Consumers Continue to Lose Big: the 2023 Update to An Analysis of the Individual Residential Electric Supply Market in Massachusetts

A Report by the Massachusetts Attorney General's Office
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Executive Summary

This report by the Massachusetts Attorney General's Office ("AGO") corroborates findings from its initial report and subsequent updates that the individual residential electric supply market in Massachusetts causes significant consumer harm. For each of the six years that the AGO analyzed the actual rates charged by suppliers to their customers, the AGO found tens of millions of dollars in *net* consumer losses for Massachusetts households. In a time of high energy prices, when many households struggle to pay their utility bills, this additional cost is extremely burdensome but avoidable if the Legislature acts to protect our consumers and end the individual residential electric supply market.

In March of 2018, the AGO issued the first comprehensive analysis of the individual residential electric supply market[1] in Massachusetts (the "2018 Report").[2] Analyzing data from July 2015 through June 2017, that report specifically undertook to answer whether, under a 1997 law restructuring the state's electrical market, (1) residential consumers in Massachusetts pay more or less for their electric supply when they buy it directly from a competitive supplier rather than through basic service from their electric distribution company (such as National Grid, Eversource, and Unitil); and (2) if consumers pay more, what remedies might be warranted.

The 2018 Report found that, between July 2015 and June 2017, Massachusetts consumers paid $176.8 million more for individual residential electric supply than they would have paid for basic service from their electric distribution company. In 2019 and again in 2021, the AGO issued an update to the 2018 Report (the "2019 Update" and "2021 Update," respectively) that included data from the years 2017-2020. The 2019 Update and 2021 Update showed that consumers in the individual residential electric supply market continued to pay more for electricity supply than consumers who received basic service form their local electric distribution company. Based on this data and data found in similar studies conducted in other states, the 2018 Report, as well as the two subsequent updates, we recommend that legislators in Massachusetts eliminate the electric supply market for individual residential consumers.

This third update to the 2018 Report (the "2023 Update") again shows that consumer losses continue. Specifically, this update finds that during the period spanning July 2020 through June 2021, consumers paid $99.5 million more than they would have paid if they had received electric supply from their electric distribution company.[3]

Over the entire six-year study period (July 2015 to June 2021), Massachusetts consumers in the individual residential electric supply market paid **$525 million** more than they would have paid if they had received electric supply from their electric distribution company. As Table ES.1 below shows, the net consumer loss continues to be substantial.

Table ES.1. Net Consumer Loss from Participation in the Individual Residential Electric Supply Market Compared to the Electric Distribution Company's Basic Service

	July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020- June 2021	Six-Year Total Net Loss
Total Net Consumer Loss (millions)	$65.4 m	$111.4 m	$76.2 m	$87.0 m	$85.7 m	$99.5 m	$525.2 m

This 2023 Update again finds that low-income customers make up a disproportionate share of the residential electric supply market and that the average losses suffered by low-income customers are greater than those suffered by non-low-income customers.

Additionally, we analyzed the impact of the individual residential electric supply market on residential consumers by zip code and municipality. Our analysis shows that in September 2021 (and in September 2020),[4] in all of the Commonwealth's towns and cities that were open to competition, residents who signed up directly with a supplier experienced a net consumer loss. The municipalities with the highest consumer losses in the month of September 2021 are shown in the table below:

Table ES.2. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (Monthly Loss - September 2021)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Boston	$980,099	$20.42	$0.0375	17%	47,999
Springfield	$396,123	$28.59	$0.0479	23%	13,857
Worcester	$378,145	$24.91	$0.0416	22%	15,183
Lowell	$312,126	$32.96	$0.0522	25%	9,470
Fall River	$280,515	$28.62	$0.0507	25%	9,802
Brockton	$268,377	$24.90	$0.0409	33%	10,777
Newton	$200,049	$40.65	$0.0478	14%	4,921
Lawrence	$192,194	$28.33	$0.0477	26%	6,783
New Bedford	$185,812	$22.15	$0.0374	21%	8,388
Lynn	$154,163	$23.67	$0.0456	25%	6,513

We also analyzed the impact of the individual residential electric supply market based on the demographics of the Commonwealth's various communities. Our analysis shows that

competitive suppliers disproportionately signed up and *charged higher rates* to residents in communities with the following demographics:

- Communities with low median incomes;
- Communities of color; and
- Communities with high percentages of households with low English proficiency.[5]

The 2023 Update again demonstrates that individual residential consumers have suffered large financial losses by directly signing contracts for their electric supply with individual residential electric suppliers. In addition, Massachusetts low-income consumers and people of color continue to suffer a disproportionate amount of the consumer harm. The size of the harm to consumers, the significant losses in all six years of this study, and the continuing loss from one year to the next all strongly suggest that consumer harm will continue. Thus, we again strongly recommend that the Massachusetts Legislature eliminate the electric supply market for individual residential consumers.[6]

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Glossary of Terms

Basic service: For those consumers who do not receive their electric supply from a competitive supplier or municipal aggregation, their electric distribution company purchases their electricity on their behalf, providing them supply services that are known as "basic service."

Electric distribution company (this is also referred to as an "electric company" or "EDC"): In Massachusetts the electric distribution companies are NSTAR Electric Company d/b/a Eversource Energy ("Eversource"); Massachusetts Electric Company and Nantucket Electric Company, each d/b/a National Grid ("National Grid"); and Fitchburg Gas and Electric Light Company d/b/a Unitil ("Unitil"). See Appendix 1A for a map of the Massachusetts electric distribution companies' non-overlapping service territories.

Individual residential electric supply market: In this update, this term is used to describe the market in which residential consumers may choose to purchase electric service directly from a company other than their electric distribution company or municipal aggregation.

kWh: A kilowatt hour describes energy used over a period of time, specifically, 1,000 watts per hour.

Low-income: In this update, the term "low-income" refers to consumers who receive subsidized electricity rates. To qualify for this rate, a consumer's annual income may not exceed 60 percent of the median income in Massachusetts. For a family of four, this would translate to a household income of $78,751 or less in fiscal year 2022.[7] The update's analysis of low-income consumers does not encompass those consumers who may be eligible for subsidized rates but who have not enrolled in the program for subsidized rates. "Non-low-income" refers to residential consumers who do not receive a low-income rate.

Municipal aggregation and municipal aggregation suppliers: Municipal aggregations are programs, created pursuant to G.L. c. 164, § 134, where a municipality or a group of municipalities aggregate the electrical load of participating residents and businesses in the respective community. This update refers to competitive suppliers that serve municipal aggregations as "municipal aggregation suppliers." Consumers residing in towns and cities with municipal aggregations programs also may choose to be served directly by a competitive supplier other than the one that serves the municipal aggregation or they may choose to opt-out of the municipal aggregation and continue to receive basic service electric supply from their EDC.[8]

Municipal light plants: A municipal light plant is a municipality-owned distribution company responsible for the transmission and supply of electricity to the residents and businesses in the municipality. [9]

Participation rate: As used in this update, the participation rate is the ratio of the number of consumers participating in the individual residential electric supply market to the total number of residential electric consumers. The total number of residential electric consumers includes those purchasing electricity from any of these three sources: competitive suppliers, electric distribution companies, and municipal aggregations. Consumers served by municipal light plants are not included in the analyses contained in this update.

Premium: This term is used in the update to denote the difference between the average residential competitive supply rate and the average basic service rate. It could also be referred to as a "mark-up."

Restructuring: In 1997, the Massachusetts Legislature restructured the electricity industry, creating a competitive market for the supply of electricity ("Restructuring"). The purpose of Restructuring was to reduce electricity costs through the new competitive market. In restructuring the electricity industry, the Legislature recognized that "electricity service is essential to the health and well-being of all residents of the commonwealth." St. 1997, c. 164, § 1(a).

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Introduction

A. Background on Restructuring and Competitive Electric Supply in Massachusetts

Prior to 1997, Massachusetts electric customers purchased both the generation (i.e., supply) and the distribution of their electricity from their regulated electric utility company. In 1997, the Massachusetts Legislature restructured the electricity industry, creating a competitive market for the supply of electricity ("Restructuring"). The intended purpose of Restructuring was to reduce electricity costs through the new competitive market. In restructuring the electricity industry, the Legislature recognized that "electricity service is essential to the health and well-being of all residents of the commonwealth." St. 1997, c. 164, § 1(a). Massachusetts was one of several states that restructured the generation portion of their electric markets, replacing the previously vertically integrated electric utilities with electric utilities that provide distribution and transmission services and that purchase electricity from generation in the competitive marketplace.

Following Restructuring, all Massachusetts electric distribution companies continue to deliver electricity to Massachusetts electric consumers. For these services, Massachusetts electric utilities charge distribution rates to electric consumers. The electric distribution companies' rates are highly regulated and are set by the Department of Public Utilities (the "Department"). There are currently four electric distribution companies in Massachusetts:

- NSTAR Electric Company d/b/a Eversource Energy ("NSTAR" or "Eversource");
- Massachusetts Electric Company d/b/a National Grid ("MECo");
- Nantucket Electric Company d/b/a National Grid ("Nantucket" and, together with MECo, "National Grid"); and
- Fitchburg Gas and Electric Light Company d/b/a Unitil ("Fitchburg" or "Unitil").

Because residential consumers are assigned to a particular electric distribution company based on their home location, consumers cannot choose the electric distribution company that provides them with distribution services. Restructuring, however, created a new electric supply market to allow consumers to choose their electric supplier. All Massachusetts electricity consumers pay two rates when they pay their electricity bill: one rate for distribution and one rate for electric supply.

There are three ways in which consumers can purchase electricity supply.

First, many consumers continue to receive both the supply and distribution of electricity from their electric distribution company. For those consumers, their electric distribution

company purchases their electricity on their behalf, providing them supply services that are now known as "basic service." Residential consumers are automatically placed on the "fixed" basic service rate, which changes once every six months.[10] Basic service is procured through a bidding process in which each electric distribution company solicits and receives bids to provide electric supply to its consumers for certain pre-appointed periods of the year. For example, NSTAR Electric Company, which does business as Eversource Energy, purchases its residential basic service electric supply for the two periods: January 1–June 30, and July 1–December 31.

Second, towns and cities in Massachusetts can provide their residents and businesses with electric supply through municipal aggregation. A municipal aggregation allows a town or city to aggregate the load of its residents and businesses and negotiate a contract for electric supply customized to the needs of the municipality. Municipal aggregations often provide long-term, fixed rates for their residents and many municipal aggregations also offer some form of "renewable" electric supply. In recent years, more and more cities and towns have elected to form municipal aggregations, and many electric customers take service from a municipal aggregation. To start a municipal aggregation plan, a municipality must seek and receive approval from the Department. Even after a municipal aggregation is formed, the electric distribution company continues to provide distribution service to customers participating in the municipality's aggregation and remains responsible for billing the customer for all electric charges, including electric supply charges from the aggregation.

Finally, consumers can elect to purchase their electric supply directly from entities called "competitive suppliers." Competitive suppliers generally do not generate electricity themselves. Rather, they buy electric supply on the wholesale market and sell it to retail consumers. Competitive suppliers must be licensed by the Department and are subject to certain additional regulations designed to protect consumers. However, the Department does not regulate the supply rates charged by competitive suppliers.

Competitive suppliers acquire customers by marketing their service through various means, including, but not limited to, door-to-door sales, telemarketing, direct mail, internet advertising, and in-store kiosks. The Department also has created a website, "Energy Switch MA," where competitive suppliers can post various offers available to Massachusetts customers.

Electricity consumers taking service from a competitive supplier receive their electric supply from a supplier but continue to have that electricity delivered to them by their electric distribution company. The electricity delivered to the consumer's residence is exactly the same whether purchased from a supplier or the electric distribution company.[11]

The Department, the AGO, Massachusetts' municipalities, as well as several other state and local entities, have received and continue to receive a high number of complaints regarding competitive suppliers. Common complaints include reports of marketers promising customers savings but those customers instead experiencing bill increases,

marketers erroneously stating or implying that they have a relationship with the customer's electric distribution company, and competitive suppliers switching customers to their companies' electric supply without the customers' permission. Especially susceptible to these marketing practices are those customers with limited English proficiency and those who have a limited ability to fully understand the implications of complicated contractual language; marketers use especially aggressive sales tactics and intimidation to compel such customers to enter into a contract for electric supply.

B. Background on the 2023 Update

The AGO commissioned the 2023 Update to provide stakeholders and policy makers with updates to the numbers and other findings supporting the conclusions of the 2018 Report and its subsequent updates.

This 2023 Update is organized as follows:

- In Section 1, we describe our methodology for computing the consumer loss associated with participation in the individual residential electric supply market. Our methodology is largely unchanged from the 2018 Report, the 2019 Update, and the 2021 Update.[12]

- In Section 2, we discuss our findings relative to the entire residential class (with the exception of households participating in a municipal aggregation and those households served by municipal light plants).

- In Section 3, we discuss the experience of low-income households in the individual residential electric supply market.

- In Section 4, we discuss our analysis of the demographics of the Commonwealth's cities and towns, which shows evidence that suppliers may be targeting low-income populations and communities of color.

- In the Conclusion we summarize our findings and recommendations.

- Appendices provide additional information and analyses, including municipality-specific information based on our analysis of zip code level data for September 2020 and September 2021. We have updated the other appendices included in the 2021 Update based on the year spanning July 2020 through June 2021.

1. Methodology and data examined

1.1 Introduction

For this 2023 Update, the four electric distribution companies that serve Massachusetts provided the AGO with detailed supplier-specific data separately for two consecutive 12-month time periods: July 2019 – June 2020; and July 2020 – June 2021. These data include monthly information specific to each of the service territories of Massachusetts' electric distribution companies.[13]

The electric distribution companies also provided the AGO with detailed supplier-specific data disaggregated to the zip code level for the months of September 2020 and September 2021 as well as electric distribution company-specific counts of bills for both low-income and all non-low-income residential consumers at the zip code level.[14] We used this geographically granular data to examine competitive suppliers' presence among the Commonwealth's communities and to compare participation in the individual residential electric supply market between low-income consumers and non-low-income residential consumers. We discuss our findings based on our zip code analysis in Section 3, below, and provide more detailed findings in the corresponding appendices.

In the course of analyzing the data from the electric distribution companies, our principal question was whether or not residential consumers save money by directly purchasing their electric supply from competitive suppliers.[15]

1.2 Market Participation

Table 1.1, below, shows that across all incomes, participation in the individual residential electric supply market declined slightly during the past five study years, while participation in the municipal aggregation market has steadily increased. The pattern of low-income households participating in the individual residential electric supply market at approximately twice the rate as non-low-income households continues.

Table 1.1. Participation Rates in Competitive Supply, Basic and Municipal Aggregation – Five-Year Comparison

	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021
Competitive Supply					
Low-income	36%	35%	33%	31%	29%
Non-low-income	18%	18%	17%	17%	16%
Basic					
Low-income	48%	48%	50%	48%	46%
Non-low-income	63%	56%	55%	52%	47%
Municipal Aggregation					
Low-income	16%	16%	17%	21%	25%
Non-low-income	19%	26%	27%	31%	37%

Figure 1.1, Figure 1.2, and Figure 1.3, below, show the participation rates separately for all consumers, low-income consumers, and non-low-income consumers, respectively. Figure 1.1 shows that approximately 431,167 consumers (18 percent of all residential consumers) participate in the individual residential electric supply market in Massachusetts. The average monthly numbers of consumers shown in these three figures correspond with the average of 12 months of data for the period spanning July 2020 through June 2021.

Figure 1.1. Average Monthly Numbers of Households Purchasing from Competitive Suppliers, Electric Distribution Companies, and Municipal Aggregations

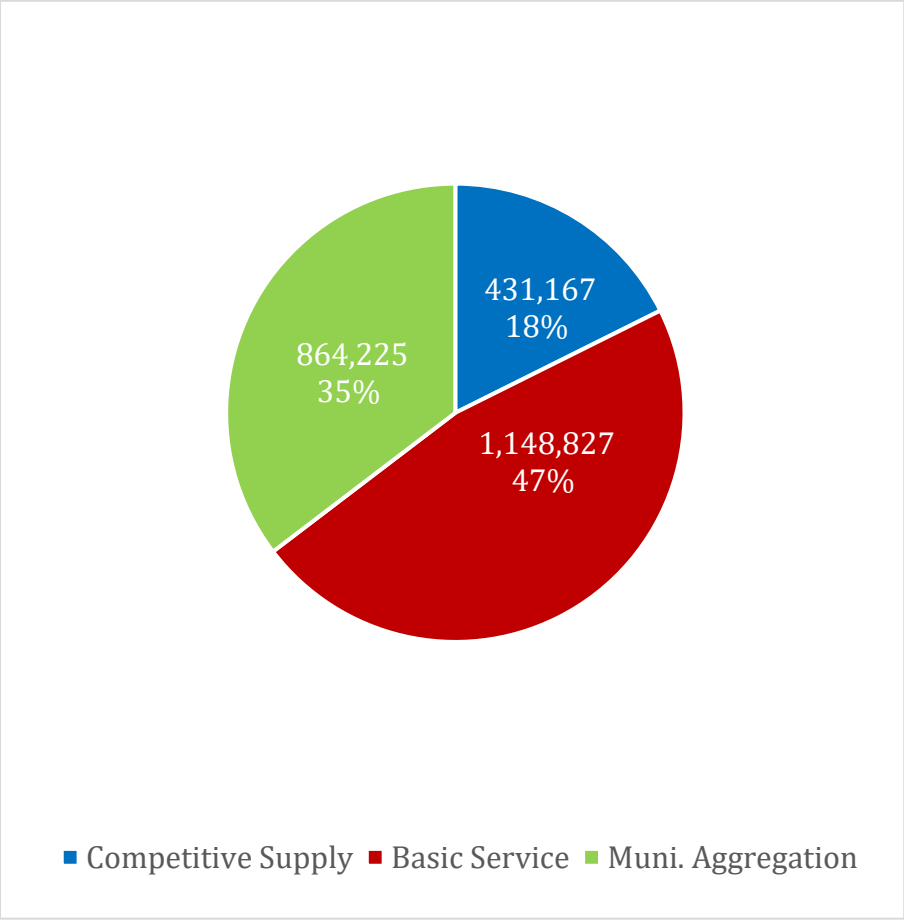


Figure 1.2 and Figure 1.3 below show the proportion of low-income households and non-low-income households that participate in the individual residential supply market, as opposed to the proportion that receives basic service and the proportion that is served through a municipal aggregation. Low-income consumers and non-low-income consumers have participation rates of 29 percent and 16 percent in the individual residential supply market, respectively.

Figure 1.2 Average Numbers of Low-Income Households Purchasing from Competitive Suppliers, Electric Companies, and Municipal Aggregation

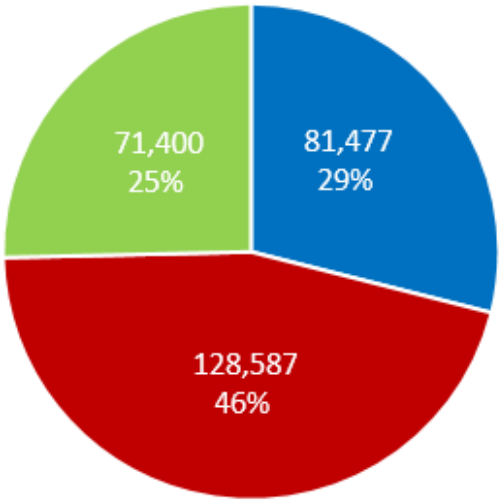
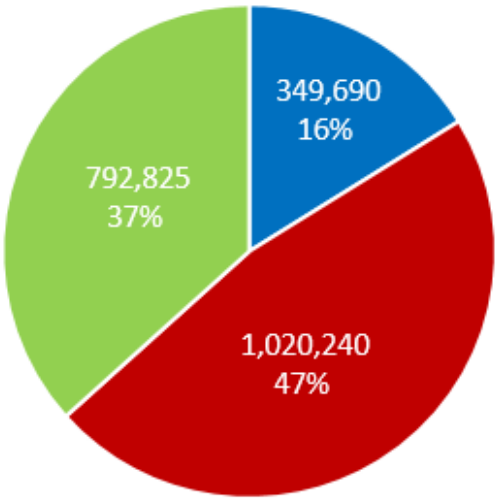


Figure 1.3 Average Numbers of Non-Low-Income Households Purchasing from Competitive Suppliers, Electric Companies, and Municipal Aggregation



1.3 Additional Findings

Additional statistics for the most recent study period (July 2020–June 2021) include:

- Suppliers, in the aggregate, billed Massachusetts consumers more than $441 million.
- Suppliers issued 5,173,999 monthly bills to Massachusetts residential consumers during a 12-month period, suggesting that suppliers serve an average of 431,167 households in Massachusetts, of which 81,477 are low-income households.[16]
- Low-income households make up 18.9 percent of the consumers participating in the individual residential electric supply market yet make up only 11.5 percent of the market for all electric consumers.[17]
- *In addition to* the approximate $99.5 million net loss, consumers *also* paid approximately $5 million in additional customer fees to suppliers.[18] Approximately $1.1 million of these additional fees—or 22 percent—were charged to low-income consumers.
- Approximately 29 percent of *all* low-income electric consumers in Massachusetts take service from an individual residential supplier.

- 52 different suppliers are active in the Massachusetts market (and 49 provide service to low-income consumers).[19]

The average monthly usage for all households in Massachusetts that participated in the individual residential electric supply market during the study period was 562 kWh.[20]

2. The data demonstrates that participation in the individual residential supply market causes Massachusetts consumers to pay more than they would pay for basic service.

2.1 Introduction

In this section, we summarize our findings about the price of participation in the individual residential electric supply market.

For the purposes of this Section 2, we analyzed suppliers' billing data in order to:

(1) Compute the total annual consumer gain or loss associated with the participation by households in the individual residential electric supply market in Massachusetts;

(2) Analyze average consumer loss, when expressed on a per-household basis; and

(3) Analyze the range of average rates charged by suppliers.

2.2 The annual consumer loss associated with households' participation in the individual residential electric supply market.

Massachusetts residential electricity consumers who took service from a competitive supplier paid at least $525 million more than they would have paid if they had received basic service from their electric distribution company over the course of the six study periods.[21] Specifically, consumers overpaid by $65.4 million during the 2015–2016 study period, by $111.4 million during the 2016–2017 study period, by $76.2 million during the 2017–2018 study period, by $87.0 million during the 2018–2019 study period, by $85.7 million during the 2019–2020 study period, and by $99.5 million during the 2020–2021 study period. Our analysis shows that substantial consumer losses continue to characterize this market. Table 2.1, below, summarizes average annual household losses for the six consecutive study periods.

Table 2.1. Average Annual Household Losses – Six-Year Comparison

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021
$134	$226	$155	$187	$190	$231

During these six years, although the number of bills rendered to consumers in the individual residential retail electric market fell by twelve percent, the total dollars billed fell by only two percent. We summarize these and other findings in Table 2.2, below.

