was located most conveniently, irrespective of price
- 11. Other, please specify: [Open text box]
- 12. Don't know / can't remember

#### [C2. Important factors] ASK ALL

11

#### [Multi code]

What were the most important factors in your choice of your solicitor? 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. Distance from where you live
- 2. Convenience of where they are located
- 3. Their reputation
- 4. Whether you have used them previously
- 5. Cost of legal services
- 6. Speed of delivery
- 7. Quality mark, please specify: [Open text box]
- 8. Specialist in conveyancing
- 9. Gender of the solicitor
- 10. Recommended by another trusted advisor
- 11. Ethnicity of provider
- 12. They offered the right language skills
- 13. The right to complain if things went wrong
- 14. They had indemnity insurance
- 15. Friend referral / word of mouth
- 16. Other, please specify: [Open text box]
- 17. Don't know

[Five columns with single code for each. 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]

## [C3. Finding out about cost] ASK ALL THAT CONSIDERED MORE THAN ONE SOLICITOR (B4=2-8)

#### [Single code]

How did you find out about the price of the conveyancing services of the solicitor you chose?

- 1. Prices were readily available on the website
- 2. Had to fill out form on website to obtain instant quote
- 3. Had to email to obtain written quote
- 4. Had to call to obtain verbal quote
- 5. Had to arrange face to face meeting to obtain verbal quote
- 6. Had to arrange face to face meeting to obtain written quote
- 7. A family member / friend / work colleague said how much it would cost (roughly)
- 8. An estate agent said how much it would cost (roughly)
- 9. A bank / building society / mortgage lender said how much it would cost (roughly)

- 10. A financial advisor / mortgage broker lender said how much it would cost (roughly)
- 11. Other, please type in: [Open text box]
- 12. Don't know / can't remember

#### [C4. Presentation of the cost] ASK ALL THAT CONSIDERED MORE THAN ONE SOLICITOR (B4=2-8)

#### [Single code]

How was the price of the conveyancing services of the solicitor that you chose presented to you?

- 1. Fixed fee for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 2. Fixed fee for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 3. Estimate of total costs for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 4. Estimate of total costs for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 5. I was given a rate card / pricing structure
- 6. Hourly fees, and I was told how many hours would be required
- 7. Hourly fees, and I was not given an estimate of the hours required
- 8. I was given a breakdown of costs (including disbursements and VAT)
- 9. Other, please specify: [Open text box]
- 10. Don't know / can't remember

#### [C5. Preferred pricing model] ASK ALL

#### [Multi code]

Given the choice, how would you prefer prices for conveyancing services to be presented? Please select up to three pricing models with 1 being the preferred pricing model and 3 being the least preferred one. If there were not three pricing models that you would like select as many that you like.

- 1. Fixed fee for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 2. Fixed fee for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 3. Estimate of total costs for legal advice, including all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 4. Estimate of total costs for legal advice, excluding all expenses and additional fees (e.g. search fees, Land Registry fees, Stamp Duty, etc.)
- 5. A rate card / pricing structure
- 6. Hourly fees, and told how many hours would be required
- 7. Hourly fees with no estimate of the hours required
- 8. A breakdown of costs (including disbursements and VAT)

- 9. Other, please specify: [Open text box]
- 10. Don't know

[Three columns with single code for each. Minimum of one selected and no more than three. Selections should always be 1 first, followed by second, then third. 1 = preferred pricing model; 3 = least preferred pricing model]

1.5 Section D: Outcome

[D0. Intro] SHOW ALL

#### [Text only]

This section of the survey asks questions about whether you paid the price you were quoted.

[D1. Cost of legal services] ASK ALL

#### [Single code]

What price did you pay for your conveyancing services?

- Please type in: [Open text box] [Require number with £ sign: £0 £10,000]
- 2. Don't know / can't remember
- 3. I'd prefer not to say

[D2a. Price paid] ASK ALL THAT PAID FIXED FEE INCL./EXCL. ADDITIONAL COSTS AND ASK ALL THAT PAID ESTIMATE INCL./EXCL. ADDITIONAL COSTS (C4=1 OR C4=2 OR C4=3 OR C4=4 OR C4=8; OR IF B4=1 AND (B7=1 OR B7=2 OR B7=3 OR B7=4 OR B7=8))

#### [Single code]

Thinking about the legal fees you paid to the solicitor, was the final price for the legal advice (ignoring any additional costs such as Land Registry fee, Stamp Duty, etc.) the [IF C4=1 OR C4=2; OR IF B4=1 AND (B7=1 OR B7=2): agreed fixed fee] [IF C4=3 OR C4=4; OR IF B4=1 AND (B7=3 OR B7=4): estimate of the total costs] [IF C4=8; OR IF B4=1 AND B7=8: cost breakdown you were shown]?