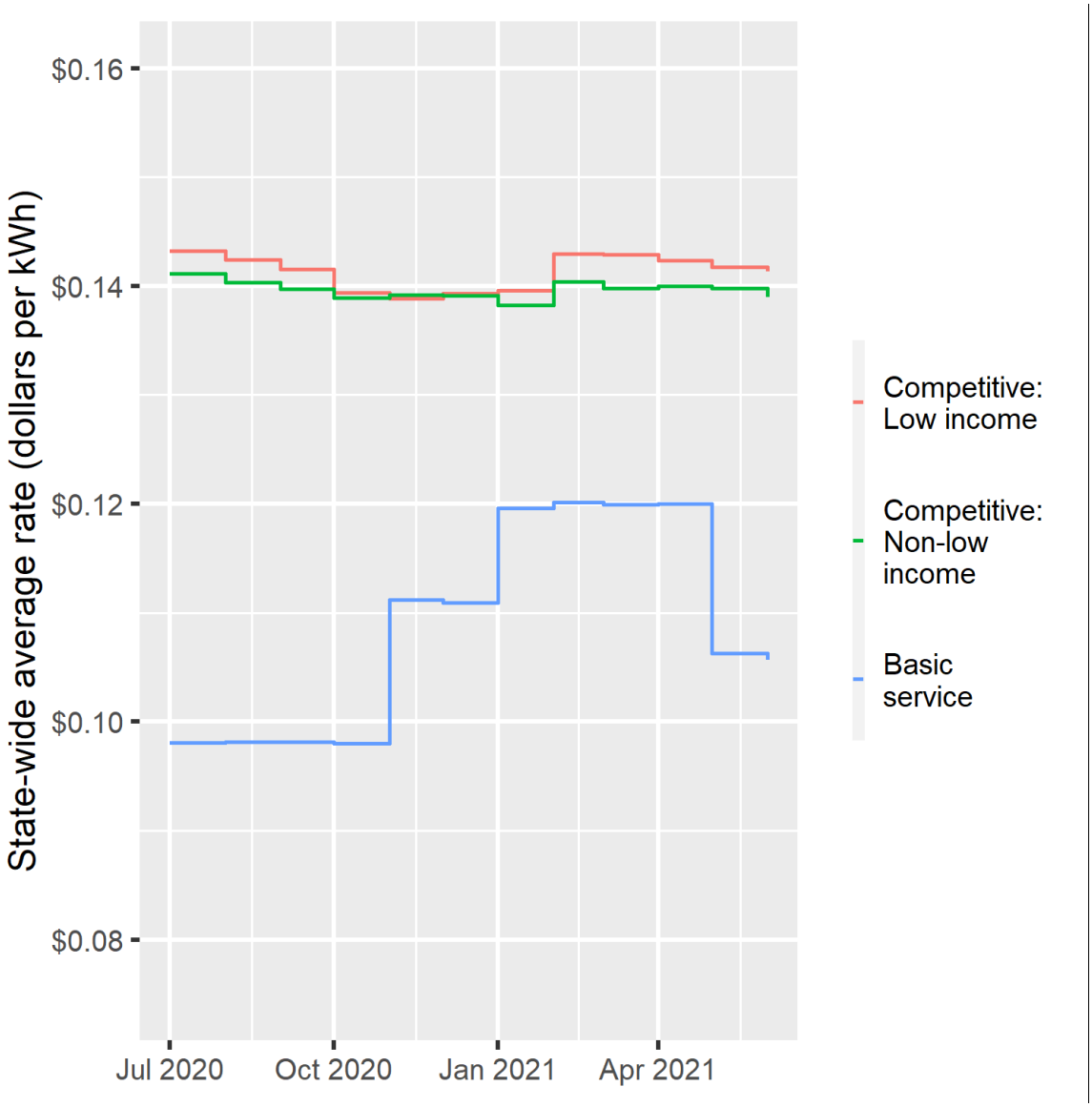
Table 2.2. Overview of Individual Residential Electric Supply Market – Six-Year Comparison

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Attribute of Market	July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021
Total bills rendered (all)	5,860,037	5,920,193	5,916,177	5,568,187	5,427,350	5,173,999
Average number of customers per month	488,336	493,275	493,015	464,016	452,279	431,167
Total supply (kWh)	3,581,962,995	3,593,084,986	3,426,659,398	3,269,849,773	3,052,639,221	3,144,170,995
Total charges	$ 450,704,148	$ 437,948,033	$ 465,139,973	$ 486,375,415	$ 449,228,429	$ 441,136,036
Weighted Average Rate Paid by Customers of Competitive Supply	$ 0.1258	$ 0.1219	$ 0.1357	$ 0.1487	$ 0.1472	$ 0.1403
Weighted Average Rate Customers of Competitive Supply would have paid for EDCs' Basic service	$ 0.1076	$ 0.0905	$ 0.1135	$ 0.1221	$ 0.1191	$ 0.1087
Average premium to participate (per kWh - all incomes)	$ 0.0183	$ 0.0314	$ 0.0222	$ 0.0266	$ 0.0281	$ 0.0316
Average Annual Usage per HH (kWh)	7,335	7,284	6,950	7,047	6,749	7,292
Statewide Total Net Consumer Loss	$ 65,406,644	$ 111,400,843	$ 76,208,703	$ 86,994,123	$ 85,745,019	$ 99,460,386
Statewide Total Net Consumer Loss - Low-Income	$ 17,400,000	$ 23,562,438	$ 16,375,489	$ 17,973,538	$ 17,241,698	$ 18,961,973
Average Net Consumer Loss per household	$ 134	$ 226	$ 155	$ 187	$ 190	$ 231
Average Net Consumer Loss per household - Low-Income	$ 145	$ 231	$ 166	$ 196	$ 205	$ 233

Figure 2.1, below, shows that individual residential supply consumers continued to pay a premium during the 12 months spanning July 2020 through June 2021—consistent with the pattern shown in the 2018 Report, the 2019 Update, and the 2021 Update. That is, these consumers continued to pay a higher average rate per kWh to individual residential

suppliers than the average rate per kWh that they would have paid if they had purchased basic service through their electric distribution company.[22] Moreover, Figure 2.1 shows that low-income participants in the individual residential electric supply market typically pay more each month for electricity than do non-low-income consumers in the individual residential electric supply market, and when averaged over the twelve months, low-income consumers paid a premium of $0.03523 per kWh, 14 percent more than the $0.03089 per kWh premium paid by non-low-income consumers of competitive suppliers. Across all incomes, the average premium was $0.0316 per kWh.

Figure 2.1. Gap Between Average Rate Paid to Competitive Suppliers and Rate Had Participants Purchased from Electric Distribution Companies (July 2020 – June 2021)



Our methodology remains the same as described on pages 8–9 of the 2018 Report, and Appendix 2B of that report. Appendix 2A of this report provides the basic service rates in effect during the six-year-study period (July 2015 – June 2021) as well as the basic service rates in effect during September 2021. Appendix 2B shows, separately by municipality for all households, the average number of households participating in the individual residential electric supply market, the average per-household net consumer loss, and the aggregate consumer loss for September 2020 and September 2021. Appendix 2C shows the same information for low-income households. In Section 3,

below, Table 3.6 shows the ten municipalities with the highest aggregate net consumer loss in September 2021, and Table 3.7 shows the corresponding information based on data for September 2020.

2.3 Minority of suppliers which provided limited consumer gains

Fewer than one in five bills issued to Massachusetts consumers served by an individual residential supplier included supply rates that were lower than the basic service rates charged through their electric distribution companies. As seen in further detail in Appendix 2D, during the course of the 12-month period between July 2020 and June 2021, suppliers provided savings of $8,979,283 to some consumers. Those savings were offset by losses of twelve times that amount, $108,427,863, during the same time period, for a total net loss of $99,448,580.

Forty-two suppliers, serving 88 percent of the individual residential electric supply customer base, each provided customers with net losses on average. These "net-loss" suppliers account for $101.5 million in consumer loss. By contrast, ten individual residential suppliers, serving only 12 percent of the individual residential electric supply customer base, each provided customers with net gains on average, totaling only $2.1 million in net gains in total. Moreover, the per-customer net savings that these suppliers provided were small. The average annual savings per consumer was $40.36, and the average rate (weighted by kWh) paid by this group of consumers was $0.1048 per kWh. By comparison, the average loss per consumer (for the approximate 88 percent of the total individual residential supplier customer base who experienced net losses), expressed on an annual basis, was $267.67, and the average rate paid by this group of consumers was $0.1454 per kWh.

2.4 Consumer loss examined at the supplier level

Table 2.3, below, shows the ten suppliers[23] (with their identities withheld) who charged the highest average premium over basic service during the 2020–2021 study period.[24] In short, Table 2.3 shows which suppliers charged the most, relative to the corresponding basic service rates charged through the electric distribution companies, for residential electric supply on average during the 2020–2021 study period. Table 2.3 shows that two suppliers charged, on average, over $0.06 per kWh more than the corresponding electric distribution company rate, six suppliers charged over $0.05 per kWh more than the corresponding electric distribution company rate, and all ten suppliers charged, on average, greater than $0.04 per kWh *more* than the corresponding electric distribution company rate. It is worth noting that the premiums paid by any individual consumer could be much higher than that amount. Because electric distribution company rates vary throughout the Commonwealth, we rank suppliers based on the premiums they charge relative to the electric distribution companies' rates rather than ranking them based on the suppliers' rates.

Three of the "top ten" suppliers shown (#25, #1, and #39) have been in the top ten ranking for premiums for five consecutive years (i.e., during the 2016–2017, the 2017–

2018, the 2018–2019, the 2019–2020 and the 2020–2021 study periods). Two suppliers in the "top ten" in this report (#48, #35) have been in the top ten ranking for three of the five years studied (the most recent three study periods). One supplier (Supplier #66) was in the "top ten" for both the 2019–2020 and the 2020–2021 study periods.

Table 2.3. Ten Suppliers with the Highest Average Premium – All Households (Ranked by Premium): July 2020-June 2021[25]

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
1	$ 0.1744	22,420	$ 0.0657	0.43%	$ 960,207	$ (8,981)	$ 951,227	0.89%	0.10%
66	$ 0.1691	91,008	$ 0.0613	1.76%	$ 2,750,440	$ (1,926)	$ 2,748,513	2.54%	0.02%
25	$ 0.1696	419,019	$ 0.0598	8.10%	$ 12,520,836	$ (44,950)	$ 12,475,886	11.54%	0.50%
46	$ 0.1606	22,917	$ 0.0573	0.44%	$ 693,961	$ (230)	$ 693,731	0.64%	0.00%
39	$ 0.1651	27,071	$ 0.0563	0.52%	$ 837,776	$ (2,967)	$ 834,810	0.77%	0.03%
48	$ 0.1628	26,031	$ 0.0544	0.50%	$ 867,229	$ (904)	$ 866,325	0.80%	0.01%
35	$ 0.1632	56,847	$ 0.0542	1.10%	$ 1,860,510	$ (904)	$ 1,859,605	1.72%	0.01%
37	$ 0.1596	460,799	$ 0.0503	8.91%	$ 14,878,329	$ (321,994)	$ 14,556,335	13.72%	3.57%
57	$ 0.1574	31,708	$ 0.0473	0.61%	$ 767,278	$ (20,425)	$ 746,854	0.71%	0.23%
12	$ 0.1527	213,536	$ 0.0455	4.13%	$ 4,905,739	$ (61,085)	$ 4,844,653	4.52%	0.68%
Total for top 10		1,371,356		26.50%	$ 41,042,306	$ (464,367)	$ 40,577,939	37.84%	5.15%

Table 2.4, below, shows the ten suppliers for which electric distribution companies rendered the most bills. These ten suppliers account for 62 percent of the bills rendered in the individual residential electric supply market. The bills rendered on behalf of these ten suppliers included instances of prices above electric distribution company rates (resulting in $65.5 million in losses) and instances of prices below electric distribution company rates (resulting in gains of $6.0 million).

Table 2.4. Ten Suppliers with the Highest Number of Bills – All Households (Ranked by Number of Bills): July 2020–June 2021

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
34	$ 0.1051	540,554	$ (0.0043)	10.45%	$ 1,897,681	$ (3,681,799)	$ (1,784,117)	1.75%	40.84%
37	$ 0.1596	460,799	$ 0.0503	8.91%	$ 14,878,329	$ (321,994)	$ 14,556,335	13.72%	3.57%
25	$ 0.1696	419,019	$ 0.0598	8.10%	$ 12,520,836	$ (44,950)	$ 12,475,886	11.54%	0.50%
42	$ 0.1468	374,212	$ 0.0370	7.23%	$ 8,623,907	$ (195,787)	$ 8,428,120	7.95%	2.17%
22	$ 0.1250	357,485	$ 0.0301	6.91%	$ 6,911,684	$ (451,474)	$ 6,460,209	6.37%	5.01%
60	$ 0.1465	243,715	$ 0.0388	4.71%	$ 5,219,418	$ (223,489)	$ 4,995,929	4.81%	2.48%
41	$ 0.1313	231,854	$ 0.0254	4.48%	$ 4,039,860	$ (437,545)	$ 3,602,316	3.72%	4.85%
12	$ 0.1527	213,536	$ 0.0455	4.13%	$ 4,905,739	$ (61,085)	$ 4,844,653	4.52%	0.68%
43	$ 0.1476	184,008	$ 0.0452	3.56%	$ 4,595,244	$ (34,235)	$ 4,561,009	4.24%	0.38%
17	$ 0.1190	181,834	$ 0.0109	3.51%	$ 1,912,734	$ (566,695)	$ 1,346,038	1.76%	6.29%
Total for top 10		3,207,016		61.98%	$ 65,505,432	$ (6,019,053)	$ 59,486,379	60.39%	66.76%

Table 2.5, below, shows the ten suppliers responsible for the largest total consumer losses in Massachusetts. In aggregate, these suppliers account for $69.7 million of the bills attributable to overpayment and $2.4 million of the bills attributable to underpayment, with Supplier #37 accountable, again, for the greatest portion of net consumer loss. Supplier #37 has been accountable for the greatest portion of consumer loss for five consecutive study periods: in the 2018 Report, the 2019 Update, the 2021 Update (during both the 2018–2019 and the 2019–2020 study periods that the 2021 Update examines), and here, in the 2023 Update (for the 2020–2021 study period), for a total of $70.1 million in net consumer losses during this timeframe.

Table 2.5. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – All Households (Ranked by Net Consumer Loss): July 2020–June 2021[26]

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
37	$ 0.1596	460,799	$ 0.0503	8.91%	$ 14,878,329	$ (321,994)	$ 14,556,335	13.72%	3.57%
25	$ 0.1696	419,019	$ 0.0598	8.10%	$ 12,520,836	$ (44,950)	$ 12,475,886	11.54%	0.50%
42	$ 0.1468	374,212	$ 0.0370	7.23%	$ 8,623,907	$ (195,787)	$ 8,428,120	7.95%	2.17%
22	$ 0.1250	357,485	$ 0.0301	6.91%	$ 6,911,684	$ (451,474)	$ 6,460,209	6.37%	5.01%
60	$ 0.1465	243,715	$ 0.0388	4.71%	$ 5,219,418	$ (223,489)	$ 4,995,929	4.81%	2.48%
12	$ 0.1527	213,536	$ 0.0455	4.13%	$ 4,905,739	$ (61,085)	$ 4,844,653	4.52%	0.68%
43	$ 0.1476	184,008	$ 0.0452	3.56%	$ 4,595,244	$ (34,235)	$ 4,561,009	4.24%	0.38%
32	$ 0.1405	178,541	$ 0.0318	3.45%	$ 3,756,104	$ (12,433)	$ 3,743,671	3.46%	0.14%
41	$ 0.1313	231,854	$ 0.0254	4.48%	$ 4,039,860	$ (437,545)	$ 3,602,316	3.72%	4.85%
9	$ 0.1405	177,193	$ 0.0303	3.42%	$ 4,211,446	$ (642,761)	$ 3,568,684	3.88%	7.13%
Total for top 10		2,840,362		54.90%	$ 69,662,567	$ (2,425,753)	$ 67,236,814	64.22%	26.90%

2.5 Residential consumers still do not benefit overall from direct participation in the electric supply market.

Our examination of updated competitive supplier data shows that residential consumers continue to suffer large net losses as a result of the individual residential electric supply market. Specifically, consumers during the 2020–2021 study period paid *an additional* $104.5 million (including per kWh charges and monthly customer fees) over the year as a result of participation in this market. The consumer losses during the six study periods are net of the relatively small gains that a minority of consumers experienced. In addition, based on the analysis found in Section 2.6 of the 2018 Report, we continue to believe it is unlikely that these consumers' overpayment is a fair exchange for some additional benefit.

2.6 Some suppliers *also* assess monthly customer fees, which increases net consumer loss further.

In this year's update, for the first time, we analyzed suppliers' additional customer fees, which twelve out of 53 suppliers include in their pricing structures. Customer fees do not apply in the Unitil and Eversource West regions, which include 10 percent of the participants in the individual residential electric supply market. Table 2.6, below, shows that residential consumers paid approximately $5 million in customer fees *in addition to* per-kWh charges between July 2020 and June 2021, and also shows that low-income consumers were 28 percent more likely to be assessed an additional customer fee than non-low-income consumers.

Table 2.6. Additional Customer Fees (July 2020–June 2021)

Income	Total Bills Rendered	Total Bills with Customer Fee	% of Bills with Customer Fee	Total Fixed Charges
All Incomes	5,218,860	299,597	5.7%	$4,912,108
Low-Income	981,073	68,627	7.0%	$1,093,822
Non-Low-Income	4,237,787	230,970	5.5%	$3,818,286

3. Low-income households paid higher rates and disproportionately participated in the individual residential electric supply market.

3.1 Introduction

Section 2 discussed our findings regarding the individual residential electric supply market as a whole. In this section, we discuss various attributes of a subset of this market, specifically households that receive a low-income rate from their electric distribution companies.

In this section, we quantify the consumer loss (or gain) associated with the participation by low-income households in the individual residential electric supply market in Massachusetts and compare average rates charged to low-income consumers with those charged to non-low-income residential consumers. We also demonstrate that low-income customers are more likely to participate in the individual residential electric supply market and that living in low-income communities increases the probability of participation and also increases the size of the premium for such participation, an association also identified and discussed in the 2018 Report, the 2019 Update, and the 2021 Update.[27]

Appendix 3A includes detailed supplier-specific information for low-income consumers who are served by competitive suppliers.

3.2 The consumer loss associated with low-income households' participation in the individual residential electric supply market.

The low-income consumer loss for the study period in the 2023 Update is the most harmful of all of the study periods considered in the 2018 Report and its subsequent updates. As seen in further detail in Appendix 3A, the total net consumer losses to the 81,477 low-income consumers who received competitive supply during the 2020–2021 study period was $20.1 million. This number includes $19.0 million in net losses associated with per kWh charges and $1.1 million in net losses associated with additional

monthly customer fees.

Before including monthly customer fees, low-income customers paid a premium of $0.0352 per kWh over basic service supply during the 2020–2021 study period. This premium represents a five percent increase relative to the premium of $0.0334 per kWh that low-income consumers paid during the 2019–2020 study period.

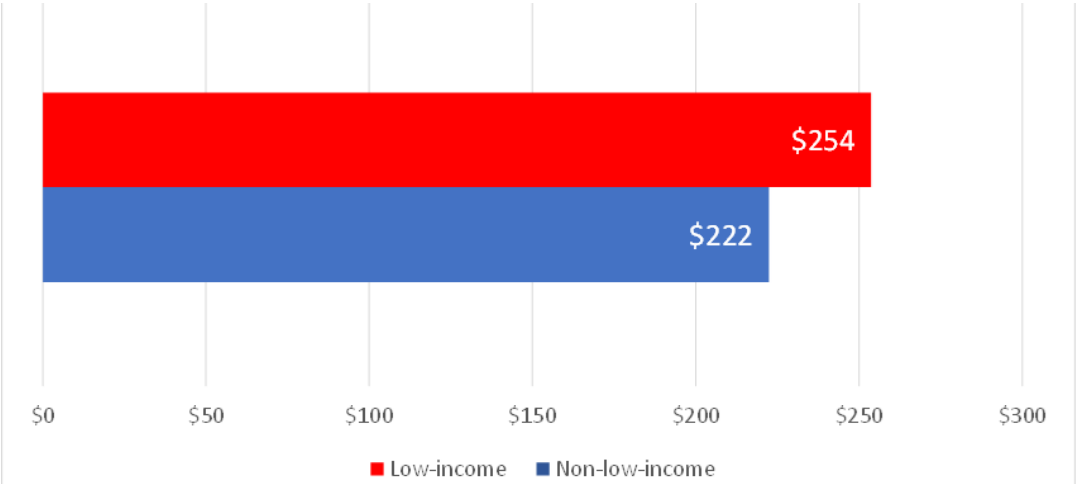
Expressed on a per-household basis (and excluding the impact of any additional customer fees for the purpose of comparison to prior study periods, which did not include customer fees) the annual low-income customer loss in the 2020–2021 study period was $233 (in comparison with $205 in the 2019–2020 study period, $196 in the 2018–2019 study period, $166 in the 2017–2018 study period, $231 in the 2016–2017 study period and $145 in the 2015–2016 study period).

3.3 The consumer harm to low-income households that purchase electricity directly from competitive suppliers compared to non-low-income households.

During the 2020–2021 study period, the average premium that low-income consumers paid for individual residential electric supply was *14 percent higher* than the average premium that non-low-income consumers paid during the same period.[28] Specifically, non-low-income consumers paid a premium of "only" $0.0301 per kWh over what they would have paid for basic service electric supply, as compared to low-income consumers' average premium of $0.0352 per kWh.

When these higher rates are considered together with monthly customer fees, the total competitive supply charges that low-income customers pay translate, on an annual basis (assuming an average monthly kWh usage of 600), to an average premium of $254 for low-income consumers to participate in the individual residential electric supply market as compared to an average annual premium of $222 for non-low-income consumers.[29]

Figure 3.1. Low-Income and Non-Low-Income Consumer Average Annual Loss[30]



Notably, these premiums reflect those who saved money as well as those who were charged rates higher than those that the electric distribution companies would have charged for basic service.

Low-income customers were also more likely to have to pay an additional fee than non-low-income customers. Seven percent of bills rendered to low-income consumers included a supplier-levied additional customer fee in addition to the volumetric rate—28 percent more frequently than for bills rendered to non-low-income consumers.

Most suppliers in the individual residential electric supply market did not provide savings on average to residential households during the study periods. The suppliers who did provide net savings provided savings that were relatively insignificant as compared to the massive losses inflicted by most suppliers. The same dynamic also holds true for low-income households specifically.

The number of suppliers charging low-income consumers high rates exceeds the number of suppliers who save consumers money. Among the 44 suppliers that served more than 0.01 percent of low-income accounts, 40 suppliers were "net-loss" suppliers. These 40 suppliers, whose customers represent approximately 91 percent of the total supplier low-income customer base, provided *net losses*, collectively, of $19,100,262 to their customers. 38 of these 40 suppliers (approximately 86 percent of those suppliers that served more than 0.01 percent of low-income accounts) had average rates of at least $0.01/kWh over the basic service rates charged by the electric distribution companies. Together these 38 suppliers served about 73,711 low-income consumers monthly (corresponding with approximately 884,527 bills rendered to low-income consumers during the 12-month study period). Two of the "net-loss" suppliers charged rates with premiums of less than a penny per kWh.

Table 3.1 analyzes the pricing practices of 38 of the 40 "net-loss" suppliers, specifically only those with average premiums above a penny per kWh.[31] For example, Table 3.1, below, shows that four suppliers charged premiums above six cents per kWh, leading to annual losses of more than approximately $400 (based on the average low-income usage of 550 kWh per month). Including these four suppliers, six suppliers charged premiums above five cents per kWh, leading to annual losses of more than approximately $330 per household.

Table 3.1. Distribution of Suppliers with Premiums Above $0.01 Among Low-Income Premiums (July 2020 – June 2021)

Range of Premium	$0.01 to $0.02	$0.02 to $0.03	$0.03 to $0.04	$0.04 to $0.05	$0.05 to $0.06	> $0.06
Number of Suppliers	4	7	4	17	2	4

Of the 44 suppliers which, on average, each served at least 0.01 percent of all low-income

accounts during the study period,[32] only four suppliers provided their low-income consumers with net gains on average (Supplier #11, Supplier #34, Supplier #41, and Supplier #69). These four suppliers served nine percent of low-income consumers served by individual residential electric suppliers in Massachusetts. The aggregate net gain for these four suppliers was $139,586 and the average annual per-household gain was only $19.33 (43 percent less than the previous study year's corresponding average annual net gain—for the few suppliers with average net gains—of $33.66).

Fewer than one in six low-income bills are associated with rates per kWh that were lower than the corresponding electric distribution company rates for the same time period.

3.4 Consumer loss examined at the supplier level.

We also computed net loss and average premiums for low-income consumers separately by each of the suppliers that serve them.[33] We analyzed various attributes of the competitive suppliers serving low-income households: their average premiums (weighted by usage), the number and percent of bills associated with each supplier, and the amount and percent of consumer loss (or gain) associated with each supplier.[34]

Table 3.2 below shows the ten suppliers (with their identities concealed) that charged the highest premiums to low-income households during the 2020–2021 study period. Four suppliers in total charged a premium of more than $0.06 per kWh; two other suppliers charged premiums above $0.05 per kWh and the other four charged premiums above $0.04 per kWh to low-income households.

Table 3.2. Ten Suppliers with the Highest Average Premium – Low-Income Households (July 2020–June 2021)[35]

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
39	$ 0.1741	2,884	$ 0.0668	0.29%	$ 101,961	$ (36)	$ 101,925	0.00%	0.51%
1	$ 0.1721	944	$ 0.0657	0.10%	$ 36,024	$ (270)	$ 35,754	0.03%	0.18%
46	$ 0.1614	10,403	$ 0.0610	1.06%	$ 343,230	$ (117)	$ 343,112	0.01%	1.71%
66	$ 0.1675	26,923	$ 0.0609	2.75%	$ 862,077	$ (951)	$ 861,126	0.09%	4.31%
35	$ 0.1621	12,131	$ 0.0536	1.24%	$ 369,424	$ (82)	$ 369,342	0.01%	1.85%
48	$ 0.1601	3,893	$ 0.0523	0.40%	$ 103,174	$ (0)	$ 103,174	0.00%	0.52%
57	$ 0.1584	9,985	$ 0.0490	1.02%	$ 265,481	$ (5,169)	$ 260,313	0.49%	1.33%
43	$ 0.1505	47,177	$ 0.0488	4.83%	$ 1,267,373	$ (1,266)	$ 1,266,107	0.12%	6.33%
12	$ 0.1518	62,202	$ 0.0463	6.36%	$ 1,440,694	$ (3,525)	$ 1,437,170	0.33%	7.20%
20	$ 0.1553	5,603	$ 0.0460	0.57%	$ 126,308	$ (36)	$ 126,272	0.00%	0.63%
Total for top 10		182,145		18.63%	$4,915,745	($11,451)	$4,904,294	1.08%	24.55%

Table 3.3 below shows the ten suppliers for which electric distribution companies rendered the most bills to low-income households. These ten suppliers account for 63 percent of the bills rendered in the individual low-income residential electric supply

market, and viewed separately, nine of them charge prices that lead to an aggregate net consumer loss for their customers.

Table 3.3. Ten Suppliers with the Highest Number of Bills – Low-Income Households (July 2020–June 2021)

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
60	$ 0.1509	97,466	$ 0.0441	9.97%	$ 2,339,176	$ (44,796)	$ 2,294,380	11.68%	4.23%
22	$ 0.1198	82,046	$ 0.0245	8.39%	$ 1,336,871	$ (129,821)	$ 1,207,050	6.68%	12.27%
25	$ 0.1445	71,909	$ 0.0350	7.35%	$ 1,181,107	$ (12,870)	$ 1,168,237	5.90%	1.22%
12	$ 0.1518	62,202	$ 0.0463	6.36%	$ 1,440,694	$ (3,525)	$ 1,437,170	7.20%	0.33%
37	$ 0.1543	58,729	$ 0.0445	6.01%	$ 1,647,543	$ (70,933)	$ 1,576,610	8.23%	6.70%
42	$ 0.1529	55,818	$ 0.0433	5.71%	$ 1,405,941	$ (18,481)	$ 1,387,460	7.02%	1.75%
4	$ 0.1498	54,977	$ 0.0424	5.62%	$ 1,117,630	$ (28,497)	$ 1,089,133	5.58%	2.69%
43	$ 0.1505	47,177	$ 0.0488	4.83%	$ 1,267,373	$ (1,266)	$ 1,266,107	6.33%	0.12%
34	$ 0.1054	43,116	$ (0.0036)	4.41%	$ 139,400	$ (245,472)	$ (106,072)	0.70%	23.19%
17	$ 0.1291	41,540	$ 0.0228	4.25%	$ 612,618	$ (56,433)	$ 556,184	3.06%	5.33%
Total for top 10		614,980		62.90%	$ 12,488,354	$ (612,094)	$ 11,876,259	62.38%	57.83%

Table 3.4 below shows the ten suppliers responsible for the largest aggregate net low-income consumer loss in Massachusetts. Approximately one in five low-income households are served by the top three suppliers in this table.

Table 3.4. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – Low-Income Households (July 2020–June 2021)

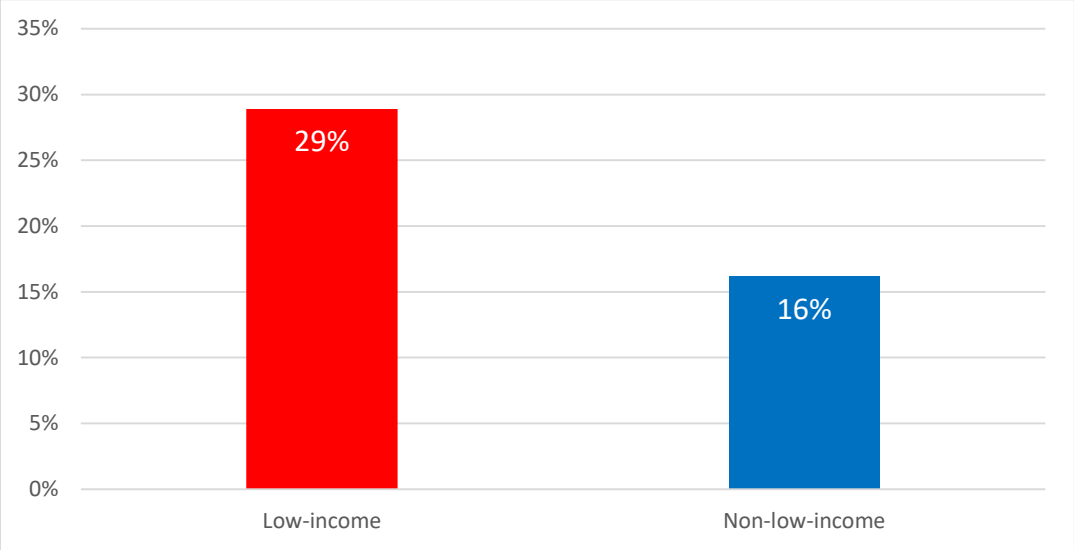
Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Loss Associated with High Prices	Gain Associated with Low Prices	Net Consumer Loss	Share of Loss	Share of Gain
60	$ 0.1509	97,466	$ 0.0441	9.97%	$ 2,339,176	$ (44,796)	$ 2,294,380	11.68%	4.23%
37	$ 0.1543	58,729	$ 0.0445	6.01%	$ 1,647,543	$ (70,933)	$ 1,576,610	8.23%	6.70%
12	$ 0.1518	62,202	$ 0.0463	6.36%	$ 1,440,694	$ (3,525)	$ 1,437,170	7.20%	0.33%
42	$ 0.1529	55,818	$ 0.0433	5.71%	$ 1,405,941	$ (18,481)	$ 1,387,460	7.02%	1.75%
43	$ 0.1505	47,177	$ 0.0488	4.83%	$ 1,267,373	$ (1,266)	$ 1,266,107	6.33%	0.12%
22	$ 0.1198	82,046	$ 0.0245	8.39%	$ 1,336,871	$ (129,821)	$ 1,207,050	6.68%	12.27%
25	$ 0.1445	71,909	$ 0.0350	7.35%	$ 1,181,107	$ (12,870)	$ 1,168,237	5.90%	1.22%
4	$ 0.1498	54,977	$ 0.0424	5.62%	$ 1,117,630	$ (28,497)	$ 1,089,133	5.58%	2.69%
66	$ 0.1675	26,923	$ 0.0609	2.75%	$ 862,077	$ (951)	$ 861,126	4.31%	0.09%
9	$ 0.1442	34,172	$ 0.0344	3.50%	$ 822,647	$ (100,448)	$ 722,198	4.11%	9.49%
Total for top 10		591,419		60.49%	$ 13,421,059	$ (411,588)	$ 13,009,471	67.04%	38.89%

3.5 Low-income consumers are overrepresented in the individual residential electric supply market.

Our analysis demonstrates that low-income households continue to be overrepresented in the individual residential electric supply market relative to their representation in the general population of households receiving electricity.

Figure 3.2, below, shows that low-income households continue to participate in the individual residential electric supply market at almost twice the rate of non-low-income households.[36]

Figure 3.2. Low-Income and Non-Low-Income Consumer Participation Rates



Low-income households represent only 11.5 percent of all electric consumers. However, according to data received from the electric distribution companies, low-income households represented 18.9 percent of all consumers who participated in the individual residential electric supply market during the 2020–2021 study period.

The electric distribution companies' data also show that 29 percent—almost a third of *all* Massachusetts low-income households—participated in the individual residential electric supply market (the remaining 71 percent received basic service or participated in municipal aggregation) during the 2020–2021 study period. By contrast, only 16 percent of Massachusetts non-low-income households participated in the individual residential electric supply market—approximately *half* of the participation rate of low-income households. These results are substantially similar to the pattern shown in the study periods covered by the first report and its two subsequent updates.

Although, on average, both low-income and non-low-income consumers suffer harm as a result of the individual residential electric supply market, our analysis suggests that the individual residential electric supply market has a disproportionate impact on low-income consumers. As discussed above, during the 2020–2021 study period, low-income households paid a premium of 14 percent relative to other households.

3.6 Conclusions about the Massachusetts low-income market.

Based on our examination of supplier data, we found that, on average, 81,477 Massachusetts low-income households paid $20.1 million more during the July 2020–June 2021 study period than they would have paid if they had not contracted with competitive suppliers and instead paid the electric distribution company's fixed basic service rates. The $20.1 million net loss for low-income households consists of $19 million related to per-kWh rates and $1.1 million in additional customer fees. As a result of paying higher per kWh volumetric rates than basic service, the average low-income household purchasing from the individual residential electric supply market lost $233 over the course of the year (a five percent increase relative to the average loss per low-income household in the prior study year). Also, seven percent of low-income consumers paid on average an additional $22 per year in customer fees, meaning that the total average annual loss for that subset of customers was $254.

The evidence of harm to low-income households is overwhelming—their participation rate is almost double that of non-low-income households, and suppliers, on average, charge low-income households higher rates than non-low-income households. Moreover, these findings are consistent with findings by the Connecticut Public Utilities Regulatory Authority ("PURA"). On December 18, 2019, the PURA issued a decision that found that, over a two-year study period, hardship customers contracting with a supplier not only paid more than standard service, but they paid 69 percent more than non-hardship customers contracting with a supplier.[37]

4. Demographic and Municipality-by-Municipality Analyses Show that the Individual Market for Electric Supply Causes Greater Harm to Low-Income Communities and Communities of Color.

4.1 Potential targeting of underserved communities: underserved communities have higher levels of participation in this market and pay higher rates when compared to the rest of the state.

We examined whether the electric distribution companies' billing data provide evidence that competitive suppliers may have targeted certain demographic populations in Massachusetts. We examined data at the geographically granular level[38] corresponding with Massachusetts' zip codes,[39] paying special attention to demographics such as the percent in the municipality designated as people of color,[40] the median income, and the prevalence of households lacking English proficiency.[41]

As part of our analyses of various demographic characteristics, we also assessed participation rates by (1) all households; (2) low-income households;[42] and (3) non-low-income households. Also, because the participation rate in municipalities that are served by municipal aggregation suppliers is approximately the same as that in municipalities without municipal aggregations,[43] we included those towns as well (excluding from our analysis those consumers served by municipal aggregation suppliers).

We found that participation rates are significantly higher in areas with certain demographics and thus consumer harm is occurring disproportionately among these populations. Specifically, communities of color,[44] communities with low median incomes, and communities with high percentages of residents lacking English proficiency correlate with higher rates of participation in the individual residential market for electric supply, as shown in Appendices 3B, 3C, and 3E, respectively. Conversely, Appendix 3D shows that communities with higher median incomes tend to have significantly lower participation rates than more economically disadvantaged communities.

Appendix 3B shows that, regardless of a household's income, participation rates in communities of color are significantly higher than in the rest of the Commonwealth. Moreover, the premiums paid by residents in these communities who are served by competitive suppliers is greater than in other areas of Massachusetts. Therefore, these communities of color are harmed not only as a result of disproportionately higher levels of participation in the individual residential market for electric supply, but also as a result of paying larger premiums for their participation. These results are consistent with the results discussed in the 2018 Report, the 2019 Update, and the 2021 Update.

Appendix 3E shows that, regardless of a household's income, participation rates in communities with high percentages of residents lacking English proficiency are significantly higher than in the rest of the Commonwealth, and that premiums paid by residents participating in the individual residential retail electric market in these communities are higher than in the rest of the Commonwealth.

Table 4.1, below, summarizes the information that is provided on a community-specific basis in Appendix 3B (the Commonwealth's communities of color), Appendix 3C (the Commonwealth's poorest communities), Appendix 3D (the Commonwealth's most affluent communities), and Appendix 3E (the Commonwealth's communities with the highest percentage of residents lacking English proficiency). For each of the Appendices B through E, we include separate analyses based on September 2021 and September 2020 data.

Table 4.1. Participation Rates and Premiums Paid Based on Communities' Demographics (September 2021)[45]

	Participation			Premium
Communities vs. Rest of State	All	Low-Income	Non-Low-Income	All
Communities of Color	26%	37%	22%	$0.0443
Rest of State	19%	27%	19%	$0.0382
Bottom 25 Median Incomes	28%	40%	23%	$0.0486
Rest of State	20%	28%	19%	$0.0382
Top 25 Median Incomes	12%	15%	12%	$0.0375
Rest of State	21%	30%	19%	$0.0387
Top 20 Limited English Proficiency	24%	35%	21%	$ 0.0459
Rest of State	20%	29%	19%	$ 0.0383

Another way to consider community harm is to compute the aggregate municipal loss (realizing that, among other things, population affects the magnitude of the harm). Table 4.2 below shows the ten municipalities with the highest aggregate net consumer monthly loss based on September 2021 data, and Table 4.3 below shows the corresponding information based on September 2020 data. In contrast with the original report and previous updates, this 2023 Update "rolls up" neighborhoods into their corresponding municipality. For example, the previous reports showed the results for Jamaica Plain, East Boston, Dorchester and other Boston neighborhoods separately, whereas in this update, we show aggregate results for the entire city of Boston.[46] Similarly, in this update we combine Hatfield, North Hatfield, and West Hatfield as Hatfield. For this reason, Boston appears for the first time in the table summarizing the ten municipalities with the highest aggregate net consumer monthly loss. Tables 4.2 and 4.3 below show that consumers in Boston who receive individual supply pay approximately a million dollars more than their default service, which extrapolated over an entire year, suggests that consumers in Boston pay an additional approximate **$11.8 million per year** to participate in the individual residential electric supply market.

Table 4.2. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (September 2021)[47]

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Boston	$980,099	$20.42	$0.0375	17%	47,999
Springfield	$396,123	$28.59	$0.0479	23%	13,857
Worcester	$378,145	$24.91	$0.0416	22%	15,183
Lowell	$312,126	$32.96	$0.0522	25%	9,470
Fall River	$280,515	$28.62	$0.0507	25%	9,802
Brockton	$268,377	$24.90	$0.0409	33%	10,777
Newton	$200,049	$40.65	$0.0478	14%	4,921
Lawrence	$192,194	$28.33	$0.0477	26%	6,783
New Bedford	$185,812	$22.15	$0.0374	21%	8,388
Lynn	$154,163	$23.67	$0.0456	25%	6,513

Table 4.3. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (September 2020)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Boston	$1,045,835	$21.45	$0.0428	18%	48,750
Worcester	$355,817	$23.03	$0.0416	23%	15,448
Springfield	$313,713	$24.06	$0.0428	22%	13,039
Lowell	$263,642	$26.83	$0.0494	25%	9,825
Fall River	$246,076	$25.18	$0.0495	25%	9,771
Brockton	$226,732	$20.48	$0.0394	33%	11,072
Lynn	$206,179	$25.72	$0.0507	24%	8,017
New Bedford	$197,966	$23.15	$0.0447	21%	8,553
Lawrence	$180,644	$28.41	$0.0531	25%	6,359
Newton	$178,339	$35.26	$0.0481	14%	5,058

Our analysis, shown in Appendix 2B (All Households), shows that, viewed on a municipality-by-municipality basis, based on data for September 2021 as well as for September 2020,[48] residents who were individually served by a residential electric supplier experienced a net consumer loss. Similarly, Appendix 2C (Low-Income Households) shows that in all of the 304[49] municipalities where low-income households purchased from competitive suppliers, low-income households who were individually served by a residential electric supplier experienced a net consumer loss.

4.2 Participation rates among municipalities and across income groups.

Participation rates vary among municipalities and across income groups. We include three maps below that show statewide participation rates. We also include three maps below that depict participation rates across income groups for the Boston area. Appendix 3F through Appendix 3J provide corresponding maps for Fall River, Greater Boston, Lowell, Springfield and Worcester. All of our maps are based on information for September 2021. Each set of three maps shows participation rates for:

- All households;
- Low-income households; and
- Non-low-income households.

The maps below reflect higher participation rates by low-income households and also show those households' varying levels of participation throughout the state. The competitive supply market is equally active in towns with municipal aggregations.

Figure 4.1 shows participation rates for all residential customers throughout the state. This figure shows that the levels of participation in the competitive supply market vary significantly among the Commonwealth's various communities. Throughout this update, diagonal lines correspond with towns served by municipal light plants.

Figure 4.1 Percentage of all households purchasing electricity from competitive suppliers by zip code (September 2021)

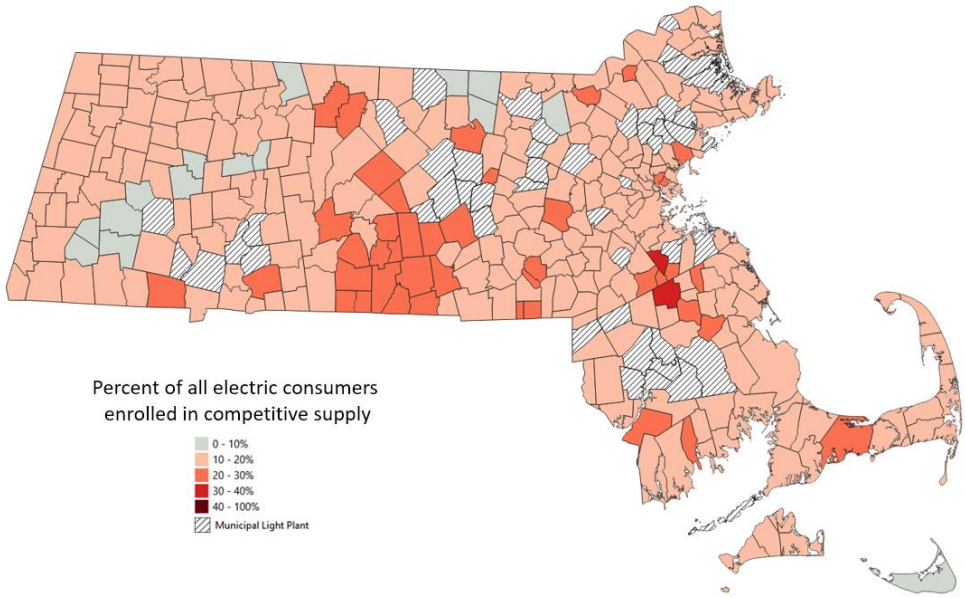


Figure 4.2 below shows statewide participation rates just for low-income households, and Figure 4.3 below shows statewide participation rates just for non-low-income households. Comparing these two maps shows the stark difference in participation rates, depending on household incomes, with much higher concentrations of participation by low-income households than by non-low-income households.

Figure 4.2 Participation in the individual residential market for electric supply, September 2021: Percent of all low-income electric consumers enrolled in competitive supply

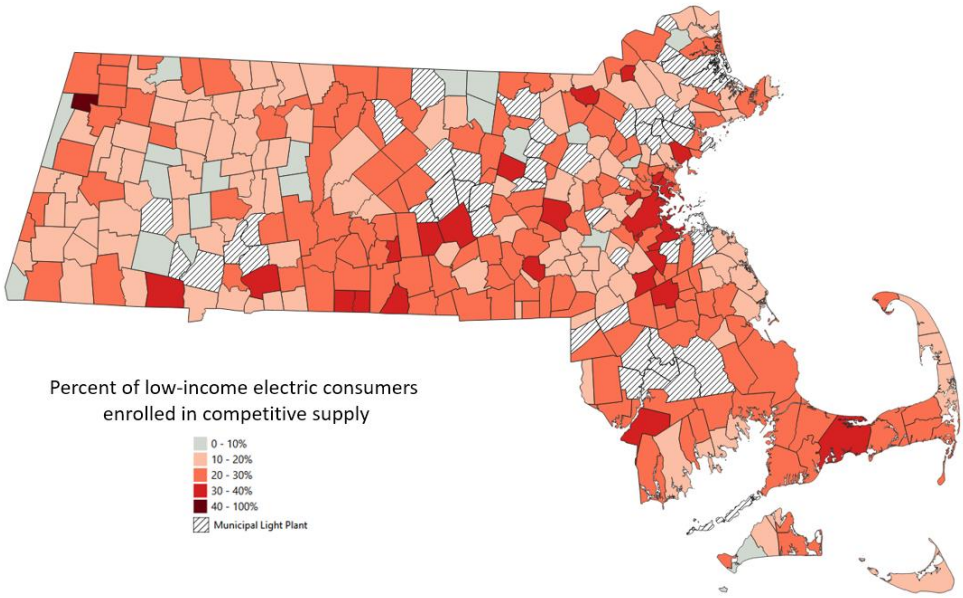
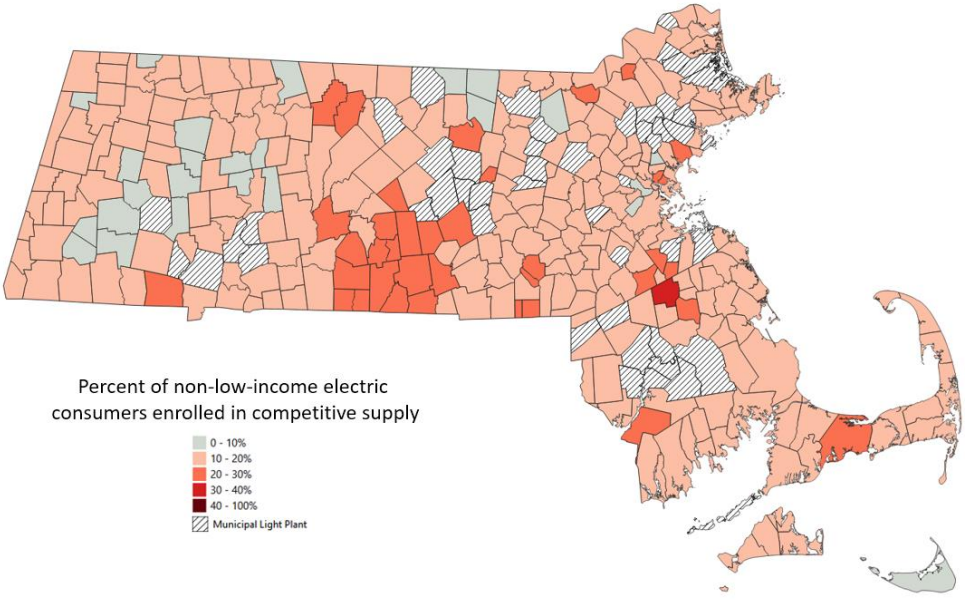


Figure 4.3 Participation in the individual residential market for electric supply, September 2021: Percent of all non-low-income electric consumers enrolled in competitive supply



Participation in the Boston area

Figure 4.4 shows participation rates across all incomes for the Boston area and shows varying levels of participation.

Figure 4.4 Boston-area participation in the individual residential market for electric supply, September 2021: Percent of all electric consumers enrolled in competitive supply

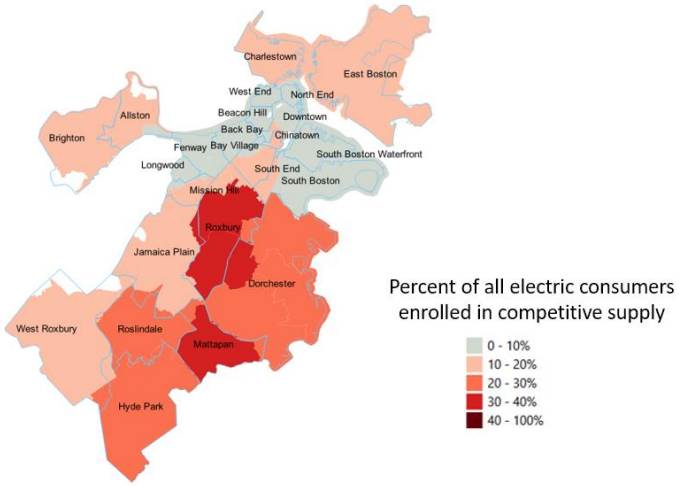


Figure 4.5 shows Boston area participation rates just for low-income households, and Figure 4.6 below shows Boston-area participation rates for non-low-income households. Comparing these two maps shows the stark difference in participation rates between non-low- and low-income communities.