- 1. Yes, this was the final cost
- 2. No, final cost was higher
- 3. No, final cost was lower
- 4. Other, please specify: [Open text box]
- 5. Don't know / can't remember

[D2b. Price paid] ASK ALL THAT PAID USING RATECARD / HOURLY RATE INCL./EXCL. ESTIMATE /COST BREAKDOWN OR OTHER (C4=5 OR C4=6 OR C4=7 OR C4=9; OR IF B4=1: B7=5 OR B7=6 OR B7=7 OR B7=9)

#### [Single code]

Was the final price you paid:

- 1. Just as I expected
- 2. Higher than I expected
- 3. Lower than I expected
- 4. Other, please specify: [Open text box]
- 5. Don't know / can't remember

#### [D3a. Additional costs] ASK ALL THAT PAID COSTS DIFFERENT TO THE ONES THEY WERE QUOTED (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Multi code]

Which additional costs did you have to pay for? Please select all that apply.

- 1. Stamp Duty
- 2. Land Registry fees (Transfer of Ownership)
- 3. Local authority search fees
- 4. Water and drainage fees
- 5. Environmental search fees
- 6. Survey fees
- 7. Referral fee payable to estate agent, bank or mortgage lender
- 8. Anti-money laundering fee
- 9. Property fraud fee
- 10. Disbursements
- 11. VAT
- 12. Insurance for no sale no fee policy
- 13. Other third party costs, please specify: [Open text box]
- 14. Don't know / can't remember

#### [If D3a=14: single code]

#### [D3b. Additional costs] ASK ALL THAT PAID COSTS DIFFERENT TO THE ONES THEY WERE QUOTED (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Single code]

Were you expecting additional costs?

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

[D3c. Additional costs expectations] ASK ALL THAT PAID COSTS DIFFERENT TO THE ONES THEY WERE QUOTED (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Single code]

Were the additional costs in line with your expectations?

- 1. Yes, they were in line with my expectations.
- 2. No, they were not in line with my expectations
- 3. Don't know / can't remember.

#### [D4. Price paid different] ASK ALL THAT WERE PRESENTED COST WHICH DIFFERED FROM PRICE PAID (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Single code]

You said the final price you paid was different to the original price you were quoted. How did you find out that you had to pay more / less for the legal advice than you were quoted?

- 1. My solicitor told me when I instructed them
- 2. My solicitor told me at our first meeting
- 3. My solicitor told me over email
- 4. My solicitor told me over the phone
- 5. My solicitor told me by letter in the post
- 6. A family member / friend / work colleague told me about the additional charges
- 7. A bank / building society / mortgage lender told me about the additional charges
- 8. A financial advisor / mortgage broker told me about the additional charges
- 9. I found out online
- 10. I found out when the solicitor sent me the interim invoice
- 11. I found out when the solicitor sent me the final invoice
- 12. Other, please specify: [Open text box]
- 13. Don't know / can't remember

#### [D5a. Action taken complaints] ASK ALL THAT WERE PRESENTED COST WHICH DIFFERED FROM PRICE PAID (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Single code]

Did you complain to any of the following when you found out that the price you were quoted did not correspond with the price you were invoiced?

- 1. I did not complain
- 2. I complained directly to the solicitor
- 3. I complained to the SRA
- 4. I complained to the Legal Ombudsman
- 5. Other, please specify: [Open text box]
- 6. Don't know / can't remember

#### [D5b. Action taken price] ASK ALL THAT WERE PRESENTED COST WHICH DIFFERED FROM PRICE PAID (D2a=2 OR D2a=3 OR D2a=4 OR D2b=2 OR D2b=3 OR D2b=4)

#### [Single code]

What price did you pay in the end?

- 1. I paid the invoiced price
- 2. I only paid the price I had initially been quoted
- 3. Other, please specify: [Open text box]
- 4. Don't know / can't remember

#### [D6. Payment date] ASK ALL

#### [Single code]

When did you pay for your solicitor's fees? Please select one.