Figure 4.5 Boston-area participation in the individual residential market for electric supply, September 2021: Percent of all low-income electric consumers enrolled in competitive supply

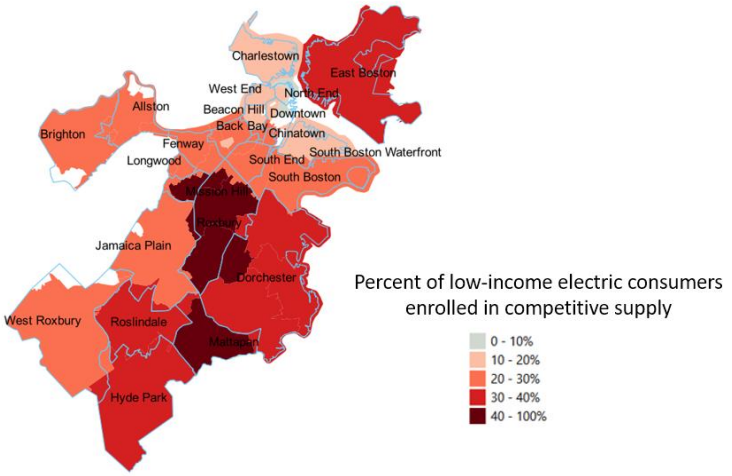
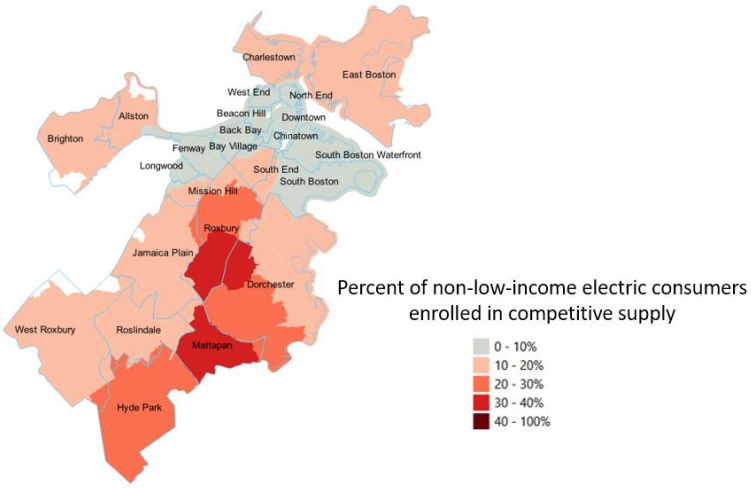


Figure 4.6 Boston-area participation in the individual residential market for electric supply, September 2021: Percent of all non-low-income electric consumers enrolled in competitive supply



In summary, the two sets of maps, above, and the five sets of maps in Appendices 3F through 3J, viewed side-by-side clearly show a pattern of higher participation by low-income households than by other households. This differential is especially concerning given the larger premium paid by low-income households who participate in the competitive supply market, as described above.

4.3 Statistical analysis shows negative correlation between income and participation.

Participation rates in the individual residential electric supply market vary substantially across Massachusetts. Following our previous years' analyses, we re-examined whether any observable characteristics of individual zip codes predict participation rates with statistical significance.

Previous findings

Using zip code-level data from June 2017 and June 2018, we found a negative relationship between a zip code's typical income level—as measured by either median household income, or the proportion of all accounts that are non-low-income—and its participation in the individual residential electric supply market. In other words, neighborhoods with lower incomes tend to have higher rates of participation in the individual residential electric supply market among *both* low-income consumers *and* all other consumers. These findings are described in the 2018 Report and in the 2019 and 2021 Updates.

Approach

Individual residential electric supply market participation rates are defined as the number of accounts billed by competitive suppliers (excluding suppliers serving municipal aggregations) divided by the total number of residential accounts, and correspondingly for just the subset of low-income accounts. The approach replicates the previous analyses, using updated zip code- and municipality-specific participation rates from September 2021 data.

We considered socio-demographic characteristics of zip codes as possible predictors of participation rates. For each zip code, the median household income approximates the income of a typical consumer. An additional indicator for neighborhood affluence is the share of all electric accounts that are identified by the electric distribution company as low-income. In general, more affluent neighborhoods have higher median incomes and lower shares of low-income accounts. Zip code-level variation in households of color (households identifying as non-white and/or Hispanic) was also considered.

Findings

Using September 2021 data, we found little change from prior years' analyses. There continues to be a positive (the correlation coefficient, *r*, is 0.43) and statistically significant (the p-value is less than <0.05) association of lower household incomes with higher market participation rates across all households. That is, on average, households in zip codes with higher proportions of low-income households tend to participate more in the individual residential electric supply market.

Additionally, similar to our findings in the 2021 Update—which were based on September 2019 data (and unlike in the analysis of June 2017 and June 2018 data)—the magnitude of the higher rates charged in the individual residential electric supply market in September 2021 is similarly positively associated (the correlation coefficient is 0.18

and the p-value is <0.05) with the proportion of lower income households in the zip code, again with statistical significance. That is, households in zip codes with more low-income consumers tend to not only be more likely to purchase from the individual residential electric supply market, but they also pay higher rates for each kWh purchased there, relative to households in zip codes with fewer low-income consumers.[50]

The correlation between low-income status and participation rates and high supply rates is not necessarily causal; the data do not allow us to determine what causes consumers to enter the individual residential electric supply market nor why the magnitude of markups in the individual residential electric supply market varies across the state. However, it merits investigation because the observed and persistent pattern is consistent with suppliers targeting economically disadvantaged areas for marketing and advertising, which may drive higher enrollments.

Figure 4.7, below, is a scatter plot showing how zip codes with greater shares of low-income households tend to also have higher rates of participation in the individual residential electric supply market within Boston, Springfield, and Worcester.[51]

Figure 4.7. Boston, Springfield, and Worcester Zip Codes by Share of Low-Income Consumers and Rate of Participation in the Individual Residential Electric Supply Market (September 2021)

5. Conclusion

The additional data analyzed in this 2023 Update shows that Massachusetts residential consumers in the aggregate continue to lose tens of millions of dollars per year buying electric supply directly from competitive suppliers. The additional data also show that low-income consumers and communities of color continue to be disproportionately harmed. Indeed, despite legal actions brought by the AGO against certain competitive suppliers and their marketers for deceptive marketing practices and increased regulatory scrutiny on individual residential suppliers in Massachusetts and elsewhere, the overall consumer loss continues unabated. Further, our findings suggest that, despite the steady reduction in the number of customers enrolled with a competitive supplier each year, any resulting mitigation in losses is erased by suppliers charging higher premiums to the remaining customers. Moreover, in the policy discussions that have arisen since the issuance of our 2018 Report, the competitive suppliers collectively refuse to acknowledge the problems identified in the 2018 Report (and echoed in similar reports in other states) and actively oppose attempts to make meaningful revisions to their underlying business practices that would help to transform this market into one that provides net benefits

instead of net harm. Thus, based on the data and analyses in our 2018 Report, 2019 Update, 2021 Update, and this 2023 Update, we strongly recommend that the Massachusetts Legislature eliminate the electric supply market for individual residential consumers.

Endnotes

[1] Other terms that are used in other states include "energy service companies," "third-party suppliers," and "alternative retail energy suppliers."

[2] "Are Consumers Benefiting from Competition? An Analysis of the Individual Residential Electric Supply Market in Massachusetts," Susan M. Baldwin, prepared for the Massachusetts Attorney General's Office, March 29, 2018 ("2018 Report").

[3] See Exhibit ES1 for Ms. Baldwin's experience and qualifications, and Exhibit ES2 for Mr. Howington's experience and qualifications.

[4] The 2023 Update and the 2021 Update analyzed September zip code-level data in lieu of the June zip code-level data used in the 2018 Report and the 2019 Update. The month of September provides a good basis to compare supplier charges across municipalities. Both Eversource and National Grid have their summer basic service rates in effect in September.

[5] Our updated analyses of communities appear herein as follows: communities of color (meaning the majority of the households in these communities are households of color) in Appendix 3B; lowest median income in Appendix 3C; highest median income in Appendix 3D and highest percentage of low English proficiency in Appendix 3E. Our results correspond with our detailed analyses of zip code level data for September 2020 and September 2021. The analyses contained in these appendices provide ample evidence of disparate participation by the Commonwealth's most marginalized populations in the individual residential electric supply market. We did not update the analysis that is included in the 2018 Report regarding participation levels and premiums paid in communities with relatively higher percentages of Blacks, Hispanics, and participation in low-income programs. We have no reason to believe, however, that if these analyses were updated, the pattern would differ from that described in the 2018 Report, especially because of the high overlap between these demographics and the demographics that we did analyze in this update.

[6] The scope of this report is limited to the individual residential electric supply market. We do not analyze the commercial and industrial market, because, as a general rule, commercial consumers have access to expertise when purchasing electric supply and have greater negotiating power than an individual residential consumer. Therefore, these consumers may have benefited from competition in the supply market. We also have not analyzed the Commonwealth's various municipal aggregations.

[7] https://www.mass.gov/doc/fy-2022-liheap-income-eligibility-and-benefit-level-chart-december-2021/download.

[8] This site lists the municipalities served by municipal aggregation. https://www.mass.gov/info-details/municipal-aggregation.

[9] This site lists towns served by municipal light plants. https://www.mass.gov/info-details/massachusetts-municipally-owned-electric-companies.

[10] Residential consumers also have the choice to sign up for a variable basic service rate.

[11] In some instances, the competitive supplier may offer "green" or "renewable" electricity, which entails both the purchase of electricity from the grid (which is the same electricity as that delivered to every other home served by the regional grid) as well as, in most cases, the purchase of unbundled Renewable Energy Certificates (RECs) that suppliers claim "offset" some or all of the consumer's electricity use. Unlike the energy sources relied upon by the electric distribution companies and suppliers to meet their statutorily required Renewable Portfolio Standards, the sources for the suppliers' additional unbundled RECs that make their products "green" or "renewable" are not subject to regulatory scrutiny.

[12] The only change to our methodology is that this update and the 2021 Report use the month of September, rather than June, to compare the consumer losses on a municipality-by-municipality basis and to analyze participation for the communities that have the highest median income, the lowest median income, that are communities of color, and that are communities with high levels of residents lacking English proficiency.

[13] Eversource provided data separately for the East and West regions of its territory. Thus, the billing data correspond with five non-overlapping service territories across the three electric distribution companies.

[14] The 2023 Update (as well as the 2021 Update) analyzes September zip code-level data in lieu of the June zip code-level data used in the 2018 Report and 2019 Update. The month of September provides a good basis to compare supplier charges across municipalities. Both Eversource and National Grid have their summer basic service rates in effect in September.

[15] The electric distribution companies' monthly billing data show separately for each supplier (and for the most recent four 12-month periods, the electric distribution companies provided information separately for each of the different rates that the supplier charged its consumer base during the month): the number of bills rendered, the total amount charged, and the total kWh associated with each distinct rate. We were able to isolate those bills with charges greater than if the usage had been billed at electric distribution company rates from those bills with charges less than if the usage had been billed at electric distribution company rates. Also, the electric distribution companies' monthly billing data for the most recent study period shows the fixed monthly customer fee (if any) that suppliers charged to their customer bases, although neither Unitil's nor Eversource West's billing systems accommodate additional customer fees and so we do not believe that consumers in these regions incurred these additional losses.

[16] The 5,173,999 bills correspond with the total number of bills rendered over a 12-month period to residential customers of all incomes. Assuming that a customer receives 12 bills each year results in an estimated average of at least 431,167 customers participating (5,173,999 divided by 12). Some customers may discontinue service with a supplier during the 12-month study period and other customers may sign up at some point during that time period—that is, customers come and go. Therefore, it is likely that more than 431,167 different customers participated during the study period, and that some percentage of customers participated for only part of the study period. Electric distribution companies are able to separately identify the bills they render on behalf of those low-income customers who receive a low-income discount rate, and the estimate of 81,477 low-income customers was computed similarly (based on total bills rendered to low-income customers during the same period), with the same caveat that the actual number could be higher if some customers exited the market and different customers entered the market during the 12-month study period.

[17] Low-income households can apply for reduced electricity distribution rates. Eligibility for the discount rates is based upon verification of a low-income consumer's receipt of any means-tested public benefit, or verification of eligibility for the low-income home energy assistance program ("LIHEAP") or its successor program, for which eligibility does not exceed 60 percent of the state median income for the size of the household. G.L. c. 164, § 1F(4);
https://www.mass.gov/files/documents/2019/10/25/FY20LIHEAPEligibility.pdf.

https://www.mass.gov/doc/fy-2021-liheap-income-eligibility-and-benefit-level-chart-updated-december-2020/download. Thus, "any household that receives help from an income-tested government assistance program—whether SNAP (Food Stamps), public housing, Medicaid, free school lunch, etc.—and whose income is at or below 60 percent of median income qualifies for the discount rates." Charlie Harak, Jenifer Bosco and Ana Girón Vives, Utility Advocacy for Low-Income Households in Massachusetts (National Consumer Law Center 4th ed. 2019), available at https://www.nclc.org/images/pdf/energy_utility_telecom/stay%20connected/stay-connected-handbook.pdf. The low-income rate provides a discount of approximately 32 percent to 36 percent off the entire electric bill, which includes both distribution and supply charges. *See* https://www.eversource.com/Content/docs/default-source/rates-tariffs/ema-greater-boston-rates.pdf?sfvrsn=10; https://www9.nationalgridus.com/masselectric/home/rates/4_res.asp; https://unitil.com/sites/default/files/2021-10/E_dpu371_RD2.pdf. The electricity consumption for income-qualified households is billed at distribution rates that are lower than distribution rates for other residential consumers. However, as described above, they receive a subsidy calculated as a percentage of the consumer's total bill. The consumer's total bill includes the consumer's supply charge, regardless of whether the consumer receives basic service or competitive supply.

[18] Eversource West and Unitil's billing systems do not charge additional customer fees.

[19] Because, in some instances, the electric distribution companies' billing records show slightly different spellings of suppliers' names, we had to make assumptions about whether similar, but not identical, names likely corresponded with the same supplier. As a general rule, if the first five letters were the same, we treated the suppliers as the same. Supplier Nos. 21, 56, and 70 do not have low-income consumers. Supplier Nos. 16, 18, 33, 59, and 72 served low-income consumers, but respectively only 12, 9, 32, 12, and 4 bills were rendered to low-income consumers on their behalf during the study period.

[20] Average monthly usage among low-income households participating in the individual residential electric supply market is 550 kWh in comparison with average monthly usage of 621 kWh among non-low-income households—this difference affects the calculation of annual average per-household losses for the two groups. In Figure ES.2, we assume monthly usage of 600 kWh for both low-income and non-low-income households to illustrate the effect of the differential premium more accurately.

[21] Suppliers also charged approximately $5 million in additional customer fees between July 2020 and June 2021; comparable information is not available for prior years.

[22] The electric distribution company basic service rate shown is a statewide average computed based on the customers' actual usage and the rates that their respective electric distribution companies would have charged in each of the months for that usage.

[23]Appendix 2D provides complete information for all suppliers for which electric distribution companies rendered bills to residential consumers between July 2020 and June 2021.

[24] See Section 3 for a parallel analysis of suppliers and low-income households.

[25] Some suppliers serve very few consumers. We excluded any suppliers with fewer than 0.01% of accounts for consumers of all incomes. As a result, Table 2.3 excludes five suppliers from our analysis of highest premiums, which, in aggregate, serve fewer than 0.01% of all bills rendered. Appendix 2D includes these suppliers. If the analysis in Table 2.3 instead included all suppliers, the first entry would be Supplier #18, for which 20 bills were rendered during the study period, at an average rate of $0.1998 and a premium of $0.1000.

[26] We do not disclose the identity of the individual suppliers because suppliers in Massachusetts have kept this information confidential through agreements with the electric distribution companies. In sharp contrast with the treatment of supplier information in Massachusetts, there is far greater transparency in Connecticut, and among other things, the Connecticut Office of Consumer Counsel (OCC) distributes an annual fact sheet with supplier-specific consumer gains and losses. *See* "OCC Fact Sheet: Electric Supplier Market, May 2021 through April 2022," Office of Consumer Counsel, updated on May 27, 2022, https://portal.ct.gov/-/media/OCC/Fact-sheet-electric-supplier-market-April-2022.pdf.

[27] For examples of low-income communities with disproportionate participation in the individual residential electric supply market, *see* Figure 4.7 and also Appendix 3A, which shows the 25 zip codes (and the associated municipalities) with the lowest median incomes in the Commonwealth. Also see the maps in Figure 4.2 through Figure 4.6 as well as the maps included in Appendix F through Appendix J.

[28] Across all incomes, the average premium was $0.0316 per kWh.

[29] Actual average monthly usage among low-income households participating in the individual residential electric supply market is 550 kWh in comparison with average monthly usage of 621 kWh among non-low-income households, which affects the calculation of annual average per-household losses for the two groups.

[30] Actual consumer losses depend on consumers' usage, their choice of supplier, and the rate that the supplier charges (individual suppliers charge a wide range of rates to their various customers).

[31] Table 3.1 excludes Supplier Nos. 16, 18, 33, and 59, which, though "net-loss" suppliers, served only 32 or fewer accounts during the entire study period. Table 3.1 also excludes the two suppliers with premiums of less than a penny.

[32] Supplier Nos. 16, 18, 33, 59, and 72 served low-income consumers, but respectively only 12, 9, 32, 12, and 4 bills were rendered to low-income consumers on their behalf during the study period, so we excluded them from the analysis provided in this paragraph. Of these five suppliers, there was a net consumer gain for only Supplier #72, and this gain was associated with only four bills during the entire year.

[33] See Section 2.5, above, for the corresponding analysis for all residential consumers.

[34] Appendix 3A provides complete information for all suppliers for which electric distribution companies rendered bills to low-income residential consumers during the 2020–2021 study period.

[35] Some suppliers serve very few consumers. We excluded any suppliers with fewer than 0.01% of accounts for low-income consumers. Table 3.2 excludes the five suppliers with the highest premiums from our analysis because, even in aggregate, they serve fewer than 0.01% of all bills rendered. Appendix 3A includes these suppliers. If the analysis in Table 3.2 instead included all suppliers, the first entry would be Supplier #18, for which nine bills were rendered during the study period, at an average rate of $0.1998 and a premium of $0.1224.

[36] Participation of low-income consumers in the competitive supply market has declined only slightly since the original report was released. (See Table 1.1 in Section 1, below.) During the 12-month period ending June 2021, 29 percent of low-income consumers participated in the individual residential electric supply market in comparison with 16 percent of non-low-income consumers. Moreover, because the utilities' billing data captures only those consumers who participate in energy assistance programs, these participation rates do not reflect the participation by low-income households who may qualify for but not participate in energy assistance programs.

[37] *See Review of Feasibility, Costs and Benefits of Placing Certain Customers on Standard Service Pursuant to Conn. Gen. Stat. § 16-2450(M),* Connecticut Public Utilities Regulatory Authority Docket No. 18-06-02, *Decision,* December 18, 2019.

[38] The electric distribution companies provided data with rate and usage information corresponding with approximately 432,000 bills during September 2020 and approximately 422,000 bills during September 2021 rendered on behalf of competitive suppliers disaggregated to the geographically granular level corresponding with zip codes.

[39] Zip code shapefiles are from U.S. Census Bureau (https://catalog.data.gov/dataset/tiger-line-shapefile-2019-2010-nation-u-s-2010-census-5-digit-zip-code-tabulation-area-zcta5-na), to which Census data at the ZCTA level was joined using a publicly available crosswalk (https://www.udsmapper.org/zcta-crosswalk.cfm).

[40] Using the same data, "percent people of color" was constructed as the percentage of the population who are not both White *and* non-Hispanic, so this group captures non-White and/or Hispanic ethnicities.

[41] The 2018 Report also analyzes communities with high percentages of households lacking English proficiency. The 2019 Update and the 2021 Update do not include a corresponding analysis.

[42] For the purpose of comparing participation rates, low-income corresponds with those households receiving discounted electricity rates. For the purpose of identifying the 25 town-zip code areas with the lowest incomes, we examined municipalities' median incomes.

[43] In September 2021, participation rates by households of all incomes in municipalities with a municipal aggregation was 15.90 percent and participation rates in municipalities without a municipal aggregation was 18.80 percent. During the same study period, participation rates by low-income households in municipalities with a municipal aggregation was 27.82 percent and low-income participation rates in municipalities without a municipal aggregation was 28.75 percent. In towns *with* an aggregator, the premium paid by consumers of all incomes purchasing individual residential electric supply (not through the aggregator) was $0.0398 per kWh, in comparison with the lower premium of $0.0396 per kWh paid by consumers of individual residential electric supply in towns *without* an aggregator. In towns *with* an aggregator, the premium paid by low-income purchasing individual residential electric supply (not through the aggregator) was $0.0412 per kWh, in comparison with the higher premium of $0.0444 per kWh paid by low-income consumers of individual residential electric supply in towns *without* an aggregator. Our analysis is based on the zip code-based information provided for September 2021 (and for that reason, the premiums differ slightly from those we discuss elsewhere in this report, which are based on twelve months of data).

In the prior year, in September 2020, participation rates by households of all incomes in municipalities with a municipal aggregation was 16.50 percent and participation rates in municipalities without a municipal aggregation was 18.70 percent. During the same study period, participation rates by low-income households in municipalities with a municipal aggregation was 27.20 percent and low-income participation rates in municipalities without a municipal aggregation was 31.00 percent. In towns *with* an aggregator, the premium paid by consumers of all incomes purchasing individual residential electric supply (not through the aggregator) was $0.0426 per kWh, in comparison with the lower premium of $0.0413 per kWh paid by consumers of individual residential electric supply in towns *without* an aggregator. In towns *with* an aggregator, the premium paid by low-income purchasing individual residential electric supply (not through the aggregator) was $0.0445 per kWh, in comparison with the lower premium of $0.0442 per kWh paid by low-income consumers of individual residential electric supply in towns *without* an aggregator.

[44] Communities of color refer to those communities where a majority of the residents are people of color.

[45] *See* Appendices 3B, 3C, 3D, and 3E for community-specific information based on our analyses of zip code data for September 2021 (as well as for September 2020). The premiums in September 2021 and in September 2020 are generally higher than the 12-month averages shown in Table 2.2 because, as Appendix 2A shows, basic service rates are relatively lower in this month than in some other months of the 12-month study period. *See also* Figure 2.1. The source for the demographic information is: American Community Survey 5-Year 2015-2019 Data Profile, Table DP05. Note that the categorization of a community as a "community of color" corresponds with "Majority-Minority" communities. The metric Majority-Minority is constructed from the raw ACS data by subtracting the "Percent of non-Hispanic White Only" from 1. Majority-Minority communities are those scoring 50% or above on this metric.

[46] However, we continue our demographic-level analysis (such as income-based analyses) at the zip code level to better demonstrate the relationship between a neighborhood's income and participation (and a neighborhood's income and the corresponding premium).

[47] See Appendix 2C (All Households) and Appendix 2D (Low-Income Households) for a complete list of municipalities and associated net consumer losses. Note that the participation rates for Ashby and Lunenburg may be biased upward because the data may include some accounts that are served by municipal aggregators. This potential bias does not affect the statewide results shown elsewhere in the *2023 Update* nor the results of our demographic analyses.

[48] The 2023 Update and the 2021 Update analyze September zip code-level data in 2021, 2020, 2019, and 2018 in lieu of the June zip code-level data used in the 2018 Report and 2019 Update. The month of September provides a good basis to compare supplier charges across municipalities. Both Eversource and National Grid have their summer basic service rates in effect in September.

[49] Because some municipalities are served entirely or in part by municipal light plants, not all residents of the Commonwealth have the option to purchase from suppliers.

[50] Our analysis of September 2020 data yielded similar results: there was a positive (the correlation coefficient, *r*, is 0.54) and statistically significant (the p-value is less than <0.05) association of lower household incomes with higher market participation rates across all households. Additionally, the magnitude of the higher rates charged in the individual residential electric supply market in September 2020 is similarly positively associated (the correlation coefficient is 0.23 and the p-value is <0.05) with the proportion of lower income households in the zip code, again with statistical significance.

[51] The results are consistent with those shown in Figure 3.13 in the 2018 Report, Figure 3.1 in the 2019 Update, and Figure 3.1 in the 2021 Update.

Appendix ES1

Experience and Qualifications of Susan M. Baldwin

Appendix ES1

Experience and Qualifications of Susan M. Baldwin

Susan M. Baldwin has forty-four years of experience in public policy, which includes five years analyzing solar energy and energy efficiency for local, state and regional agencies, one year analyzing low-income issues for the budget office of a state welfare agency, and, most recently, 38 years analyzing the economics and regulation of the telecommunications and energy industries. She served as the Director of the Telecommunications Division for the, Massachusetts Department of Public Utilities (which was subsequently reorganized), as a Senior Vice President for a consulting firm, and, since 2001, has been an independent consultant.

Since 2013, in addition to her ongoing contributions to state and federal telecommunications policy, Ms. Baldwin has assisted consumer advocate agencies with the customer service of electric and gas utilities and with in-depth analyses of residential and small business retail energy supply markets. In her capacity as an independent consultant, Ms. Baldwin sponsors expert testimony and reports submitted in state and federal regulatory proceedings, contributes to the policy-making by state legislatures, and writes detailed reports on telecommunications and energy policy. She has testified before 24 state public utility commissions in more than 75 regulatory proceedings as well as before five state legislative committees. She has submitted expert reports in four state taxation proceedings, and has contributed to dozens of comments and declarations filed in Federal Communications Commission proceedings.