- 1. I paid for all of it upfront
- 2. I paid for it in instalments
- 3. I paid for all of it upon completion
- 4. I paid for all of it after completion
- 5. Other, please specify: [Open text box]
- 6. Don't know / can't remember

#### [D7a. Satisfaction overall] ASK ALL

#### [Single code]

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

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

#### [D7b. Dissatisfaction] ASK ALL DISSATISFIED (D7a=4 OR D7a=5)

#### [Multi code]

What were the reasons for 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. Poor value for money
- 14. Other, please specify: [Open text box]
- 15. Don't know/ can't remember

#### [If D7b=15 then single code]

[D8. Value for money] ASK ALL

#### [Single code]

Please indicate how much you agree with the following statement: The services I received were value for money.

- 1. Agree strongly
- 2. Agree
- 3. Neither agree nor disagree
- 4. Disagree
- 5. Disagree strongly
- 6. Don't know / can't remember

#### [D9. Recommendation] ASK ALL

#### [Single code]

If someone else needed to buy a house, how likely are you to recommend them to use the same solicitor as you did? Please select one:

- 1. Very likely
- 2. Fairly likely
- 3. Neither / nor
- 4. Fairly unlikely
- 5. Very unlikely
- 6. Don't know / not sure

#### [D10. Satisfaction with quote] ASK ALL

#### [Single code]

Thinking about how you were quoted a price for the conveyancing services by your solicitor, please say how satisfied you have been with each aspect of the quote.

	Very satisfied	Fairly satisfied	Neither satisfied nor dissatisfied	Fairly dissatisfied	Very dissatisfied	Don't know / can't remember	Not applicable
1. The clarity of information on the costs charge	d						
3. The price-qualit relationship	У						
4. The ease of understanding what the final co would be							
5. The ease of obtaining information on the costs charge	d						
6. The correspondence between price quoted and pric paid							
7. The ease of undertaking the payment (e.g. cheque, BACS transfer, etc.)							

[Select one for each row]

#### 1.6 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 process of buying a house, you would have done anything differently in terms of finding and choosing a solicitor.

#### [E1. Hindsight] ASK ALL

#### [Single code]

Would you do anything differently next time in terms of finding and choosing a solicitor?

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

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

#### [Open text box]

What would you have done differently?

#### 1.7 Section F: Demographics

#### [F1. Gender] ASK ALL

#### [Single code]

The SRA are keen to ensure that the pricing of conveyancing services is transparent 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 do not have to answer any questions you do not wish to.

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

#### [F2. 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

#### [F3. 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

#### [F4. 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

#### [F5. 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 GCE or GCSE equivalent
- 4. Trade apprenticeships or equivalent
- 5. Another qualification
- 6. None of the above
- 7. I'd prefer not to say

#### [F6. 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

#### [F7. 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

[F8. House price] ASK ALL

#### [Single code]

Roughly, what was the price you paid for the house that you bought?

- 1. Under £125,000
- 2. £125,001 £250,000
- 3. £250,001 £500,000
- 4. £500,001 £750,000
- 5. £750,001 £925,000
- 6. £925,001 £1,500,000
- 7. More than £1,500,000
- 8. Don't know
- 9. I'd prefer not to say



### 2. Online consumer survey

This appendix contains the pre-trial information provided, some selected trial screenshots, and the post-trial questionnaire.

#### 2.1 Pre-trial information

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

[Question number and label] LOGIC

[Question type]

Question text

[Notes / instructions]

[IO. Intro] SHOW ALL

#### [Text only]

Thank you for participating in this choice task.

Economic Insight have been commissioned by the Solicitors Regulation Authority (SRA) to undertake this independent study on consumer decision making 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 Chris Pickard on 0207 100 3746 or christopher.pickard@economic-insight.com.

#### [SRA, Economic Insight and MRS logo]

This choice task is anonymous and should take no more than 15 minutes to complete. Any personal information that you may have to enter during this task is completely anonymous and we do not store or pass on any personal data, unless you directly consent it.

[I1. What is conveyancing] SHOW ALL

#### [Text only]

#### 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.

Conveyancing is a catch-all phrase used to describe the legal work that goes on between an offer on a house being accepted, the buyer and the seller exchanging contracts, and the completion of the sale – receiving the keys and moving in. Every house purchase and sale is different, but in general, a conveyancer will manage things like:

- dealing with the Land Registry
- Stamp Duty charges and payments
- collecting and transferring money during a house sale
- providing legal advice and recommendations
- drawing up and assessing contracts.

The conveyancing process for purchasing a house can be divided into three broad stages:

- 1. Preparing for exchange, including carrying out important checks on the property you are buying.
- 2. Exchanging on a property, including creating and exchanging contracts.
- 3. Completing and moving in, including checking and transferring mortgage funds to the seller, and registering the change of ownership with the Land Registry.

#### [I2. 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 freehold house worth £235,000 and is deciding which solicitor to engage to undertake the conveyancing work for them.

The freeholder of a property owns it outright, including the land it is built on. Most houses are freehold.

#### Your task

25

You will be able to look at six different websites for conveyancing solicitors. When you have reviewed all six 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.

#### [I3. Prize] SHOW ALL

#### [Text only]

We will reward respondents who have made a good choice by entering them into a prize draw for an iPad mini.

If you wish to be entered into the prize draw, please enter your email address here: [Open text box]

By clicking next you will be starting your choice task.

#### [C1. Choice task]

#### [Show 6 websites]

Which option would best meet your conveyancing needs in the situation above?

#### [Insert options]

*Note on recall: Following 1,036 completes, we added in question C2 below on price recall.* 

#### [C2. Recall]

#### [Single code]

How much do you think you would have to pay for that option. If you cannot remember exactly, please input your closest estimate.

[Open text box]

#### 2.3 Selected screenshots

Below, we show selected screenshots of both, the non-varying pages and the varying pages.

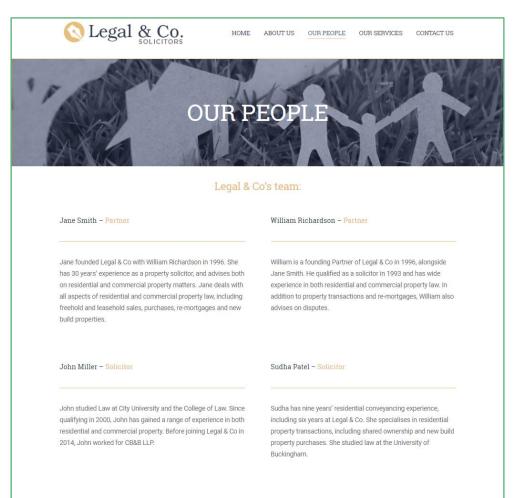
#### 2.3.1 Non-varying pages

#### 2.3.1.1 About us page

Contact us the about us our people our services contact us
and the second
ABOUT LEGAL & CO.
Legal & Co is a firm of dedicated conveyancing solicitors. Whatever your conveyancing needs, our dedicated and friendly team will provide a seamless and efficient service. We have helped thousands of customers to ensure that their home purchase and sale is as smooth as possible. We provide a comprehensive service to both buyers and sellers of properties. Legal & Co are committed to the delivery of fast, low-cost conveyancing services to property buyers, sellers and investors.
We aim to continue to provide an unrivalled service to all our clients whilst also attracting new clients through our reputation for providing expert legal advice, outstanding service and exceptional client care.
Our Mission
"Conveyancing made simple" Getting all the parties to work together is key to fast conveyancing. By co-ordinating with all parties, including solicitors, lenders, local authorities and estate agents, we help you to move in and out faster.
Testimonials
'Easy to understand and friendly conveyancing solicitors – will definitely use again if needs be.'
00000
Legal & Co your local conveyancing solicitors