Ms. Baldwin earned her Master of Economics from Boston University, her Master of Public Policy from the Harvard Kennedy School, and her Bachelor of Arts degree in Mathematics and English from Wellesley College.

Appendix ES2

Experience and Qualifications of Timothy E. Howington

Appendix ES2

Experience and Qualifications of Timothy E. Howington

Timothy E. Howington is an analyst with over twenty years of experience in a variety of disciplines, including economic development, utility regulation, and geospatial modelling.

From 2001 to 2003 Mr. Howington led research efforts at Massachusetts Development Finance Agency, Massachusetts' quasi-public economic development authority. His duties in that position included creating location cost comparisons, evaluating tax structures and incentive programs for businesses, and contributing to economic impacts analyses.

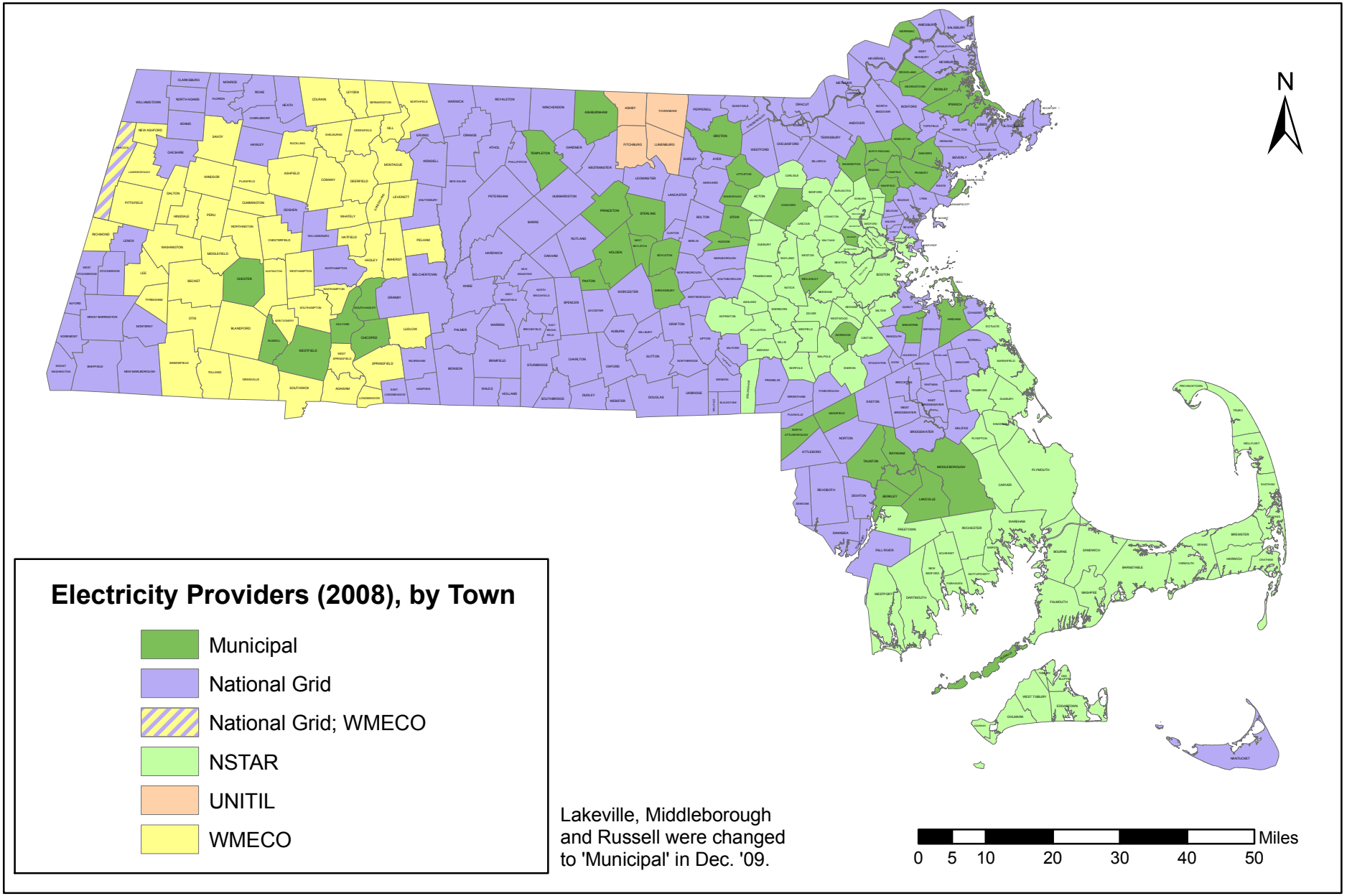
Since 2003, Mr. Howington has contributed to numerous telecommunications and energy regulatory proceedings at the state and federal level addressing topics of concern to utility consumers, including market concentration and industry consolidation, differentials in product availability and service quality, and pricing.

Since 2012, Mr. Howington has contributed to the development of spatially-aware and cartographic solutions for the insurance, reinsurance, agriculture, and supply chain industries.

Mr. Howington earned an M.S. in Geo-Information Science from Salem State University, an M.A. in Economics from Boston University, and a B.A. in Near Eastern Languages and Civilizations from the University of Chicago.

Appendix 1A

Map of EDC Service Areas and Municipal Light Plant Towns



Map of EDC Areas and Municipal Light Plant Towns

Appendix 2A

EDC Rates During Study Period:

July 2015 – June 2016; July 2016 – June 2017; July 2017 – June 2018; July 2018 – June 2019; July 2019 – June 2020; July 2020 – June 2021 and September 2021

Months	Number of Months	July 2015 - June 2016	July 2016 - June 2017	July 2017- June 2018	July 2018 - June 2019	July 2019 - June 2020	July 2020 - June 2021
National Grid (MECo and Nantucket)							
July - Sept	3	$ 0.09257	$ 0.08042	$ 0.09432	$ 0.10870	$ 0.10793	$ 0.09898
Oct	1	$ 0.09257	$ 0.08084	$ 0.09432	$ 0.10870	$ 0.10793	$ 0.09898
Nov - April	6	$ 0.13038	$ 0.09787	$ 0.12673	$ 0.13718	$ 0.13982	$ 0.12388
May - June	2	$ 0.08042	$ 0.09432	$ 0.10870	$ 0.10793	$ 0.09898	$ 0.09707
NSTAR							
July - Dec	6	$ 0.10050	$ 0.08208	$ 0.10759	$ 0.11397	$ 0.10836	$ 0.09877
Jan - June	6	$ 0.10844	$ 0.10318	$ 0.12881	$ 0.13588	$ 0.12517	$ 0.11795
WMECo							
July - Dec	6	$ 0.09767	$ 0.07708	$ 0.08653	$ 0.10003	$ 0.09851	$ 0.09020
Jan	1	$ 0.10426	$ 0.09126	$ 0.10486	$ 0.11678	$ 0.11666	$ 0.10708
Feb - June	5	$ 0.10426	$ 0.09126	$ 0.10503	$ 0.11678	$ 0.11666	$ 0.10708
Fitchburg							
July - Nov	5	$ 0.07878	$ 0.07878	$ 0.09934	$ 0.10556	$ 0.09980	$ 0.09300
Dec - May	6	$ 0.12239	$ 0.09704	$ 0.12340	$ 0.12915	$ 0.12388	$ 0.11239
June	1	$ 0.11191	$ 0.09934	$ 0.10556	$ 0.09980	$ 0.09300	$ 0.09554

	Sep-21
National Grid (MECo and Nantucket)	$ 0.09707
NSTAR	$ 0.10753
WMECo	$ 0.09468
Fitchburg	$ 0.09554

Appendix 2B

Consumer Loss, Premium, and Participation by Municipality All Households

September 2021 and

September 2020

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$46,895	$38.38	$0.04	18%	1,222
Acton	$43,840	$38.42	$0.04	12%	1,141
Acushnet	$19,655	$29.25	$0.04	16%	672
Adams	$20,043	$25.24	$0.05	19%	794
Agawam	$54,562	$30.40	$0.04	15%	1,795
Alford	$1,844	$29.75	$0.04	17%	62
Amesbury	$20,728	$20.52	$0.04	14%	1,010
Amherst	$21,874	$21.47	$0.04	10%	1,019
Andover	$57,002	$31.69	$0.03	14%	1,799
Aquinnah	$2,216	$31.66	$0.04	15%	70
Arlington	$70,764	$30.62	$0.04	12%	2,311
Ashby	$109	$21.77	$0.06	0%	5
Ashfield	$2,332	$23.09	$0.04	11%	101
Ashland	$32,165	$29.51	$0.03	15%	1,090
Athol	$25,233	$21.28	$0.03	23%	1,186
Attleboro	$84,757	$29.84	$0.04	15%	2,840
Auburn	$26,613	$22.16	$0.04	18%	1,201
Avon	$8,888	$25.47	$0.04	20%	349
Ayer	$17,230	$27.18	$0.04	17%	634
Barnstable	$127,978	$23.85	$0.03	21%	5,366
Barre	$9,685	$22.06	$0.04	20%	439
Becket	$2,928	$17.53	$0.03	9%	167
Bedford	$20,152	$26.41	$0.03	14%	763
Belchertown	$21,233	$20.16	$0.03	16%	1,053
Bellingham	$25,601	$22.48	$0.04	17%	1,139
Berlin	$4,328	$24.45	$0.03	13%	177
Bernardston	$3,359	$25.84	$0.03	13%	130
Beverly	$76,302	$29.84	$0.04	16%	2,557
Billerica	$87,410	$42.74	$0.05	13%	2,045
Blackstone	$19,949	$26.25	$0.03	21%	760
Blandford	$1,785	$27.46	$0.04	10%	65
Bolton	$11,205	$37.73	$0.03	16%	297
Boston	$980,099	$20.42	$0.04	17%	47,999
Bourne	$40,007	$22.74	$0.03	17%	1,759
Boxford	$16,548	$43.32	$0.04	13%	382
Brewster	$42,538	$28.96	$0.03	18%	1,469
Bridgewater	$49,241	$33.75	$0.04	15%	1,459
Brimfield	$9,729	$26.08	$0.03	23%	373
Brockton	$268,377	$24.90	$0.04	33%	10,777

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brookfield	$10,673	$27.72	$0.04	25%	385
Brookline	$77,906	$35.06	$0.05	10%	2,222
Buckland	$2,432	$24.56	$0.04	11%	99
Burlington	$38,946	$25.09	$0.03	15%	1,552
Cambridge	$102,309	$20.88	$0.05	10%	4,901
Canton	$34,062	$28.20	$0.03	13%	1,208
Carlisle	$10,899	$43.77	$0.04	13%	249
Carver	$19,688	$29.43	$0.03	14%	669
Charlemont	$2,821	$25.41	$0.05	16%	111
Charlton	$30,667	$29.04	$0.03	21%	1,056
Chatham	$36,168	$36.06	$0.04	14%	1,003
Chelmsford	$62,733	$36.01	$0.05	12%	1,742
Chelsea	$72,276	$19.21	$0.04	28%	3,763
Cheshire	$7,077	$25.92	$0.04	17%	273
Chesterfield	$1,188	$21.22	$0.04	9%	56
Chilmark	$7,042	$39.34	$0.04	11%	179
Clarksburg	$3,407	$25.61	$0.05	18%	133
Clinton	$40,930	$29.07	$0.04	22%	1,408
Cohasset	$12,955	$36.39	$0.04	11%	356
Colrain	$3,710	$28.11	$0.04	15%	132
Conway	$2,288	$23.12	$0.04	12%	99
Cummington	$1,181	$19.05	$0.04	12%	62
Dalton	$8,457	$23.36	$0.04	12%	362
Dartmouth	$39,134	$23.38	$0.03	13%	1,674
Dedham	$41,113	$28.37	$0.04	15%	1,449
Deerfield	$6,683	$24.66	$0.04	11%	271
Dennis	$54,582	$25.13	$0.03	14%	2,172
Douglas	$17,914	$30.52	$0.04	16%	587
Dover	$9,659	$38.33	$0.03	12%	252
Dracut	$53,512	$32.16	$0.05	14%	1,664
Dudley	$23,868	$23.61	$0.03	22%	1,011
Dunstable	$8,018	$39.30	$0.03	17%	204
Duxbury	$29,680	$36.51	$0.03	13%	813
East Bridgewater	$38,098	$35.15	$0.04	21%	1,084
East Brookfield	$5,912	$24.03	$0.03	24%	246
East Longmeadow	$36,572	$34.57	$0.04	17%	1,058
Eastham	$20,158	$22.60	$0.03	15%	892
Easthampton	$25,031	$25.39	$0.05	13%	986
Easton	$42,652	$29.23	$0.04	16%	1,459

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Edgartown	$21,325	$29.45	$0.03	14%	724
Egremont	$4,336	$32.36	$0.05	14%	134
Erving	$2,303	$21.52	$0.04	15%	107
Essex	$7,041	$35.38	$0.04	12%	199
Everett	$103,364	$26.00	$0.05	24%	3,975
Fairhaven	$25,863	$26.34	$0.04	13%	982
Fall River	$280,515	$28.62	$0.05	25%	9,802
Falmouth	$95,480	$26.65	$0.04	16%	3,583
Fitchburg	$62,057	$30.05	$0.05	12%	2,065
Florida	$1,502	$23.84	$0.04	17%	63
Foxborough	$28,365	$30.30	$0.04	13%	936
Framingham	$111,669	$19.39	$0.03	21%	5,760
Franklin	$64,559	$31.76	$0.03	16%	2,033
Freetown	$13,099	$26.95	$0.03	14%	486
Gardner	$37,375	$21.18	$0.05	20%	1,765
Gill	$2,681	$33.10	$0.05	13%	81
Gloucester	$65,419	$28.36	$0.04	15%	2,307
Goshen	$1,212	$20.54	$0.05	10%	59
Grafton	$27,298	$25.25	$0.03	14%	1,081
Granby	$15,685	$34.47	$0.04	19%	455
Granville	$4,211	$19.14	$0.03	28%	220
Great Barrington	$18,756	$30.55	$0.05	17%	614
Greenfield	$29,198	$29.73	$0.05	12%	982
Hadley	$15,944	$31.32	$0.05	12%	509
Halifax	$22,451	$36.04	$0.04	20%	623
Hamilton	$24,200	$53.78	$0.04	15%	450
Hampden	$11,747	$32.91	$0.04	18%	357
Hancock	$959	$9.99	$0.02	13%	96
Hanover	$28,903	$39.11	$0.03	15%	739
Hanson	$24,937	$35.07	$0.04	18%	711
Hardwick	$7,121	$30.70	$0.04	18%	232
Harvard	$8,872	$36.97	$0.03	12%	240
Harwich	$47,578	$27.86	$0.03	17%	1,708
Hatfield	$5,678	$31.72	$0.05	10%	179
Haverhill	$115,117	$24.01	$0.04	18%	4,794
Hawley	$672	$22.40	$0.04	15%	30
Heath	$1,275	$18.48	$0.04	12%	69
Hinsdale	$2,519	$17.25	$0.03	12%	146
Holbrook	$35,414	$35.03	$0.04	24%	1,011

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Holland	$8,422	$26.40	$0.04	22%	319
Holliston	$18,458	$28.93	$0.03	11%	638
Hopedale	$12,078	$26.54	$0.03	21%	455
Hopkinton	$22,440	$26.84	$0.02	12%	836
Hubbardston	$8,654	$24.31	$0.03	20%	356
Huntington	$2,852	$27.16	$0.05	10%	105
Kingston	$19,962	$31.44	$0.03	12%	635
Lancaster	$12,413	$30.35	$0.04	15%	409
Lanesborough	$3,571	$21.13	$0.03	11%	169
Lawrence	$192,194	$28.33	$0.05	26%	6,783
Lee	$9,161	$18.47	$0.03	16%	496
Leicester	$718	$11.22	$0.02	24%	64
Lenox	$9,410	$28.87	$0.04	11%	326
Leominster	$108,552	$28.34	$0.04	22%	3,831
Leverett	$2,771	$21.15	$0.04	15%	131
Lexington	$48,553	$35.57	$0.04	12%	1,365
Leyden	$950	$25.66	$0.05	10%	37
Lincoln	$13,688	$41.48	$0.04	14%	330
Longmeadow	$25,300	$32.15	$0.03	14%	787
Lowell	$312,126	$32.96	$0.05	25%	9,470
Ludlow	$26,923	$24.04	$0.04	13%	1,120
Lunenburg	$3,100	$23.14	$0.05	3%	134
Lynn	$154,163	$23.67	$0.05	25%	6,513
Malden	$102,829	$21.59	$0.04	19%	4,762
Manchester	$14,115	$45.53	$0.05	13%	310
Marion	$15,883	$41.58	$0.04	14%	382
Marlboro	$80,586	$28.36	$0.05	17%	2,842
Marshfield	$40,075	$24.77	$0.03	14%	1,618
Mashpee	$43,816	$23.51	$0.03	17%	1,864
Mattapoisett	$11,587	$29.56	$0.03	11%	392
Maynard	$17,831	$26.61	$0.04	14%	670
Medfield	$11,704	$22.68	$0.03	11%	516
Medford	$78,950	$22.95	$0.04	15%	3,440
Medway	$13,683	$19.49	$0.03	15%	702
Melrose	$37,307	$31.48	$0.04	10%	1,185
Mendon	$10,047	$24.81	$0.03	17%	405
Methuen	$109,741	$29.98	$0.04	19%	3,661
Middlefield	$343	$20.15	$0.05	6%	17
Milford	$79,031	$30.31	$0.04	22%	2,607

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Millbury	$27,005	$25.43	$0.04	18%	1,062
Millis	$11,387	$27.51	$0.03	12%	414
Millville	$6,760	$27.15	$0.03	21%	249
Milton	$44,986	$30.73	$0.04	15%	1,464
Monroe	$265	$29.50	$0.05	12%	9
Monson	$17,467	$25.80	$0.04	19%	677
Montague	$15,186	$29.89	$0.05	12%	508
Monterey	$2,988	$38.80	$0.06	9%	77
Montgomery	$1,122	$24.39	$0.03	12%	46
Monument Beach	$3,035	$22.65	$0.03	16%	134
Mt Washington	$637	$28.95	$0.05	13%	22
Nahant	$1,659	$6.36	$0.03	16%	261
Nantucket	$21,210	$46.31	$0.04	4%	458
Natick	$62,167	$26.70	$0.03	15%	2,328
Needham	$46,771	$33.50	$0.03	13%	1,396
New Ashford	$246	$18.94	$0.04	11%	13
New Bedford	$185,812	$22.15	$0.04	21%	8,388
New Braintree	$1,864	$26.25	$0.03	17%	71
New Marlboro	$3,203	$28.10	$0.05	11%	114
New Salem	$1,847	$25.31	$0.04	15%	73
Newbury	$14,271	$36.87	$0.04	13%	387
Newburyport	$32,920	$30.85	$0.04	12%	1,067
Newton	$200,049	$40.65	$0.05	14%	4,921
Norfolk	$10,834	$22.90	$0.03	13%	473
North Adams	$24,783	$21.57	$0.05	19%	1,149
North Andover	$37,885	$22.99	$0.04	14%	1,648
North Brookfield	$13,107	$30.13	$0.04	21%	435
Northampton	$45,995	$25.37	$0.05	14%	1,813
Northboro	$27,067	$29.78	$0.03	16%	909
Northbridge	$39,676	$32.57	$0.04	18%	1,218
Northfield	$3,711	$26.32	$0.04	10%	141
Norton	$28,422	$26.92	$0.04	15%	1,056
Norwell	$23,997	$46.96	$0.03	13%	511
Oak Bluffs	$18,396	$28.52	$0.03	15%	645
Oakham	$6,983	$32.03	$0.03	25%	218
Orange	$16,344	$21.17	$0.03	22%	772
Orleans	$25,880	$30.81	$0.03	16%	840
Otis	$3,156	$20.49	$0.03	8%	154
Oxford	$30,767	$26.01	$0.03	21%	1,183

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Palmer	$29,072	$28.25	$0.04	18%	1,029
Pelham	$1,541	$21.11	$0.03	12%	73
Pembroke	$41,422	$39.49	$0.04	16%	1,049
Pepperell	$24,534	$33.93	$0.04	16%	723
Peru	$1,005	$22.34	$0.04	10%	45
Petersham	$2,556	$24.34	$0.03	17%	105
Phillipston	$2,768	$17.41	$0.03	18%	159
Pittsfield	$74,659	$26.20	$0.05	13%	2,850
Plainfield	$1,021	$19.63	$0.04	14%	52
Plainville	$13,974	$27.24	$0.04	12%	513
Plymouth	$79,015	$21.21	$0.03	13%	3,726
Plympton	$2,832	$21.29	$0.02	12%	133
Provincetown	$12,824	$23.53	$0.04	12%	545
Quincy	$131,823	$25.54	$0.04	16%	5,161
Randolph	$94,582	$24.81	$0.04	31%	3,812
Rehoboth	$21,223	$31.87	$0.04	14%	666
Revere	$113,393	$27.10	$0.04	19%	4,185
Richmond	$3,284	$33.86	$0.04	11%	97
Rochester	$9,623	$33.30	$0.03	13%	289
Rockland	$49,888	$34.89	$0.04	20%	1,430
Rockport	$16,354	$26.90	$0.04	14%	608
Rowe	$875	$24.30	$0.04	16%	36
Royalston	$2,361	$19.84	$0.03	18%	119
Rutland	$15,004	$22.13	$0.03	20%	678
Salem	$83,579	$27.71	$0.04	16%	3,016
Salisbury	$11,311	$19.91	$0.04	12%	568
Sandisfield	$3,458	$19.87	$0.04	15%	174
Sandwich	$43,676	$25.66	$0.03	18%	1,702
Saugus	$63,168	$32.44	$0.04	18%	1,947
Savoy	$1,139	$16.75	$0.03	18%	68
Scituate	$43,135	$38.41	$0.04	13%	1,123
Seekonk	$28,441	$35.51	$0.04	14%	801
Sharon	$17,726	$23.67	$0.03	12%	749
Sheffield	$7,715	$28.90	$0.05	15%	267
Shelburne	$2,665	$24.01	$0.04	11%	111
Sherborn	$8,340	$40.68	$0.03	12%	205
Shirley	$11,050	$23.71	$0.03	17%	466
Shutesbury	$2,427	$21.10	$0.04	13%	115
Somerset	$45,117	$32.91	$0.05	19%	1,371

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Somerville	$103,110	$25.00	$0.05	11%	4,125
South Wellfleet	$4,079	$29.78	$0.04	13%	137
Southampton	$7,181	$24.26	$0.04	12%	296
Southborough	$18,048	$32.17	$0.03	15%	561
Southbridge	$46,193	$22.54	$0.04	29%	2,049
Southwick	$15,522	$28.38	$0.03	14%	547
Spencer	$27,914	$23.84	$0.03	22%	1,171
Springfield	$396,123	$28.59	$0.05	23%	13,857
Stockbridge	$6,777	$35.29	$0.05	12%	192
Stoneham	$27,437	$21.86	$0.03	12%	1,255
Stoughton	$56,238	$29.26	$0.04	23%	1,922
Sturbridge	$22,042	$22.29	$0.03	23%	989
Sudbury	$21,503	$28.79	$0.03	11%	747
Sunderland	$3,880	$27.51	$0.05	7%	141
Sutton	$19,780	$35.26	$0.04	15%	561
Swampscott	$25,421	$32.68	$0.04	14%	778
Swansea	$44,939	$37.51	$0.05	18%	1,198
Tewksbury	$62,022	$38.69	$0.04	14%	1,603
Tisbury	$18,497	$36.27	$0.03	16%	510
Tolland	$1,289	$16.96	$0.03	15%	76
Topsfield	$11,452	$38.82	$0.04	13%	295
Townsend	$4,329	$21.02	$0.05	6%	206
Truro	$10,654	$27.89	$0.03	12%	382
Tyngsboro	$22,863	$35.61	$0.04	14%	642
Tyringham	$615	$25.64	$0.02	8%	24
Upton	$12,384	$25.07	$0.03	16%	494
Uxbridge	$24,895	$21.84	$0.03	20%	1,140
Wales	$4,722	$22.81	$0.04	23%	207
Walpole	$27,550	$26.04	$0.03	11%	1,058
Waltham	$122,335	$27.36	$0.04	17%	4,471
Ware	$27,663	$25.93	$0.04	24%	1,067
Wareham	$60,506	$25.75	$0.03	18%	2,350
Warren	$12,296	$23.83	$0.03	24%	516
Warwick	$1,239	$16.51	$0.04	17%	75
Washington	$943	$22.46	$0.04	14%	42
Watertown	$61,354	$27.12	$0.04	13%	2,262
Wayland	$22,091	$31.16	$0.03	14%	709
Webster	$35,892	$23.71	$0.04	19%	1,514
Wellfleet	$11,577	$28.51	$0.04	13%	406