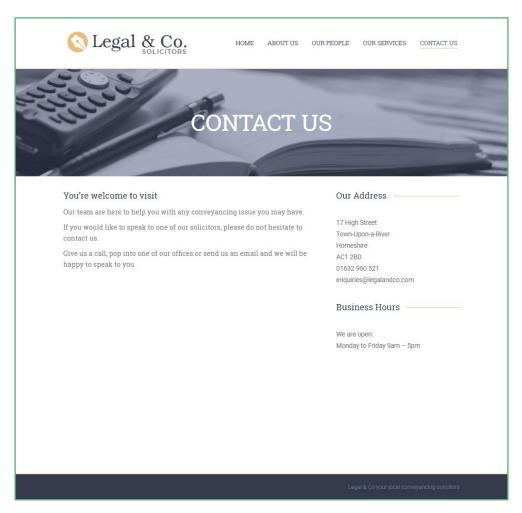


#### 2.3.1.2 Our people page



Legal & Co your local conveyancing solicitors

#### 2.3.1.3 Contact us page



#### 2.3.2 Varying pages – depending on trial and treatment group

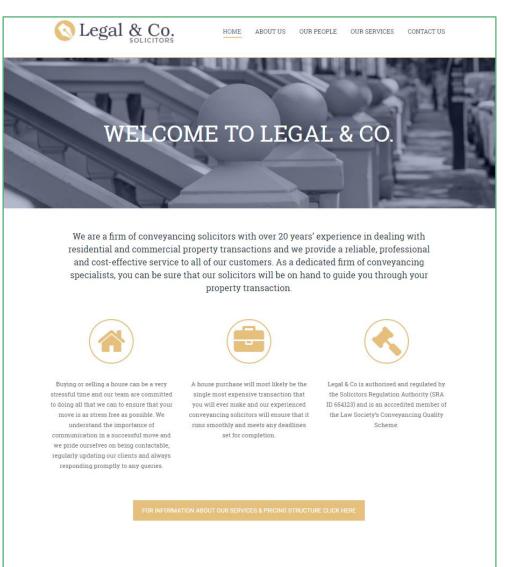
The 'home' page and the 'our services' pages both varied by trial and treatment. Moreover, only those in the '*two clicks*' or '*online form*' treatments would see the 'our prices' page.

Below we set out some examples, so that ate least every pricing model and every pricing frame has been covered at least once, but not setting out screenshots of all 18 variants.

#### 2.3.2.1 No clicks, good fixed fee



#### 2.3.2.2 Home page, two clicks (no click)



Legal & Co your local conveyancing solicitors

#### 2.3.2.3 Our services pages, two clicks (first click)

Co. Legal & Co.	HOME ABOUT US OUR PEOPLE OUR SERVICES CONTACT US
	OUR SERVICES
	Conveyancing
the Land Registry, ensuring legal companies, ensuring the seller has	pects of buying and selling properties. It includes registering transactions with documents are correctly drawn up, searches from local authorities and utility the right to sell the property and advising on associated rights and obligations.
Stages in the conv	eyancing process for purchasing a residential property
Stage 1 🏦	Instructing a Solicitor
Stage 2 Q	Once the purchase price is agreed, the seller's solicitor sends your solicitor the legal contract pack ( <i>formal agreement to sell</i> ), accompanied by the property information form and the fittings
Stage 3 🛗	accompanied by the property information form and the hungs and contents form. Before contracts are exchanged ( <i>stage 4</i> ), either you or the seller could pull out of the transaction without
Stage 4 🔁	any legal consequence.
Stage 5 😰	
Stage 6 🔗	
	Our Charges
Disbursements are the extra costs th	a matter. Conveyancing costs are made up of legal advice fees and disbursements. In thave to be paid to others, such as the Stamp Duty tax to HMRC, at the end of the ind selling process and over which we have no control.

Co Legal & Co	HOME AF	SOUT US OUR PEOPLE OUR SE	RVICES CONTACT US
	OUR PF	RICES	~
The amount quoted below is com	npletely fixed for a standard o	conveyancing transaction for a ho	use worth £235,000.
		Legal fees	
	Solicitors' fees	£600.00	
	VAT	£120.00	
	Total fees inc. VAT	£720.00	
		Disbursements	
	Bankruptcy search (var n/a)	£3.00 i) £150.00	
	Local authority searches (nc VA		
	Land registry office copies (WAT		
	Environmental searches (inc. VA		
	Drainage search (nc VAI)	£35.00	
	Local searches (inc. VAT)	£145.00	
	Telegraphic transfer fee (inc VAI		
	Land registration fee (var n/a)	£135.00	
	Stamp Duty (VAT n/a)	£2,200.00	
	Glossary of	Ferms	
Exchange (or exchange of contracts)	) 🛩 Ti	tle deeds	~
Completion date	✓ La	and Registry office copies	~
Pre-completion searches	✓ La	and certificate	~
HM Land Registry	✓ Sc	olicitors Regulation Authority (SRA	A) ~
Disbursements	✓ Lo	ocal sear <mark>ch</mark> fee	×
Drainage and Water search fee	✓ Ei	nvironmental search fee	~
Land Registry search fee	✓ Ba	ankruptcy search fee	~
Stamp Duty	¥ La	and Registry transfer fee	*