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Wendell	$1,124	$16.06	$0.04	16%	70
Wenham	$9,976	$49.63	$0.04	14%	201
West Bridgewater	$12,468	$29.20	$0.04	15%	427
West Brookfield	$8,772	$27.67	$0.04	18%	317
West Hyannisprt	$3,163	$27.27	$0.03	16%	116
West Newbury	$9,838	$38.58	$0.04	15%	255
West Springfield	$58,792	$32.81	$0.04	16%	1,792
West Stockbridge	$5,111	$41.89	$0.05	14%	122
West Tisbury	$14,227	$46.95	$0.04	13%	303
Westboro	$22,912	$27.31	$0.04	11%	839
Westford	$30,503	$34.23	$0.04	9%	891
Westhampton	$2,519	$26.24	$0.04	12%	96
Westminster	$11,363	$20.55	$0.03	17%	553
Weston	$32,271	$62.30	$0.04	13%	518
Westport	$31,887	$25.05	$0.04	16%	1,273
Westwood	$23,074	$36.45	$0.03	11%	633
Weymouth	$147,443	$31.85	$0.04	19%	4,630
Whately	$1,659	$35.30	$0.04	7%	47
Whitman	$39,443	$37.49	$0.04	18%	1,052
Wilbraham	$26,971	$27.58	$0.03	17%	978
Williamsburg	$3,689	$23.35	$0.05	13%	158
Williamstown	$12,284	$28.43	$0.05	15%	432
Winchendon	$16,760	$23.02	$0.04	18%	728
Winchester	$32,130	$38.95	$0.04	11%	825
Windsor	$1,341	$20.01	$0.04	13%	67
Winthrop	$37,902	$30.76	$0.04	17%	1,232
Woburn	$60,251	$21.50	$0.03	16%	2,802
Worcester	$378,145	$24.91	$0.04	22%	15,183
Worthington	$1,907	$21.67	$0.05	13%	88
Wrentham	$24,768	$33.33	$0.03	16%	743
Yarmouth	$72,029	$22.96	$0.03	19%	3,137

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$39,661	$32.70	$0.04	18%	1,213
Acton	$29,562	$24.57	$0.04	13%	1,203
Acushnet	$24,246	$34.44	$0.05	17%	704
Adams	$18,583	$22.52	$0.04	19%	825
Agawam	$48,829	$26.51	$0.04	15%	1,842
Alford	$1,577	$23.19	$0.03	19%	68
Amesbury	$25,164	$24.03	$0.04	15%	1,047
Amherst	$19,646	$19.97	$0.04	10%	984
Andover	$52,470	$28.15	$0.03	14%	1,864
Aquinnah	$2,387	$32.25	$0.04	15%	74
Arlington	$65,451	$25.41	$0.04	13%	2,576
Ashby	$8,165	$7.27	$0.01	48%	1,123
Ashfield	$2,532	$23.67	$0.05	12%	107
Ashland	$27,925	$23.64	$0.04	16%	1,181
Athol	$22,011	$20.73	$0.04	21%	1,062
Attleboro	$75,665	$25.61	$0.04	16%	2,955
Auburn	$27,066	$22.50	$0.04	18%	1,203
Avon	$8,665	$24.76	$0.04	20%	350
Ayer	$13,537	$20.67	$0.04	18%	655
Barnstable	$161,683	$30.04	$0.04	21%	5,382
Barre	$9,029	$19.84	$0.03	21%	455
Becket	$3,602	$18.66	$0.04	11%	193
Bedford	$24,969	$31.61	$0.04	15%	790
Belchertown	$21,008	$19.31	$0.03	17%	1,088
Bellingham	$34,939	$31.03	$0.04	17%	1,126
Berlin	$3,857	$22.42	$0.03	13%	172
Bernardston	$3,294	$24.22	$0.03	14%	136
Beverly	$63,313	$24.54	$0.04	16%	2,580
Billerica	$70,385	$32.38	$0.04	14%	2,174
Blackstone	$20,664	$26.09	$0.04	22%	792
Blandford	$1,450	$23.01	$0.04	10%	63
Bolton	$9,711	$31.43	$0.03	16%	309
Boston	$1,045,835	$21.45	$0.04	18%	48,750
Bourne	$51,650	$28.52	$0.04	17%	1,811
Boxford	$15,972	$40.43	$0.04	14%	395
Brewster	$41,155	$27.47	$0.04	18%	1,498
Bridgewater	$41,792	$28.26	$0.04	16%	1,479
Brimfield	$8,938	$22.98	$0.03	24%	389
Brockton	$226,732	$20.48	$0.04	33%	11,072

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brookfield	$10,317	$24.74	$0.03	27%	417
Brookline	$72,821	$30.20	$0.05	11%	2,411
Buckland	$1,958	$19.39	$0.04	13%	101
Burlington	$31,257	$20.06	$0.04	15%	1,558
Cambridge	$98,348	$18.82	$0.05	11%	5,227
Canton	$40,051	$31.39	$0.04	14%	1,276
Carlisle	$14,223	$52.68	$0.04	14%	270
Carver	$21,169	$31.22	$0.04	14%	678
Charlemont	$2,754	$23.54	$0.05	17%	117
Charlton	$26,527	$25.14	$0.03	21%	1,055
Chatham	$37,134	$35.40	$0.05	14%	1,049
Chelmsford	$50,291	$27.69	$0.04	13%	1,816
Chelsea	$72,097	$20.13	$0.04	28%	3,581
Cheshire	$4,461	$16.16	$0.04	18%	276
Chesterfield	$1,164	$22.83	$0.05	8%	51
Chilmark	$8,482	$48.75	$0.05	11%	174
Clarksburg	$2,468	$17.89	$0.04	19%	138
Clinton	$38,583	$26.16	$0.04	23%	1,475
Cohasset	$12,199	$32.53	$0.04	11%	375
Colrain	$3,405	$25.80	$0.04	18%	132
Conway	$2,357	$20.32	$0.04	15%	116
Cummington	$1,051	$17.52	$0.04	11%	60
Dalton	$8,073	$20.81	$0.04	13%	388
Dartmouth	$43,511	$26.43	$0.04	13%	1,646
Dedham	$49,118	$33.37	$0.05	15%	1,472
Deerfield	$6,066	$21.59	$0.04	13%	281
Dennis	$60,904	$27.45	$0.04	14%	2,219
Douglas	$17,063	$28.44	$0.04	16%	600
Dover	$10,556	$40.75	$0.04	12%	259
Dracut	$46,801	$26.79	$0.04	14%	1,747
Dudley	$20,681	$20.33	$0.03	22%	1,017
Dunstable	$9,390	$43.07	$0.03	18%	218
Duxbury	$29,672	$34.18	$0.04	14%	868
East Bridgewater	$31,903	$28.87	$0.04	22%	1,105
East Brookfield	$5,694	$23.83	$0.04	24%	239
East Longmeadow	$27,177	$23.84	$0.03	19%	1,140
Eastham	$22,892	$25.24	$0.04	15%	907
Easthampton	$20,396	$19.88	$0.04	13%	1,026
Easton	$45,349	$29.11	$0.04	17%	1,558

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Edgartown	$29,447	$37.51	$0.04	15%	785
Egremont	$4,046	$26.80	$0.04	15%	151
Erving	$2,131	$19.92	$0.04	14%	107
Essex	$4,689	$23.21	$0.04	12%	202
Everett	$97,045	$24.90	$0.05	24%	3,898
Fairhaven	$31,489	$30.78	$0.05	14%	1,023
Fall River	$246,076	$25.18	$0.05	25%	9,771
Falmouth	$101,445	$26.88	$0.04	17%	3,774
Fitchburg	$67,917	$35.63	$0.06	12%	1,906
Florida	$1,019	$15.44	$0.04	18%	66
Foxborough	$24,211	$25.51	$0.04	13%	949
Framingham	$118,717	$20.77	$0.04	21%	5,716
Franklin	$58,477	$27.64	$0.03	17%	2,116
Freetown	$13,955	$27.86	$0.04	14%	501
Gardner	$32,545	$18.16	$0.04	20%	1,792
Gill	$2,297	$26.40	$0.04	15%	87
Gloucester	$53,599	$22.76	$0.04	16%	2,355
Goshen	$809	$13.71	$0.03	10%	59
Grafton	$23,068	$21.46	$0.03	14%	1,075
Granby	$152	$10.88	$0.03	22%	14
Granville	$2,844	$23.50	$0.03	18%	121
Great Barrington	$14,457	$21.04	$0.04	19%	687
Greenfield	$23,692	$22.69	$0.05	13%	1,044
Hadley	$8,256	$29.07	$0.05	11%	284
Halifax	$17,185	$28.13	$0.04	20%	611
Hamilton	$7,273	$23.85	$0.04	14%	305
Hampden	$8,971	$23.92	$0.03	19%	375
Hancock	$1,013	$9.83	$0.02	14%	103
Hanover	$25,005	$33.03	$0.04	15%	757
Hanson	$21,710	$31.83	$0.04	18%	682
Hardwick	$6,330	$24.83	$0.04	20%	255
Harvard	$7,002	$28.58	$0.03	12%	245
Harwich	$53,168	$30.16	$0.04	17%	1,763
Hatfield	$4,030	$23.43	$0.04	11%	172
Haverhill	$121,727	$24.63	$0.05	19%	4,943
Hawley	$639	$19.36	$0.03	16%	33
Heath	$908	$12.26	$0.04	13%	74
Hinsdale	$2,929	$17.97	$0.03	13%	163
Holbrook	$38,745	$38.10	$0.05	24%	1,017

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Holland	$7,397	$21.56	$0.03	24%	343
Holliston	$20,945	$30.98	$0.04	12%	676
Hopedale	$11,917	$24.72	$0.03	22%	482
Hopkinton	$25,640	$29.95	$0.03	13%	856
Hubbardston	$7,025	$19.68	$0.03	20%	357
Huntington	$2,440	$23.24	$0.04	12%	105
Kingston	$20,506	$33.07	$0.04	12%	620
Lancaster	$9,541	$24.09	$0.03	14%	396
Lanesborough	$3,780	$19.59	$0.04	13%	193
Lawrence	$180,644	$28.41	$0.05	25%	6,359
Lee	$8,294	$16.04	$0.03	17%	517
Leicester	$16,220	$17.29	$0.03	22%	938
Lenox	$7,314	$20.54	$0.03	13%	356
Leominster	$104,326	$27.20	$0.04	22%	3,835
Leverett	$2,146	$15.44	$0.04	16%	139
Lexington	$64,617	$44.23	$0.05	12%	1,461
Leyden	$804	$21.15	$0.04	11%	38
Lincoln	$13,926	$38.36	$0.04	16%	363
Longmeadow	$24,504	$28.66	$0.04	15%	855
Lowell	$263,642	$26.83	$0.05	25%	9,825
Ludlow	$25,038	$22.44	$0.03	13%	1,116
Lunenburg	$45,181	$11.22	$0.02	47%	4,026
Lynn	$206,179	$25.72	$0.05	24%	8,017
Malden	$111,257	$23.08	$0.05	19%	4,820
Manchester	$9,663	$30.20	$0.04	13%	320
Marion	$14,174	$36.62	$0.04	14%	387
Marlboro	$79,559	$26.54	$0.05	18%	2,998
Marshfield	$43,590	$25.17	$0.04	16%	1,732
Mashpee	$57,649	$29.89	$0.04	18%	1,929
Mattapoisett	$16,487	$39.54	$0.04	12%	417
Maynard	$16,048	$22.86	$0.04	15%	702
Medfield	$14,803	$27.06	$0.04	12%	547
Medford	$86,821	$24.75	$0.04	15%	3,508
Medway	$16,149	$22.15	$0.04	15%	729
Melrose	$32,341	$26.64	$0.04	10%	1,214
Mendon	$11,125	$26.87	$0.03	18%	414
Methuen	$98,996	$26.51	$0.04	20%	3,734
Middlefield	$390	$18.55	$0.05	7%	21
Milford	$68,066	$25.09	$0.04	23%	2,713

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Millbury	$24,184	$22.60	$0.04	18%	1,070
Millis	$12,631	$27.70	$0.04	13%	456
Millville	$7,020	$26.90	$0.04	22%	261
Milton	$51,662	$32.78	$0.04	16%	1,576
Monroe	$222	$17.09	$0.05	17%	13
Monson	$14,369	$20.01	$0.03	20%	718
Montague	$12,619	$23.68	$0.04	13%	533
Monterey	$2,547	$28.95	$0.05	10%	88
Montgomery	$1,076	$22.42	$0.04	13%	48
Monument Beach	$3,554	$26.72	$0.04	16%	133
Mt Washington	$779	$29.95	$0.05	16%	26
Nahant	$6,586	$24.95	$0.05	16%	264
Nantucket	$37,212	$47.10	$0.05	6%	790
Natick	$70,791	$29.16	$0.04	16%	2,428
Needham	$56,790	$38.42	$0.04	13%	1,478
New Ashford	$258	$23.50	$0.04	9%	11
New Bedford	$197,966	$23.15	$0.04	21%	8,553
New Braintree	$1,998	$30.27	$0.04	16%	66
New Marlboro	$2,700	$22.69	$0.04	11%	119
New Salem	$1,671	$23.21	$0.04	15%	72
Newbury	$14,017	$34.36	$0.04	13%	408
Newburyport	$30,250	$27.06	$0.04	13%	1,118
Newton	$178,339	$35.26	$0.05	14%	5,058
Norfolk	$13,112	$26.07	$0.04	14%	503
North Adams	$22,088	$18.53	$0.05	20%	1,192
North Andover	$33,850	$20.11	$0.04	15%	1,683
North Brookfield	$12,231	$27.36	$0.04	22%	447
Northampton	$40,105	$20.72	$0.05	15%	1,936
Northboro	$23,428	$26.12	$0.03	15%	897
Northbridge	$37,137	$29.47	$0.04	19%	1,260
Northfield	$3,507	$21.65	$0.04	13%	162
Norton	$271	$12.33	$0.03	14%	22
Norwell	$18,080	$33.36	$0.03	14%	542
Oak Bluffs	$19,674	$29.90	$0.04	15%	658
Oakham	$5,823	$27.08	$0.03	25%	215
Orange	$14,877	$21.47	$0.04	20%	693
Orleans	$27,640	$31.41	$0.04	16%	880
Otis	$3,797	$22.87	$0.04	9%	166
Oxford	$26,403	$22.76	$0.03	21%	1,160

Consumer Loss, Premium, and Participation by Municipality - All Households
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Palmer	$21,388	$19.77	$0.04	19%	1,082
Pelham	$1,502	$19.25	$0.03	13%	78
Pembroke	$40,795	$38.96	$0.04	16%	1,047
Pepperell	$20,028	$26.04	$0.04	17%	769
Peru	$952	$18.31	$0.04	12%	52
Petersham	$1,981	$19.05	$0.03	17%	104
Phillipston	$2,371	$16.02	$0.03	17%	148
Pittsfield	$54,243	$18.19	$0.04	14%	2,982
Plainfield	$975	$18.06	$0.04	15%	54
Plainville	$12,952	$23.34	$0.04	13%	555
Plymouth	$95,146	$25.61	$0.04	13%	3,715
Plympton	$3,573	$28.36	$0.04	12%	126
Provincetown	$13,889	$24.37	$0.04	12%	570
Quincy	$172,227	$24.10	$0.04	17%	7,146
Randolph	$113,492	$31.95	$0.04	29%	3,552
Rehoboth	$19,748	$29.00	$0.04	14%	681
Revere	$103,331	$24.84	$0.05	20%	4,160
Richmond	$2,577	$24.09	$0.04	12%	107
Rochester	$9,861	$33.31	$0.04	13%	296
Rockland	$44,264	$29.91	$0.05	21%	1,480
Rockport	$13,926	$21.10	$0.04	15%	660
Rowe	$654	$17.20	$0.04	17%	38
Royalston	$1,626	$14.79	$0.03	17%	110
Rutland	$11,834	$17.25	$0.03	20%	686
Salem	$75,525	$26.87	$0.05	16%	2,811
Salisbury	$9,182	$15.51	$0.03	12%	592
Sandisfield	$2,091	$18.19	$0.03	16%	115
Sandwich	$51,152	$29.90	$0.04	18%	1,711
Saugus	$64,773	$34.20	$0.04	17%	1,894
Savoy	$1,197	$18.71	$0.04	17%	64
Scituate	$37,146	$31.35	$0.04	14%	1,185
Seekonk	$27,508	$32.79	$0.04	15%	839
Sharon	$20,918	$25.35	$0.04	13%	825
Sheffield	$6,625	$23.41	$0.04	16%	283
Shelburne	$2,571	$20.57	$0.04	15%	125
Sherborn	$9,748	$46.42	$0.04	13%	210
Shirley	$9,051	$19.55	$0.03	17%	463
Shutesbury	$2,364	$18.76	$0.04	14%	126
Somerset	$39,876	$27.31	$0.05	20%	1,460

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Somerville	$102,108	$22.52	$0.05	13%	4,535
South Wellfleet	$4,403	$29.95	$0.05	14%	147
Southampton	$6,273	$21.19	$0.03	12%	296
Southborough	$17,797	$30.27	$0.03	16%	588
Southbridge	$45,237	$21.91	$0.04	29%	2,065
Southwick	$16,895	$29.43	$0.03	14%	574
Spencer	$23,702	$19.75	$0.03	23%	1,200
Springfield	$313,713	$24.06	$0.04	22%	13,039
Stockbridge	$7,418	$35.32	$0.05	13%	210
Stoneham	$26,609	$20.74	$0.04	13%	1,283
Stoughton	$108,151	$40.49	$0.04	24%	2,671
Sturbridge	$21,684	$21.20	$0.03	24%	1,023
Sudbury	$22,897	$29.74	$0.04	12%	770
Sunderland	$2,937	$19.98	$0.04	8%	147
Sutton	$15,496	$27.43	$0.03	15%	565
Swampscott	$21,868	$27.40	$0.04	14%	798
Swansea	$38,494	$31.25	$0.04	18%	1,232
Tewksbury	$58,445	$34.44	$0.04	14%	1,697
Tisbury	$19,571	$36.11	$0.04	17%	542
Tolland	$1,552	$18.05	$0.03	16%	86
Topsfield	$98	$12.30	$0.07	17%	8
Townsend	$6,382	$35.26	$0.06	5%	181
Truro	$13,608	$36.10	$0.04	12%	377
Tyngsboro	$20,879	$30.13	$0.04	15%	693
Tyringham	$763	$31.80	$0.03	7%	24
Upton	$12,718	$24.55	$0.03	17%	518
Uxbridge	$24,874	$21.50	$0.03	20%	1,157
Wales	$3,481	$16.58	$0.03	23%	210
Walpole	$32,457	$29.78	$0.04	11%	1,090
Waltham	$104,907	$21.96	$0.04	18%	4,778
Ware	$25,869	$22.65	$0.04	25%	1,142
Wareham	$68,439	$27.78	$0.04	19%	2,464
Warren	$10,677	$19.74	$0.03	25%	541
Warwick	$1,255	$16.09	$0.05	18%	78
Washington	$989	$23.54	$0.04	14%	42
Watertown	$58,118	$23.67	$0.05	15%	2,455
Wayland	$21,759	$28.67	$0.04	15%	759
Webster	$35,658	$22.33	$0.04	20%	1,597
Wellfleet	$12,264	$28.59	$0.05	13%	429

Consumer Loss, Premium, and Participation by Municipality - All Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Wendall	$1,218	$17.39	$0.04	16%	70
Wenham	$7,545	$37.91	$0.04	15%	199
West Bridgewater	$11,175	$25.69	$0.04	15%	435
West Brookfield	$8,503	$25.16	$0.04	20%	338
West Hyannisprt	$3,887	$34.40	$0.05	15%	113
West Newbury	$8,261	$32.14	$0.03	15%	257
West Springfield	$51,244	$27.83	$0.04	16%	1,841
West Stockbridge	$3,103	$23.69	$0.04	15%	131
West Tisbury	$14,283	$45.34	$0.04	14%	315
Westboro	$24,750	$28.61	$0.04	12%	865
Westford	$30,011	$30.88	$0.04	10%	972
Westhampton	$2,100	$22.83	$0.04	11%	92
Westminster	$10,374	$20.46	$0.03	15%	507
Weston	$35,847	$64.24	$0.04	14%	558
Westport	$32,388	$25.48	$0.04	16%	1,271
Westwood	$25,420	$38.46	$0.04	12%	661
Weymouth	$120,545	$25.90	$0.04	19%	4,655
Whately	$1,644	$32.24	$0.04	8%	51
Whitman	$31,631	$28.37	$0.04	20%	1,115
Wilbraham	$23,086	$22.16	$0.03	18%	1,042
Williamsburg	$2,955	$17.91	$0.04	13%	165
Williamstown	$8,569	$19.26	$0.05	15%	445
Winchendon	$14,069	$20.16	$0.04	17%	698
Winchester	$31,765	$37.64	$0.05	11%	844
Windsor	$1,618	$22.48	$0.04	14%	72
Winthrop	$32,354	$26.16	$0.04	17%	1,237
Woburn	$53,934	$18.88	$0.04	17%	2,857
Worcester	$355,817	$23.03	$0.04	23%	15,448
Worthington	$1,550	$16.32	$0.04	14%	95
Wrentham	$25,840	$33.73	$0.04	17%	766
Yarmouth	$80,939	$25.70	$0.04	19%	3,149

Appendix 2C

Consumer Loss, Premium, and Participation by Municipality

Low-Income Households

September 2021 and

September 2020

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$4,685	$32.53	$0.04	27%	144
Acton	$1,973	$21.92	$0.04	21%	90
Acushnet	$3,308	$26.46	$0.04	22%	125
Adams	$6,356	$26.16	$0.05	24%	243
Agawam	$10,942	$31.71	$0.04	20%	345
Alford	$23	$7.69	$0.02	30%	3
Amesbury	$2,617	$24.01	$0.05	18%	109
Amherst	$3,207	$19.55	$0.05	19%	164
Andover	$2,336	$29.95	$0.05	14%	78
Aquinnah	$81	$20.31	$0.02	24%	4
Arlington	$3,269	$19.23	$0.04	20%	170
Ashby	$3	$3.01	$0.02	1%	1
Ashfield	$333	$18.48	$0.04	19%	18
Ashland	$2,587	$25.37	$0.03	21%	102
Athol	$8,557	$23.44	$0.03	30%	365
Attleboro	$13,985	$28.14	$0.05	23%	497
Auburn	$3,133	$22.38	$0.04	20%	140
Avon	$1,001	$24.42	$0.04	24%	41
Ayer	$1,924	$27.48	$0.04	24%	70
Barnstable	$13,236	$20.84	$0.03	30%	635
Barre	$1,988	$28.01	$0.04	26%	71
Becket	$392	$19.62	$0.04	12%	20
Bedford	$1,081	$28.44	$0.03	15%	38
Belchertown	$3,374	$21.63	$0.04	23%	156
Bellingham	$2,836	$24.87	$0.04	22%	114
Berlin	$246	$16.40	$0.03	18%	15
Bernardston	$615	$29.28	$0.04	14%	21
Beverly	$8,078	$25.16	$0.04	23%	321
Billerica	$7,844	$45.87	$0.05	22%	171
Blackstone	$2,588	$32.35	$0.04	22%	80
Blandford	$211	$52.82	$0.10	8%	4
Bolton	$408	$37.07	$0.04	32%	11
Boston	$293,481	$21.46	$0.04	36%	13,678
Bourne	$3,763	$21.75	$0.03	21%	173
Boxford	-$61	-$10.14	-$0.01	12%	6
Brewster	$2,134	$22.23	$0.02	24%	96
Bridgewater	$4,933	$33.56	$0.04	21%	147