#### 2.3.2.4 Our pricing page, two clicks, good fixed fee (second click)

#### 2.3.2.5 Home page, online form, fixed fee



Co Legal & Co	O. HOME ABOL	T US OUR PEOPLE OU	R SERVICES	CONTACT US		
	OUR PRI			~		
Our hourly fee rate is £60.00 (excl	. VAT) / £72.00 (incl. VAT). Usually hours of a solicitor'		) matter we v	vill require 10		
The amount quoted below illustra	tes standard disbursements for a	conveyancing transaction f	or a house w	orth £235.000		
The anothic quoted below musica	es standard disbuisements for a	conveyancing transaction is	or a nouse w	01th E235,000.		
		Disbursements				
	Bankruptcy search (VAT n/a)	£3.00				
	Local authority searches (inc.VAT)	£150.00				
	Land registry office copies (VAT n/a)	£6.50				
	Environmental searches (inc. VAT)	£30.00				
	Drainage search (inc. VAT)	£35.00				
	Local searches (inc. VAT)	£145.00				
	Telegraphic transfer fee (inc. VAT)	£42.00				
	Land registration fee (VAT n/a)	£135.00				
	Stamp Duty (VAT n/a)	£2,200.00				
Glossary of Terms						
Exchange (or exchange of contract	rs) ~ Title	deeds		~		
Completion date		Registry office copies		~		
Pre-completion searches		certificate		•		
HM Land Registry		itors Regulation Authority (	SRA)	~		
Disbursements		l search fee ronmental search fee		~		
Drainage and Water search fee Land Registry search fee		ronmental search fee truptcy search fee				
Stamp Duty		Registry transfer fee				
Stanp Duty	Laire	anogasaly transier ree		175		

#### 2.3.2.6 Our prices page, online form, good hourly rate

#### Our prices page, good process fee Our Charges The amount quoted below is completely fixed for a standard conveyancing transaction for a house worth £235,000. Solicitors' fees £300.00 VAT £60.00 Total fees inc. VAT £360.00 Bankruptcy search (VAT n/a) £3.00 Local authority searches (inc VAT) £150.00 Land registry office copies (VAT n/a) £6.50 Environmental searches (inc. WAT) £30.00 Drainage search (inc. VAT) £35.00 Local searches (ec. VAT) £145.00 EXCHANGE Solicitors' fees £150.00 VAT £30.00 Total fees inc. VAT £180.00 Telegraphic transfer fee (inc. VAT) £42.00 COMPLETION Solicitors' fees £150.00 VAT £30.00 Total fees inc. VAT £180.00 Land registration fee (VAT n/a) £135.00 Stamp Duty (VAT n/a) £2,200.00 Glossary of Terms Exchange (or exchange of contracts) Title deeds ¥ Completion date Land Registry office copies ~ Pre-completion searches Land certificate ~ HM Land Registry Solicitors Regulation Authority (SRA) ~ ~ Disbursements Local search fee ~

~

~

~

Environmental search fee

Land Registry transfer fee

Bankruptcy search fee

#### 2.3.2.7

Drainage and Water search fee

Land Registry search fee

Stamp Duty

¥

~

~

#### 2.4 Post-trial questionnaire

#### 2.4.1 Questions about choice made

#### [Q0. Intro] SHOW ALL

#### [Text only]

Thank you very much for completing the trial. 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.

#### [Q1. Reason for choice made] ASK ALL

#### [Multi code]

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

- 1. The price for the legal advice was cheapest
- 2. The price for the legal advice and the disbursements was cheapest
- 3. I found the prices easier to understand
- 4. I found the prices easier to find
- 5. The solicitors appeared to be better quality
- 6. Other, please specify: [Open text box]
- 7. Don't know

#### [Q2. Confidence in choice made] ASK ALL

#### [Single code]

How confident are you that the choice you made was the best given the conveyancing scenario 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

#### [Q3. Additional information] ASK ALL

#### [Multi code]

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

- 1. More information on prices
- 2. More information on indemnity insurance
- 3. More information on who would be undertaking the conveyancing work
- 4. I would have liked to speak to someone from "Legal & Co" on the phone to clarify some issues
- 5. I would have like to have the opportunity to clarify some issues over email
- 6. I would have liked to go into "Legal & Co" to speak personally to someone about this
- 7. Other, please specify: [Open text box]
- 8. Don't know

#### [Q4. Indifference] ASK ALL

#### [Single code]

Did you like any other websites as much as the one you chose?

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

#### [Q5. Rank] ASK ALL THAT WERE INDIFFERENT BETWEEN TWO (Q4=1)

Which ones? Please select all that apply.

- 1. Website 1
- 2. Website 2
- 3. Website 3
- 4. Website 4
- 5. Website 5
- 6. Website 6

#### 2.4.2 Demographic information

#### [D0. Intro] SHOW ALL

#### [Text only]

The SRA are keen to ensure that the pricing of conveyancing services is transparent 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 do not have to answer any questions you do not wish to.

#### [D1. Gender] ASK ALL

#### [Single code]

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

#### [D2. 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

#### [D3. 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

#### [D4. 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

#### [D5. 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 GCE or GCSE equivalent
- 4. Trade apprenticeships or equivalent
- 5. Another qualification
- 6. None of the above
- 7. I'd prefer not to say

#### [D6. 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

#### [D7. 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

#### [D8. House buying] ASK ALL

#### [Single code]

Have you ever bought a house?

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

## [D9a. House purchase] ASK ALL THAT HAVE EVER BOUGHT A HOUSE (D8=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

## [D9b. House purchase thought] ASK ALL THAT HAVE NEVER BOUGHT A HOUSE (D8=2)

#### [Single code]

Have you thought about purchasing a house?

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

#### [D9c. House purchase action] ASK ALL THAT HAVE NEVER BOUGHT A HOUSE BUT THOUGHT ABOUT IT (D9b=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

#### [D10. House price] ASK ALL THAT EVER BOUGHT A HOUSE AND THOSE THAT HAVE CONSIDERED BUYING ONE (D8=1 OR D9c=1-3)

#### [Single code]

[IF D8=1: Roughly, what was the price you paid for the house that you bought?]

[IF D9c=1 : Roughly, what is the price you offered to purchase a house?]

[If D9c=2-3: Roughly, how much are you considering spending on a house?]

- 1. Under £125,000
- 2. £125,001 £250,000
- 3. £250,001 £500,000
- 4. £500,001 £750,000
- 5. £750,001 £925,000
- 6. £925,001 £1,500,000
- 7. More than £1,500,000
- 8. Don't know
- 9. I'd prefer not to say

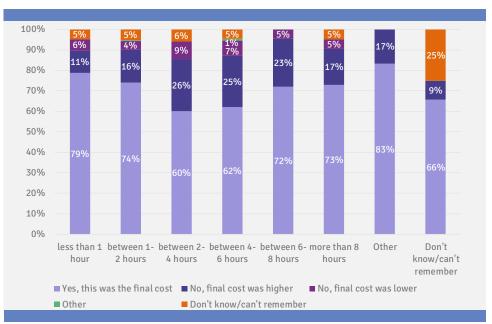


# 3. More results from the online survey and the online trial

#### 3.1 Online house buyer survey

The following charts show that correspondence between price paid and quoted for those that paid a fixed fee did not vary much depending on the time spent searching or the number of solicitors considered.

Figure 1: Correspondence of quote price and price paid, those that paid a fixed fee, by time spent searching



*Source: Economic Insight house buyer survey (N=1,001)* 

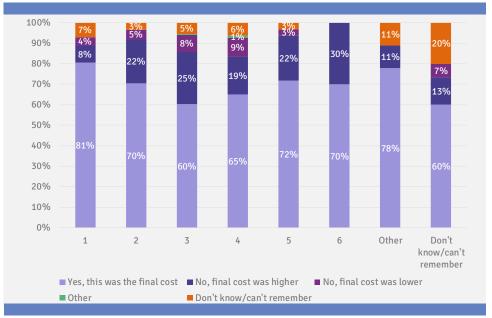


Figure 2: Correspondence of quote price and price paid, those that paid a fixed fee, by number of solicitors considered



#### 3.2 Online consumer trial

#### 3.2.1 Demographics

Here, we set out the proportion of participants making "good" choices, by different demographics.