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brimfield	$1,109	$24.11	$0.04	26%	46
Brockton	$75,659	$26.56	$0.04	39%	2,849
Brookfield	$2,003	$27.82	$0.04	27%	72
Brookline	$1,077	$11.58	$0.03	15%	93
Buckland	$789	$39.44	$0.05	15%	20
Burlington	$2,159	$17.55	$0.03	20%	123
Cambridge	$12,614	$15.52	$0.04	27%	813
Canton	$3,578	$24.51	$0.04	19%	146
Carlisle	$69	$22.98	$0.02	10%	3
Carver	$4,270	$34.16	$0.03	21%	125
Charlemont	$908	$37.84	$0.05	19%	24
Charlton	$3,046	$29.87	$0.03	26%	102
Chatham	$865	$18.03	$0.03	27%	48
Chelmsford	$5,349	$31.10	$0.04	23%	172
Chelsea	$23,203	$21.91	$0.04	37%	1,059
Cheshire	$1,668	$26.06	$0.04	26%	64
Chesterfield	$118	$16.83	$0.04	12%	7
Chilmark	-$10	-$9.70	-$0.02	9%	1
Clarksburg	$1,050	$29.16	$0.05	27%	36
Clinton	$6,558	$30.50	$0.04	28%	215
Cohasset	$391	$32.55	$0.05	14%	12
Colrain	$700	$21.89	$0.04	22%	32
Conway	$171	$17.10	$0.03	15%	10
Cummington	$83	$20.86	$0.03	8%	4
Dalton	$1,514	$21.95	$0.04	14%	69
Dartmouth	$5,283	$19.57	$0.03	18%	270
Dedham	$4,227	$22.13	$0.03	23%	191
Deerfield	$576	$21.32	$0.04	14%	27
Dennis	$4,015	$22.43	$0.03	25%	179
Douglas	$2,084	$27.42	$0.04	27%	76
Dover	$37	$37.42	$0.04	6%	1
Dracut	$7,078	$32.62	$0.05	19%	217
Dudley	$4,018	$28.70	$0.04	26%	140
Dunstable	$537	$67.14	$0.06	24%	8
Duxbury	$1,546	$30.32	$0.04	20%	51
East Bridgewater	$4,124	$34.37	$0.04	29%	120
East Brookfield	$854	$22.48	$0.03	38%	38

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
East Longmeadow	$2,941	$29.41	$0.04	19%	100
Eastham	$542	$13.90	$0.02	18%	39
Easthampton	$5,307	$26.67	$0.05	18%	199
Easton	$3,173	$23.33	$0.03	26%	136
Edgartown	$1,309	$39.66	$0.04	21%	33
Egremont	$148	$14.77	$0.04	18%	10
Erving	$492	$18.93	$0.03	20%	26
Essex	$512	$39.42	$0.05	17%	13
Everett	$21,392	$26.31	$0.05	33%	813
Fairhaven	$4,976	$26.33	$0.04	18%	189
Fall River	$99,380	$29.24	$0.05	34%	3,399
Falmouth	$6,439	$23.42	$0.03	24%	275
Fitchburg	$25,315	$33.98	$0.07	19%	745
Florida	$595	$42.47	$0.05	20%	14
Foxborough	$1,548	$19.12	$0.03	17%	81
Framingham	$16,385	$19.30	$0.03	31%	849
Franklin	$4,767	$32.21	$0.04	23%	148
Freetown	$1,597	$25.35	$0.03	22%	63
Gardner	$10,467	$23.31	$0.05	27%	449
Gill	$415	$31.96	$0.04	16%	13
Gloucester	$10,267	$29.00	$0.04	20%	354
Goshen	$137	$19.58	$0.07	15%	7
Grafton	$1,919	$21.81	$0.03	22%	88
Granby	$1,916	$42.58	$0.04	21%	45
Granville	$523	$21.77	$0.03	35%	24
Great Barrington	$1,809	$24.44	$0.05	20%	74
Greenfield	$10,096	$28.93	$0.05	17%	349
Hadley	$1,901	$29.71	$0.06	17%	64
Halifax	$2,882	$40.59	$0.05	25%	71
Hamilton	$907	$47.75	$0.04	23%	19
Hampden	$727	$33.05	$0.03	14%	22
Hancock	$17	$5.60	$0.01	8%	3
Hanover	$1,231	$31.57	$0.04	18%	39
Hanson	$2,707	$49.22	$0.04	23%	55
Hardwick	$1,476	$38.83	$0.05	18%	38
Harvard	$12	$5.87	$0.01	10%	2
Harwich	$1,817	$15.94	$0.02	23%	114

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Hatfield	$613	$22.72	$0.06	18%	27
Haverhill	$28,328	$26.43	$0.05	28%	1,072
Hawley	$26	$6.56	$0.02	18%	4
Heath	$292	$22.46	$0.03	21%	13
Hinsdale	$724	$21.29	$0.04	18%	34
Holbrook	$6,549	$35.79	$0.05	30%	183
Holland	$1,355	$32.27	$0.04	31%	42
Holliston	$665	$16.21	$0.03	16%	41
Hopedale	$953	$38.12	$0.05	18%	25
Hopkinton	$760	$14.90	$0.02	20%	51
Hubbardston	$903	$23.14	$0.05	26%	39
Huntington	$533	$24.22	$0.04	17%	22
Kingston	$1,854	$21.56	$0.02	20%	86
Lancaster	$1,168	$30.75	$0.04	28%	38
Lanesborough	$212	$8.47	$0.01	13%	25
Lawrence	$82,535	$29.94	$0.05	33%	2,757
Lee	$1,191	$17.51	$0.04	18%	68
Leicester	$286	$31.81	$0.04	31%	9
Lenox	$407	$16.28	$0.05	18%	25
Leominster	$20,509	$30.07	$0.05	30%	682
Leverett	$165	$14.98	$0.02	14%	11
Lexington	$817	$13.85	$0.03	14%	59
Leyden	$38	$9.48	$0.02	12%	4
Lincoln	$54	$3.89	$0.01	14%	14
Longmeadow	$539	$14.19	$0.02	12%	38
Lowell	$95,189	$36.10	$0.05	35%	2,637
Ludlow	$4,561	$23.75	$0.03	15%	192
Lunenburg	$578	$30.41	$0.06	5%	19
Lynn	$43,366	$24.94	$0.05	34%	1,739
Malden	$20,485	$22.15	$0.04	30%	925
Manchester	$256	$25.58	$0.03	15%	10
Marion	$841	$42.06	$0.05	11%	20
Marlboro	$10,581	$28.91	$0.05	27%	366
Marshfield	$2,650	$24.09	$0.03	17%	110
Mashpee	$4,699	$26.10	$0.04	23%	180
Mattapoisett	$525	$22.83	$0.04	16%	23
Maynard	$2,501	$32.06	$0.04	24%	78

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Medfield	$256	$16.00	$0.03	10%	16
Medford	$6,428	$21.43	$0.03	24%	300
Medway	$870	$24.84	$0.03	17%	35
Melrose	$2,743	$24.27	$0.04	19%	113
Mendon	$677	$24.17	$0.04	29%	28
Methuen	$21,148	$31.33	$0.04	26%	675
Middlefield	$63	$20.91	$0.03	17%	3
Milford	$9,206	$33.60	$0.04	31%	274
Millbury	$3,212	$26.32	$0.04	23%	122
Millis	$1,177	$32.70	$0.03	17%	36
Millville	$419	$24.67	$0.03	16%	17
Milton	$2,405	$24.79	$0.04	22%	97
Monroe	$97	$32.30	$0.06	25%	3
Monson	$2,527	$30.44	$0.04	23%	83
Montague	$5,175	$29.40	$0.05	20%	176
Monterey	$116	$28.94	$0.03	11%	4
Montgomery	$13	$6.64	$0.00	10%	2
Monument Beach	$234	$25.99	$0.03	18%	9
Mt Washington	NA	NA	NA	0%	0
Nahant	$372	$20.69	$0.04	25%	18
Nantucket	$735	$40.83	$0.04	10%	18
Natick	$3,532	$18.69	$0.03	21%	189
Needham	$1,350	$23.27	$0.03	16%	58
New Ashford	$84	$16.88	$0.03	56%	5
New Bedford	$71,227	$22.11	$0.04	27%	3,222
New Braintree	$182	$30.40	$0.03	19%	6
New Marlboro	$50	$8.27	$0.02	11%	6
New Salem	$253	$21.09	$0.03	22%	12
Newbury	$1,142	$38.07	$0.04	22%	30
Newburyport	$2,239	$26.97	$0.05	18%	83
Newton	$4,330	$17.25	$0.03	18%	251
Norfolk	$380	$22.37	$0.03	14%	17
North Adams	$8,116	$21.47	$0.05	25%	378
North Andover	$2,360	$21.46	$0.04	17%	110
North Brookfield	$2,409	$34.91	$0.04	25%	69
Northampton	$6,145	$24.00	$0.05	20%	256
Northboro	$1,516	$28.07	$0.04	22%	54

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Northbridge	$5,355	$29.58	$0.04	25%	181
Northfield	$581	$23.22	$0.04	17%	25
Norton	$4,031	$30.31	$0.05	21%	133
Norwell	$580	$41.46	$0.05	15%	14
Oak Bluffs	$690	$20.28	$0.02	23%	34
Oakham	$617	$38.55	$0.05	22%	16
Orange	$5,586	$22.52	$0.03	26%	248
Orleans	$956	$22.76	$0.03	18%	42
Otis	$273	$22.74	$0.04	13%	12
Oxford	$4,464	$25.66	$0.03	27%	174
Palmer	$7,786	$30.77	$0.04	24%	253
Pelham	$12	$2.93	$0.01	8%	4
Pembroke	$3,196	$35.51	$0.04	24%	90
Pepperell	$1,942	$28.15	$0.04	21%	69
Peru	$197	$24.64	$0.04	18%	8
Petersham	$360	$40.02	$0.06	20%	9
Phillipston	$340	$21.23	$0.02	24%	16
Pittsfield	$25,860	$26.69	$0.05	21%	969
Plainfield	$234	$21.30	$0.04	24%	11
Plainville	$2,059	$27.46	$0.05	19%	75
Plymouth	$9,913	$20.69	$0.03	22%	479
Plympton	-$114	-$14.26	-$0.01	16%	8
Provincetown	$759	$13.31	$0.02	24%	57
Quincy	$22,458	$23.44	$0.04	31%	958
Randolph	$23,017	$26.73	$0.04	40%	861
Rehoboth	$1,648	$26.16	$0.04	25%	63
Revere	$20,810	$26.85	$0.04	27%	775
Richmond	$159	$26.49	$0.06	12%	6
Rochester	$1,565	$43.48	$0.04	26%	36
Rockland	$5,993	$35.67	$0.05	26%	168
Rockport	$993	$30.10	$0.04	13%	33
Rowe	$38	$19.22	$0.03	9%	2
Royalston	$635	$26.45	$0.04	29%	24
Rutland	$1,167	$20.47	$0.04	24%	57
Salem	$16,922	$29.58	$0.04	27%	572
Salisbury	$1,793	$27.16	$0.05	16%	66
Sandisfield	$383	$17.39	$0.04	21%	22

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Sandwich	$2,514	$21.86	$0.02	22%	115
Saugus	$5,775	$27.76	$0.03	20%	208
Savoy	$125	$7.80	$0.02	25%	16
Scituate	$766	$29.45	$0.04	11%	26
Seekonk	$2,463	$29.32	$0.04	19%	84
Sharon	$896	$21.87	$0.04	14%	41
Sheffield	$929	$25.82	$0.04	21%	36
Shelburne	$273	$19.51	$0.03	11%	14
Sherborn	$132	$26.40	$0.03	13%	5
Shirley	$2,293	$26.98	$0.04	30%	85
Shutesbury	$141	$20.21	$0.04	10%	7
Somerset	$5,026	$28.08	$0.04	23%	179
Somerville	$14,228	$21.46	$0.04	29%	663
South Wellfleet	$96	$12.05	$0.02	21%	8
Southampton	$614	$25.57	$0.03	12%	24
Southborough	$541	$33.83	$0.04	24%	16
Southbridge	$16,116	$25.95	$0.05	35%	621
Southwick	$2,723	$35.83	$0.03	18%	76
Spencer	$5,568	$27.98	$0.04	26%	199
Springfield	$232,099	$30.70	$0.05	34%	7,560
Stockbridge	$204	$13.63	$0.05	19%	15
Stoneham	$2,513	$19.19	$0.04	17%	131
Stoughton	$8,018	$32.73	$0.04	31%	245
Sturbridge	$2,042	$21.05	$0.04	26%	97
Sudbury	$448	$12.43	$0.03	15%	36
Sunderland	$612	$29.14	$0.04	12%	21
Sutton	$1,370	$44.20	$0.04	18%	31
Swampscott	$1,288	$18.41	$0.03	24%	70
Swansea	$6,433	$30.63	$0.04	28%	210
Tewksbury	$6,043	$37.53	$0.04	24%	161
Tisbury	$478	$15.95	$0.02	19%	30
Tolland	$75	$24.93	$0.02	14%	3
Topsfield	$138	$27.66	$0.05	11%	5
Townsend	$331	$33.13	$0.07	3%	10
Truro	$592	$34.80	$0.04	17%	17
Tyngsboro	$2,062	$32.73	$0.05	19%	63
Tyringham	$193	$193.04	$0.04	11%	1

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Upton	$666	$19.02	$0.04	22%	35
Uxbridge	$2,027	$20.06	$0.04	27%	101
Wales	$1,242	$27.00	$0.04	33%	46
Walpole	$1,474	$18.65	$0.03	15%	79
Waltham	$13,393	$25.51	$0.04	27%	525
Ware	$9,024	$31.55	$0.05	28%	286
Wareham	$16,095	$29.53	$0.04	29%	545
Warren	$2,929	$26.87	$0.04	28%	109
Warwick	$162	$16.24	$0.04	16%	10
Washington	$194	$24.31	$0.04	24%	8
Watertown	$5,854	$24.70	$0.04	22%	237
Wayland	$173	$6.66	$0.01	18%	26
Webster	$9,077	$24.21	$0.04	25%	375
Wellfleet	$284	$14.18	$0.02	17%	20
Wendell	$233	$12.93	$0.03	20%	18
Wenham	$85	$16.99	$0.03	16%	5
West Bridgewater	$2,060	$33.77	$0.04	23%	61
West Brookfield	$1,654	$28.51	$0.04	28%	58
West Hyannisprt	$191	$13.66	$0.02	41%	14
West Newbury	$113	$37.63	$0.04	8%	3
West Springfield	$17,581	$31.01	$0.04	24%	567
West Stockbridge	$254	$21.20	$0.05	24%	12
West Tisbury	$228	$28.54	$0.03	11%	8
Westboro	$931	$22.70	$0.04	16%	41
Westford	$1,689	$30.16	$0.05	17%	56
Westhampton	$103	$51.45	$0.09	5%	2
Westminster	$675	$20.45	$0.04	19%	33
Weston	$155	$9.11	$0.02	21%	17
Westport	$3,531	$19.95	$0.03	25%	177
Westwood	$396	$11.31	$0.02	13%	35
Weymouth	$15,978	$30.03	$0.04	25%	532
Whately	$364	$45.49	$0.06	20%	8
Whitman	$4,103	$34.78	$0.04	22%	118
Wilbraham	$2,316	$26.02	$0.04	22%	89
Williamsburg	$192	$21.37	$0.06	9%	9
Williamstown	$1,094	$26.68	$0.05	20%	41
Winchendon	$3,692	$26.37	$0.04	23%	140

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Winchester	$536	$31.53	$0.04	10%	17
Windsor	$117	$14.60	$0.03	19%	8
Winthrop	$3,545	$26.85	$0.04	21%	132
Woburn	$7,559	$20.37	$0.03	26%	371
Worcester	$111,470	$27.62	$0.04	32%	4,036
Worthington	$117	$23.44	$0.07	8%	5
Wrentham	$1,473	$27.29	$0.04	23%	54
Yarmouth	$7,097	$20.51	$0.03	26%	346

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$3,810	$27.02	$0.05	27%	141
Acton	$1,626	$16.94	$0.04	24%	96
Acushnet	$3,862	$28.19	$0.04	25%	137
Adams	$5,838	$22.89	$0.05	26%	255
Agawam	$9,347	$26.25	$0.04	21%	356
Alford	$63	$21.11	$0.03	30%	3
Amesbury	$2,433	$21.92	$0.04	18%	111
Amherst	$3,020	$18.64	$0.04	19%	162
Andover	$1,857	$25.79	$0.04	14%	72
Aquinnah	$116	$38.73	$0.04	15%	3
Arlington	$3,810	$20.27	$0.04	22%	188
Ashby	$464	$6.54	$0.01	48%	71
Ashfield	$213	$12.55	$0.03	18%	17
Ashland	$2,749	$24.99	$0.04	25%	110
Athol	$8,026	$25.48	$0.04	27%	315
Attleboro	$12,129	$22.59	$0.04	26%	537
Auburn	$3,272	$21.81	$0.04	23%	150
Avon	$1,257	$24.65	$0.04	27%	51
Ayer	$1,704	$21.84	$0.04	27%	78
Barnstable	$16,903	$27.04	$0.04	30%	625
Barre	$1,598	$22.20	$0.04	26%	72
Becket	$353	$16.81	$0.04	12%	21
Bedford	$1,325	$36.81	$0.04	15%	36
Belchertown	$2,449	$16.11	$0.03	23%	152
Bellingham	$3,428	$27.64	$0.04	25%	124
Berlin	$73	$9.08	$0.02	14%	8
Bernardston	$600	$27.28	$0.05	16%	22
Beverly	$7,338	$22.86	$0.04	25%	321
Billerica	$6,215	$35.11	$0.05	26%	177
Blackstone	$3,178	$36.53	$0.05	23%	87
Blandford	$147	$20.99	$0.05	13%	7
Bolton	$368	$30.64	$0.04	31%	12
Boston	$291,689	$22.50	$0.04	37%	12,966
Bourne	$4,821	$26.20	$0.04	23%	184
Boxford	$74	$10.54	$0.02	16%	7
Brewster	$1,752	$21.63	$0.03	21%	81
Bridgewater	$3,910	$26.78	$0.04	23%	146
Brimfield	$1,162	$23.24	$0.04	28%	50
Brockton	$62,498	$20.79	$0.04	41%	3,006

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households
(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brookfield	$2,240	$27.66	$0.04	31%	81
Brookline	$947	$10.88	$0.03	16%	87
Buckland	$508	$24.20	$0.03	43%	21
Burlington	$1,650	$15.57	$0.03	20%	106
Cambridge	$11,466	$15.37	$0.04	26%	746
Canton	$3,183	$23.93	$0.04	19%	133
Carlisle	$98	$49.20	$0.02	8%	2
Carver	$3,623	$29.46	$0.04	21%	123
Charlemont	$836	$37.98	$0.05	18%	22
Charlton	$2,754	$29.30	$0.04	26%	94
Chatham	$1,010	$21.96	$0.04	26%	46
Chelmsford	$3,921	$24.97	$0.04	23%	157
Chelsea	$20,819	$21.49	$0.05	36%	969
Cheshire	$1,003	$14.97	$0.04	26%	67
Chesterfield	$130	$16.28	$0.05	12%	8
Chilmark	$1	$1.31	$0.00	8%	1
Clarksburg	$781	$21.71	$0.04	26%	36
Clinton	$6,243	$28.25	$0.04	32%	221
Cohasset	$183	$18.30	$0.04	15%	10
Colrain	$652	$22.50	$0.04	56%	29
Conway	$293	$22.56	$0.04	48%	13
Cummington	$87	$17.46	$0.03	11%	5
Dalton	$1,388	$20.12	$0.04	15%	69
Dartmouth	$5,430	$19.74	$0.04	19%	275
Dedham	$5,221	$30.01	$0.04	23%	174
Deerfield	$365	$12.60	$0.03	40%	29
Dennis	$4,037	$24.17	$0.04	23%	167
Douglas	$1,837	$23.86	$0.04	28%	77
Dover	$30	$29.57	$0.03	7%	1
Dracut	$6,305	$28.92	$0.05	21%	218
Dudley	$3,536	$25.81	$0.04	26%	137
Dunstable	$544	$77.73	$0.05	26%	7
Duxbury	$884	$19.64	$0.04	18%	45
East Bridgewater	$2,986	$24.89	$0.04	30%	120
East Brookfield	$999	$26.29	$0.04	37%	38
East Longmeadow	$1,876	$16.75	$0.03	21%	112
Eastham	$505	$16.28	$0.03	16%	31
Easthampton	$4,274	$19.97	$0.04	19%	214
Easton	$4,022	$27.00	$0.04	30%	149

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Edgartown	$1,193	$38.47	$0.04	19%	31
Egremont	$96	$9.60	$0.03	18%	10
Erving	$560	$17.49	$0.03	22%	32
Essex	$264	$21.98	$0.06	16%	12
Everett	$18,742	$24.86	$0.05	33%	754
Fairhaven	$5,155	$28.01	$0.04	19%	184
Fall River	$95,794	$27.07	$0.05	35%	3,539
Falmouth	$7,445	$24.49	$0.04	27%	304
Fitchburg	$20,757	$32.48	$0.06	20%	639
Florida	$432	$22.75	$0.04	23%	19
Foxborough	$1,836	$21.10	$0.04	21%	87
Framingham	$16,786	$19.43	$0.04	32%	864
Franklin	$4,274	$27.05	$0.04	25%	158
Freetown	$1,703	$24.68	$0.04	23%	69
Gardner	$8,790	$19.58	$0.05	28%	449
Gill	$382	$27.27	$0.04	30%	14
Gloucester	$7,825	$21.09	$0.04	22%	371
Goshen	$81	$11.58	$0.03	17%	7
Grafton	$1,602	$20.80	$0.04	23%	77
Granville	$116	$12.87	$0.02	18%	9
Great Barrington	$1,421	$16.15	$0.04	23%	88
Greenfield	$7,925	$20.06	$0.04	20%	395
Hadley	$642	$16.05	$0.03	19%	40
Halifax	$1,536	$23.27	$0.04	24%	66
Hamilton	$224	$17.21	$0.03	21%	13
Hampden	$651	$23.25	$0.03	18%	28
Hancock	$43	$14.30	$0.02	8%	3
Hanover	$820	$22.78	$0.04	19%	36
Hanson	$1,773	$34.76	$0.04	22%	51
Hardwick	$1,408	$30.61	$0.05	24%	46
Harvard	$41	$20.67	$0.03	10%	2
Harwich	$2,929	$25.47	$0.04	24%	115
Hatfield	$383	$18.22	$0.05	15%	21
Haverhill	$30,113	$27.23	$0.05	30%	1,106
Hawley	$36	$8.93	$0.03	16%	4
Heath	$167	$12.84	$0.03	20%	13
Hinsdale	$618	$19.94	$0.04	19%	31
Holbrook	$7,169	$40.73	$0.05	31%	176
Holland	$1,249	$29.73	$0.03	31%	42

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Holliston	$814	$18.93	$0.04	16%	43
Hopedale	$1,123	$32.09	$0.04	25%	35
Hopkinton	$814	$18.93	$0.04	16%	43
Hubbardston	$1,052	$25.66	$0.05	31%	41
Huntington	$266	$12.65	$0.02	60%	21
Kingston	$1,867	$23.94	$0.03	20%	78
Lancaster	$843	$26.35	$0.04	23%	32
Lanesborough	$407	$14.53	$0.03	15%	28
Lawrence	$78,425	$30.35	$0.05	31%	2,584
Lee	$811	$12.29	$0.03	18%	66
Leicester	$2,351	$19.43	$0.03	26%	121
Lenox	$342	$11.39	$0.03	19%	30
Leominster	$20,366	$28.33	$0.05	32%	719
Leverett	$45	$5.59	$0.01	12%	8
Lexington	$1,079	$20.35	$0.03	14%	53
Leyden	$63	$20.96	$0.05	9%	3
Lincoln	$221	$18.45	$0.03	13%	12
Longmeadow	$552	$13.14	$0.03	15%	42
Lowell	$78,548	$28.98	$0.05	37%	2,710
Ludlow	$3,810	$20.16	$0.03	15%	189
Lunenburg	$3,150	$11.05	$0.02	48%	285
Lynn	$54,767	$25.82	$0.05	34%	2,121
Malden	$19,704	$23.13	$0.05	31%	852
Manchester	$89	$8.08	$0.02	16%	11
Marion	$659	$28.64	$0.05	12%	23
Marlboro	$10,159	$26.46	$0.05	28%	384
Marshfield	$2,837	$22.17	$0.04	20%	128
Mashpee	$4,586	$25.62	$0.04	24%	179
Mattapoisett	$561	$21.56	$0.03	17%	26
Maynard	$1,885	$23.57	$0.04	25%	80
Medfield	$261	$15.33	$0.03	12%	17
Medford	$6,372	$23.09	$0.04	23%	276
Medway	$1,103	$26.27	$0.04	20%	42
Melrose	$2,152	$20.69	$0.04	18%	104
Mendon	$650	$21.66	$0.03	32%	30
Methuen	$17,222	$27.25	$0.04	26%	632
Middlefield	$51	$17.03	$0.04	15%	3
Milford	$6,993	$25.15	$0.04	32%	278
Millbury	$2,819	$23.49	$0.04	25%	120