#### 3.2.1.1 Gender

Table 1: Proportion of participants making good choices, by gender

	% good choices	Ν
Male	57%	1,698
Female	59%	2,284
In another way	83%	6
Prefer not to say	42%	12

#### 3.2.1.2 Age

	% good choices	Ν
16-24	55%	681
25-34	57%	1,017
35-44	58%	873
45-54	60%	656
55-64	62%	493
65-74	64%	248
75-84	50%	26
85 and over	0%	2
Prefer not to say	25%	4

Table 2: Proportion of participants making good choices, by age

Source: Economic Insight trial (N=4,001)

#### 3.2.1.3 Annual household income

Table 3: Proportion of participants making good choices, by annual household income

	% good choices	Ν
Under £20,000	59%	1,118
£20,000 - £29,999	54%	844
£30,000 - £39,999	62%	619
£40,000 - £49,999	63%	421
£50,000 - £59,999	57%	274
£60,000 - £69,999	54%	168
£70,000 - £79,999	56%	126
More than £80,000	61%	160
Don't know	45%	44
Prefer not to say	58%	227

#### 3.2.1.4 Previous house purchasing experience

Table 4: Proportion of participants making good choices, by house purchasing experience

	% good choices	Ν
Ever bought	60%	2,057
Never bought	56%	1,870
Don't know / can't remember	64%	74

*Source: Economic Insight trial (N=4,001)* 

#### 3.2.2 Confidence in choices

Here, we set out the proportion of participants who were confident in their choices, by different demographics.

#### 3.2.2.1 Gender

Table 5: Proportion of participants making good choices, by gender

	% confident in choices	Ν
Male	64%	1,698
Female	60%	2,284
In another way	67%	6
Prefer not to say	50%	12

#### 3.2.2.2 Age

	% confident in choices	Ν
16-24	65%	681
25-34	63%	1,017
35-44	59%	873
45-54	61%	656
55-64	60%	493
65-74	60%	248
75-84	62%	26
85 and over	50%	2
Prefer not to say	25%	4

Table 6: Proportion of participants making good choices, by age

*Source: Economic Insight trial (N=4,001)* 

#### 3.2.2.3 Annual household income

Table 7: Proportion of participants making good choices, by annual household income

	% confident in choices	Ν
Under £20,000	58%	1,118
£20,000 - £29,999	65%	844
£30,000 - £39,999	66%	619
£40,000 - £49,999	58%	421
£50,000 - £59,999	63%	274
£60,000 - £69,999	72%	168
£70,000 - £79,999	66%	126
More than £80,000	69%	160
Don't know	41%	44
Prefer not to say	48%	227

#### 3.2.2.4 Previous house purchasing experience

Table 8: Proportion of participants making good choices, by house purchasing experience

	% good choices	Ν
Ever bought	65%	2,057
Never bought	59%	1,870
Don't know / can't remember	34%	74

*Source: Economic Insight trial (N=4,001)* 

#### 3.2.3 Choices made by confidence in choices

Here, we set out the proportion of participants making 'good' choices by their reported levels of confidence in their choices.

The following table illustrates the overall proportion of participants choosing the cheapest option, by reported levels of confidence.

Table 9: Proportion of participants making good choices, by reported levels of confidence in their choice

	% good choices	Ν
Very confident	62%	537
Fairly confident	59%	1,926
Neither / nor	56%	810
Not confident	55%	295
Not at all confident	58%	201
Prefer not to say	63%	176
Don't know / can't remember	54%	56

Source: Economic Insight trial (N=4,001)

#### 3.2.3.1 By pricing model

The following tables illustrate the overall proportion of participants who were either very or fairly confident and those who were either not or not at all confident in their choices making 'good' choices, by the different pricing models. Table 10: Proportion of participants who were very or fairly confident making good choices, by pricing model

	% good choices	Ν
Fixed fee	58%	435
Hourly fee	59%	436
Process fee	55%	429

Source: Economic Insight trial (N=1,300)

Table 11: Proportion of participants who were not or not at all confident making good choices, by pricing model

	% good choices	Ν
Fixed fee	65%	75
Hourly fee	56%	70
Process fee	56%	73

Source: Economic Insight trial (N=218)

#### 3.2.3.2 By pricing frame

The following tables illustrate the overall proportion of participants who were either very or fairly confident and those who were either not or not at all confident in their choices making 'good' choices, by the different pricing frames.

Table 12: Proportion of participants who were very or fairly confident making good choices, by pricing frame

	% good choices	Ν
No clicks	62%	427
Two clicks	63%	385
Online form	58%	351

Source: Economic Insight trial (N=1,163)

49

Table 13: Proportion of participants who were not or not at all confident making good choices, by pricing frame

	% good choices	Ν
No clicks	68%	80
Two clicks	46%	98
Online form	51%	100

Source: Economic Insight trial (N=278)

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