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Millis	$734	$18.36	$0.02	21%	40
Millville	$472	$26.24	$0.05	18%	18
Milton	$2,535	$26.41	$0.04	23%	96
Monroe	$28	$9.44	$0.03	33%	3
Monson	$2,076	$21.62	$0.04	25%	96
Montague	$4,386	$24.78	$0.05	20%	177
Monterey	$122	$24.37	$0.03	14%	5
Montgomery	$22	$7.18	$0.01	13%	3
Monument Beach	$157	$22.46	$0.03	15%	7
Mt Washington	$11	$5.61	$0.01	33%	2
Nahant	$331	$20.68	$0.04	23%	16
Nantucket	$785	$46.19	$0.05	11%	17
Natick	$4,063	$20.31	$0.04	23%	200
Needham	$1,548	$28.67	$0.04	16%	54
New Ashford	$107	$35.77	$0.04	38%	3
New Bedford	$79,107	$23.61	$0.05	29%	3,351
New Braintree	$169	$24.15	$0.03	22%	7
New Marlboro	$83	$11.89	$0.02	12%	7
New Salem	$285	$23.75	$0.04	26%	12
Newbury	$1,046	$34.87	$0.04	23%	30
Newburyport	$1,784	$21.49	$0.05	19%	83
Newton	$5,127	$22.20	$0.04	18%	231
Norfolk	$384	$21.33	$0.03	17%	18
North Adams	$8,027	$19.77	$0.05	27%	406
North Andover	$2,329	$21.37	$0.05	17%	109
North Brookfield	$1,587	$24.41	$0.04	25%	65
Northampton	$5,135	$17.77	$0.04	24%	289
Northboro	$774	$16.83	$0.03	20%	46
Northbridge	$5,630	$28.15	$0.04	27%	200
Northfield	$676	$22.52	$0.04	42%	30
Norton	$49	$9.83	$0.04	33%	5
Norwell	$159	$11.35	$0.03	18%	14
Oak Bluffs	$1,028	$32.12	$0.04	23%	32
Oakham	$397	$26.45	$0.05	22%	15
Orange	$5,353	$25.61	$0.04	23%	209
Orleans	$1,077	$25.04	$0.05	19%	43
Otis	$234	$21.27	$0.04	13%	11
Oxford	$4,199	$24.56	$0.04	27%	171
Palmer	$5,426	$20.24	$0.04	26%	268

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Pelham	$50	$8.41	$0.02	15%	6
Pembroke	$2,885	$35.62	$0.04	21%	81
Pepperell	$1,472	$20.16	$0.04	24%	73
Peru	$169	$14.11	$0.03	24%	12
Petersham	$228	$22.84	$0.03	23%	10
Phillipston	$351	$17.53	$0.02	26%	20
Pittsfield	$19,325	$19.21	$0.04	22%	1,006
Plainfield	$213	$16.36	$0.03	28%	13
Plainville	$1,944	$24.30	$0.04	23%	80
Plymouth	$10,320	$23.19	$0.04	21%	445
Plympton	$69	$11.57	$0.03	13%	6
Provincetown	$698	$11.82	$0.02	27%	59
Quincy	$26,190	$22.58	$0.04	31%	1,160
Randolph	$24,930	$33.37	$0.04	37%	747
Rehoboth	$1,555	$25.48	$0.05	26%	61
Revere	$18,092	$26.15	$0.05	27%	692
Richmond	$125	$17.83	$0.03	13%	7
Rochester	$855	$27.59	$0.03	24%	31
Rockland	$5,544	$35.09	$0.05	26%	158
Rockport	$901	$22.52	$0.04	15%	40
Rowe	$5	$4.90	$0.05	5%	1
Royalston	$427	$17.79	$0.03	30%	24
Rutland	$900	$14.75	$0.03	27%	61
Salem	$15,930	$27.71	$0.05	28%	575
Salisbury	$1,383	$17.74	$0.04	18%	78
Sandisfield	$176	$16.02	$0.03	17%	11
Sandwich	$3,020	$25.17	$0.03	23%	120
Saugus	$5,478	$30.26	$0.04	20%	181
Savoy	$227	$12.62	$0.03	29%	18
Scituate	$1,217	$39.26	$0.05	15%	31
Seekonk	$2,293	$24.14	$0.04	21%	95
Sharon	$739	$18.47	$0.03	16%	40
Sheffield	$703	$17.57	$0.03	21%	40
Shelburne	$381	$20.05	$0.03	43%	19
Sherborn	$116	$28.90	$0.04	14%	4
Shirley	$1,606	$20.33	$0.04	28%	79
Shutesbury	$197	$21.90	$0.04	14%	9
Somerset	$4,711	$23.79	$0.04	26%	198
Somerville	$14,133	$21.09	$0.05	31%	670

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
South Wellfleet	$305	$27.73	$0.04	28%	11
Southampton	$340	$14.76	$0.03	13%	23
Southborough	$463	$25.74	$0.04	24%	18
Southbridge	$15,017	$24.94	$0.05	35%	602
Southwick	$2,795	$37.27	$0.04	18%	75
Spencer	$4,379	$21.15	$0.04	29%	207
Springfield	$188,212	$25.59	$0.04	34%	7,356
Stockbridge	$224	$12.44	$0.04	21%	18
Stoneham	$2,173	$17.52	$0.04	18%	124
Stoughton	$13,652	$36.21	$0.04	35%	377
Sturbridge	$2,032	$17.37	$0.04	30%	117
Sudbury	$407	$11.30	$0.03	16%	36
Sunderland	$438	$23.06	$0.04	37%	19
Sutton	$743	$23.23	$0.03	19%	32
Swampscott	$1,182	$22.29	$0.04	22%	53
Swansea	$5,874	$26.70	$0.04	29%	220
Tewksbury	$4,929	$32.01	$0.04	26%	154
Tisbury	$550	$19.63	$0.03	18%	28
Tolland	$41	$13.62	$0.01	14%	3
Townsend	$608	$37.98	$0.07	6%	16
Truro	$580	$29.00	$0.04	20%	20
Tyngsboro	$1,665	$23.78	$0.04	23%	70
Tyringham	$247	$123.61	$0.04	25%	2
Upton	$595	$16.07	$0.04	25%	37
Uxbridge	$2,136	$19.60	$0.04	26%	109
Wales	$878	$19.08	$0.04	33%	46
Walpole	$1,603	$21.96	$0.04	15%	73
Waltham	$11,311	$22.26	$0.04	29%	508
Ware	$8,343	$26.83	$0.04	31%	311
Wareham	$16,225	$28.92	$0.04	31%	561
Warren	$2,635	$22.33	$0.04	31%	118
Warwick	$265	$17.67	$0.06	22%	15
Washington	$175	$21.91	$0.05	25%	8
Watertown	$5,387	$22.92	$0.05	24%	235
Wayland	$432	$13.51	$0.03	20%	32
Webster	$8,915	$23.52	$0.05	27%	379
Wellfleet	$389	$19.46	$0.03	17%	20
Wendall	$248	$13.04	$0.03	21%	19
Wenham	$52	$8.62	$0.03	24%	6

Consumer Loss, Premium, and Participation by Municipality - Low-Income Households (Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% Households Participating in Competitive Supply Market	# Competitive Supply Accounts
West Bridgewater	$1,115	$18.28	$0.03	25%	61
West Brookfield	$1,368	$24.00	$0.03	28%	57
West Hyannisprt	$266	$24.22	$0.04	38%	11
West Newbury	$121	$24.28	$0.03	13%	5
West Springfield	$16,513	$28.42	$0.05	26%	581
West Stockbridge	$255	$13.42	$0.05	26%	19
West Tisbury	$105	$10.52	$0.01	14%	10
Westboro	$1,372	$35.19	$0.05	17%	39
Westford	$1,286	$25.72	$0.04	18%	50
Westhampton	$111	$22.25	$0.03	11%	5
Westminster	$669	$20.26	$0.03	18%	33
Weston	$128	$9.16	$0.02	18%	14
Westport	$3,446	$18.93	$0.04	25%	182
Westwood	$353	$13.59	$0.03	11%	26
Weymouth	$13,640	$26.48	$0.04	27%	515
Whately	$213	$35.43	$0.05	50%	6
Whitman	$3,484	$27.65	$0.04	24%	126
Wilbraham	$2,563	$23.09	$0.04	26%	111
Williamsburg	$91	$10.07	$0.04	10%	9
Williamstown	$794	$17.65	$0.05	22%	45
Winchendon	$3,076	$21.51	$0.04	24%	143
Winchester	$702	$31.91	$0.05	13%	22
Windsor	$276	$27.55	$0.04	24%	10
Winthrop	$2,757	$24.84	$0.05	20%	111
Woburn	$6,285	$18.59	$0.04	25%	338
Worcester	$104,349	$26.15	$0.05	32%	3,990
Worthington	$129	$16.10	$0.06	13%	8
Wrentham	$1,415	$27.21	$0.04	23%	52
Yarmouth	$8,529	$25.23	$0.04	26%	338

Appendix 2D

Supplier-Specific Information

All Households

July 2020 - June 2021

Appendix 2D
Supplier-Specific Information -- All Households (Ranked by Weighted Average Premium)

Supp. Id	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
18	$ 0.1998	20	$ 0.1000	0.00%	$ 1,203	$ 1,203	$ -	0.00%	0.00%
1	$ 0.1744	22,420	$ 0.0657	0.43%	$ 951,227	$ 960,207	$ (8,981)	0.89%	0.10%
66	$ 0.1691	91,008	$ 0.0613	1.76%	$ 2,748,513	$ 2,750,440	$ (1,926)	2.54%	0.02%
25	$ 0.1696	419,019	$ 0.0598	8.10%	$ 12,475,886	$ 12,520,836	$ (44,950)	11.54%	0.50%
46	$ 0.1606	22,917	$ 0.0573	0.44%	$ 693,731	$ 693,961	$ (230)	0.64%	0.00%
39	$ 0.1651	27,071	$ 0.0563	0.52%	$ 834,810	$ 837,776	$ (2,967)	0.77%	0.03%
48	$ 0.1628	26,031	$ 0.0544	0.50%	$ 866,325	$ 867,229	$ (904)	0.80%	0.01%
35	$ 0.1632	56,847	$ 0.0542	1.10%	$ 1,859,605	$ 1,860,510	$ (904)	1.72%	0.01%
37	$ 0.1596	460,799	$ 0.0503	8.91%	$ 14,556,335	$ 14,878,329	$ (321,994)	13.72%	3.57%
57	$ 0.1574	31,708	$ 0.0473	0.61%	$ 746,854	$ 767,278	$ (20,425)	0.71%	0.23%
12	$ 0.1527	213,536	$ 0.0455	4.13%	$ 4,844,653	$ 4,905,739	$ (61,085)	4.52%	0.68%
43	$ 0.1476	184,008	$ 0.0452	3.56%	$ 4,561,009	$ 4,595,244	$ (34,235)	4.24%	0.38%
27	$ 0.1480	2,271	$ 0.0448	0.04%	$ 52,546	$ 52,578	$ (32)	0.05%	0.00%
4	$ 0.1515	163,061	$ 0.0429	3.15%	$ 3,349,415	$ 3,452,655	$ (103,239)	3.18%	1.15%
24	$ 0.1465	60,990	$ 0.0426	1.18%	$ 1,420,853	$ 1,452,633	$ (31,779)	1.34%	0.35%
71	$ 0.1467	4,741	$ 0.0426	0.09%	$ 92,648	$ 94,057	$ (1,409)	0.09%	0.02%
23	$ 0.1512	117,897	$ 0.0413	2.28%	$ 2,700,151	$ 2,714,961	$ (14,810)	2.50%	0.16%
6	$ 0.1489	122,328	$ 0.0405	2.36%	$ 2,759,191	$ 2,777,710	$ (18,519)	2.56%	0.21%
36	$ 0.1500	132,624	$ 0.0403	2.56%	$ 3,106,870	$ 3,406,499	$ (299,629)	3.14%	3.32%
55	$ 0.1469	71,678	$ 0.0391	1.39%	$ 1,511,219	$ 1,524,612	$ (13,394)	1.41%	0.15%
60	$ 0.1465	243,715	$ 0.0388	4.71%	$ 4,995,929	$ 5,219,418	$ (223,489)	4.81%	2.48%
15	$ 0.1471	52,915	$ 0.0386	1.02%	$ 1,016,227	$ 1,048,646	$ (32,418)	0.97%	0.36%
26	$ 0.1457	95,353	$ 0.0386	1.84%	$ 2,220,773	$ 2,247,141	$ (26,367)	2.07%	0.29%
42	$ 0.1468	374,212	$ 0.0370	7.23%	$ 8,428,120	$ 8,623,907	$ (195,787)	7.95%	2.17%
20	$ 0.1461	30,124	$ 0.0369	0.58%	$ 677,669	$ 706,896	$ (29,227)	0.65%	0.32%
32	$ 0.1405	178,541	$ 0.0318	3.45%	$ 3,743,671	$ 3,756,104	$ (12,433)	3.46%	0.14%
9	$ 0.1405	177,193	$ 0.0303	3.42%	$ 3,568,684	$ 4,211,446	$ (642,761)	3.88%	7.13%
22	$ 0.1250	357,485	$ 0.0301	6.91%	$ 6,460,209	$ 6,911,684	$ (451,474)	6.37%	5.01%
7	$ 0.1360	84,097	$ 0.0274	1.63%	$ 1,686,825	$ 1,783,823	$ (96,998)	1.64%	1.08%
41	$ 0.1313	231,854	$ 0.0254	4.48%	$ 3,602,316	$ 4,039,860	$ (437,545)	3.72%	4.85%
13	$ 0.1313	57,169	$ 0.0244	1.10%	$ 850,496	$ 927,471	$ (76,975)	0.85%	0.85%
68	$ 0.1322	10,228	$ 0.0224	0.20%	$ 161,999	$ 175,813	$ (13,814)	0.16%	0.15%
50	$ 0.1280	2,499	$ 0.0171	0.05%	$ 20,801	$ 22,108	$ (1,307)	0.02%	0.01%
3	$ 0.1250	17,152	$ 0.0169	0.33%	$ 211,750	$ 240,659	$ (28,909)	0.22%	0.32%
29	$ 0.1256	140,829	$ 0.0166	2.72%	$ 1,609,424	$ 2,413,443	$ (804,019)	2.22%	8.92%
63	$ 0.1267	24,678	$ 0.0162	0.48%	$ 197,219	$ 280,550	$ (83,331)	0.26%	0.92%
49	$ 0.1262	16,471	$ 0.0152	0.32%	$ 154,767	$ 175,047	$ (20,280)	0.16%	0.22%
10	$ 0.1198	24,214	$ 0.0128	0.47%	$ 259,800	$ 323,450	$ (63,650)	0.30%	0.71%
14	$ 0.1234	18,691	$ 0.0126	0.36%	$ 153,743	$ 199,528	$ (45,785)	0.18%	0.51%
17	$ 0.1190	181,834	$ 0.0109	3.51%	$ 1,346,038	$ 1,912,734	$ (566,695)	1.76%	6.29%
70	$ 0.0764	41	$ 0.0096	0.00%	$ 190	$ 343	$ (153)	0.00%	0.00%
59	$ 0.1119	155	$ 0.0062	0.00%	$ 973	$ 1,296	$ (323)	0.00%	0.00%

Appendix 2D
Supplier-Specific Information -- All Households (Ranked by Weighted Average Premium)

Supp. Id	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
21	$ 0.1114	1,767	$ (0.0004)	0.03%	$ (774)	$ 19,616	$ (20,389)	0.02%	0.23%
8	$ 0.1084	7,142	$ (0.0007)	0.14%	$ (4,492)	$ 41,056	$ (45,548)	0.04%	0.51%
11	$ 0.1041	19,861	$ (0.0031)	0.38%	$ (44,856)	$ 48,948	$ (93,804)	0.05%	1.04%
33	$ 0.1061	7,604	$ (0.0038)	0.15%	$ (23,313)	$ 31,236	$ (54,549)	0.03%	0.61%
34	$ 0.1051	540,554	$ (0.0043)	10.45%	$ (1,784,117)	$ 1,897,681	$(3,681,799)	1.75%	#####
72	$ 0.1122	8	$ (0.0057)	0.00%	$ (58)	$ 27	$ (85)	0.00%	0.00%
16	$ 0.1047	11,294	$ (0.0064)	0.22%	$ (68,700)	$ 35,200	$ (103,900)	0.03%	1.15%
52	$ 0.0980	2,587	$ (0.0072)	0.05%	$ (28,587)	$ 9,965	$ (38,553)	0.01%	0.43%
69	$ 0.0925	19,221	$ (0.0076)	0.37%	$ (92,050)	$ 8,299	$ (100,349)	0.01%	1.11%
56	$ 0.0890	144	$ (0.0256)	0.00%	$ (5,143)	$ 10	$ (5,153)	0.00%	0.06%

Appendix 3A

Supplier-Specific Information

Low-Income Households

July 2020 - June 2021

Appendix 3A

Supplier-Specific Information -- Low-Income Households (Ranked by Weighted Average Premium)

Id	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
18	$ 0.1998	9	$ 0.1224	0.00%	$ 332	$ 332	$ -	0.00%	0.00%
39	$ 0.1741	2,884	$ 0.0668	0.29%	$ 101,925	$ 101,961	$ (36)	0.00%	0.51%
1	$ 0.1721	944	$ 0.0657	0.10%	$ 35,754	$ 36,024	$ (270)	0.03%	0.18%
46	$ 0.1614	10,403	$ 0.0610	1.06%	$ 343,112	$ 343,230	$ (117)	0.01%	1.71%
66	$ 0.1675	26,923	$ 0.0609	2.75%	$ 861,126	$ 862,077	$ (951)	0.09%	4.31%
35	$ 0.1621	12,131	$ 0.0536	1.24%	$ 369,342	$ 369,424	$ (82)	0.01%	1.85%
48	$ 0.1601	3,893	$ 0.0523	0.40%	$ 103,174	$ 103,174	$ (0)	0.00%	0.52%
57	$ 0.1584	9,985	$ 0.0490	1.02%	$ 260,313	$ 265,481	$ (5,169)	0.49%	1.33%
43	$ 0.1505	47,177	$ 0.0488	4.83%	$ 1,266,107	$ 1,267,373	$ (1,266)	0.12%	6.33%
12	$ 0.1518	62,202	$ 0.0463	6.36%	$ 1,437,170	$ 1,440,694	$ (3,525)	0.33%	7.20%
20	$ 0.1553	5,603	$ 0.0460	0.57%	$ 126,272	$ 126,308	$ (36)	0.00%	0.63%
37	$ 0.1543	58,729	$ 0.0445	6.01%	$ 1,576,610	$ 1,647,543	$ (70,933)	6.70%	8.23%
60	$ 0.1509	97,466	$ 0.0441	9.97%	$ 2,294,380	$ 2,339,176	$ (44,796)	4.23%	11.68%
24	$ 0.1458	14,272	$ 0.0440	1.46%	$ 325,843	$ 331,187	$ (5,344)	0.50%	1.65%
15	$ 0.1511	17,808	$ 0.0438	1.82%	$ 361,112	$ 362,515	$ (1,403)	0.13%	1.81%
42	$ 0.1529	55,818	$ 0.0433	5.71%	$ 1,387,460	$ 1,405,941	$ (18,481)	1.75%	7.02%
27	$ 0.1466	947	$ 0.0431	0.10%	$ 24,526	$ 24,552	$ (26)	0.00%	0.12%
4	$ 0.1498	54,977	$ 0.0424	5.62%	$ 1,089,133	$ 1,117,630	$ (28,497)	2.69%	5.58%
71	$ 0.1466	2,366	$ 0.0420	0.24%	$ 47,902	$ 48,657	$ (755)	0.07%	0.24%
6	$ 0.1495	27,968	$ 0.0416	2.86%	$ 614,656	$ 616,095	$ (1,439)	0.14%	3.08%
29	$ 0.1484	22,508	$ 0.0416	2.30%	$ 507,142	$ 551,464	$ (44,322)	4.19%	2.75%
26	$ 0.1477	22,038	$ 0.0415	2.25%	$ 497,473	$ 500,434	$ (2,962)	0.28%	2.50%
55	$ 0.1479	16,781	$ 0.0414	1.72%	$ 342,968	$ 344,465	$ (1,497)	0.14%	1.72%
23	$ 0.1505	6,854	$ 0.0401	0.70%	$ 134,436	$ 134,863	$ (426)	0.04%	0.67%
36	$ 0.1465	20,871	$ 0.0373	2.13%	$ 416,721	$ 452,304	$ (35,583)	3.36%	2.26%
25	$ 0.1445	71,909	$ 0.0350	7.35%	$ 1,168,237	$ 1,181,107	$ (12,870)	1.22%	5.90%
9	$ 0.1442	34,172	$ 0.0344	3.50%	$ 722,198	$ 822,647	$ (100,448)	9.49%	4.11%
32	$ 0.1410	19,451	$ 0.0327	1.99%	$ 387,185	$ 389,142	$ (1,957)	0.18%	1.94%
7	$ 0.1352	9,695	$ 0.0282	0.99%	$ 181,889	$ 191,306	$ (9,417)	0.89%	0.96%
16	$ 0.1341	12	$ 0.0275	0.00%	$ 337	$ 337	$ -	0.00%	0.00%
3	$ 0.1327	2,297	$ 0.0274	0.23%	$ 37,206	$ 38,605	$ (1,399)	0.13%	0.19%
68	$ 0.1369	1,918	$ 0.0266	0.20%	$ 30,696	$ 32,136	$ (1,439)	0.14%	0.16%
22	$ 0.1198	82,046	$ 0.0245	8.39%	$ 1,207,050	$ 1,336,871	$ (129,821)	12.27%	6.68%
17	$ 0.1291	41,540	$ 0.0228	4.25%	$ 556,184	$ 612,618	$ (56,433)	5.33%	3.06%
13	$ 0.1262	11,626	$ 0.0212	1.19%	$ 148,772	$ 162,389	$ (13,617)	1.29%	0.81%
63	$ 0.1302	8,369	$ 0.0202	0.86%	$ 81,220	$ 106,035	$ (24,816)	2.34%	0.53%
14	$ 0.1295	2,139	$ 0.0184	0.22%	$ 24,240	$ 24,814	$ (574)	0.05%	0.12%
50	$ 0.1270	174	$ 0.0176	0.02%	$ 1,738	$ 1,774	$ (36)	0.00%	0.01%
10	$ 0.1142	263	$ 0.0173	0.03%	$ 4,087	$ 4,445	$ (357)	0.03%	0.02%
49	$ 0.1275	2,075	$ 0.0164	0.21%	$ 21,506	$ 23,695	$ (2,189)	0.21%	0.12%
59	$ 0.1066	12	$ 0.0081	0.00%	$ 125	$ 129	$ (4)	0.00%	0.00%
52	$ 0.1098	211	$ 0.0069	0.02%	$ 948	$ 1,316	$ (368)	0.03%	0.01%

Appendix 3A

Supplier-Specific Information -- Low-Income Households (Ranked by Weighted Average Premium)

Id	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
8	$ 0.1138	687	$ 0.0047	0.07%	$ 2,484	$ 4,723	$ (2,239)	0.21%	0.02%
33	$ 0.1116	32	$ 0.0016	0.00%	$ 33	$ 142	$ (109)	0.01%	0.00%
41	$ 0.1041	39,110	$ (0.0005)	4.00%	$ (11,844)	$ 149,240	$ (161,084)	15.22%	0.75%
34	$ 0.1054	43,116	$ (0.0036)	4.41%	$ (106,072)	$ 139,400	$ (245,472)	23.19%	0.70%
72	$ 0.1117	4	$ (0.0062)	0.00%	$ (16)	$ 20	$ (35)	0.00%	0.00%
11	$ 0.0998	2,739	$ (0.0073)	0.28%	$ (13,646)	$ 10	$ (13,656)	1.29%	0.00%
69	$ 0.0926	1,676	$ (0.0077)	0.17%	$ (8,024)	$ 669	$ (8,693)	0.82%	0.00%

Appendix 3B

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market

Communities of Color vs. Rest of State

September 2021 and September 2020

Zip Code and Municipality Participation in the Competitive Supply Market: Communities of Color vs. Rest of State								
Zip	Municipality	Percent nonwhite and/or Hispanic	Total Accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-low income
	Communities of Color	69%	401,088	24%	$0.0443	26%	37%	22%
	Rest of State	20%	2,528,856	8%	$0.0382	19%	27%	19%
02126	Boston - Mattapan	97%	8,162	29%	$0.0344	34%	41%	31%
02121	Boston - Dorchester	96%	9,919	40%	$0.0400	37%	46%	31%
01840	Lawrence	90%	3,021	34%	$0.0467	21%	29%	17%
01107	Springfield	89%	4,603	56%	$0.0731	40%	53%	23%
01841	Lawrence	89%	14,217	35%	$0.0486	27%	33%	24%
01841	Methuen	89%	52	33%	$0.0680	23%	41%	14%
02119	Boston - Roxbury	88%	10,566	32%	$0.0365	31%	43%	25%
01105	Springfield	88%	5,507	37%	$0.0484	41%	27%	50%
02124	Boston - Dorchester	82%	17,560	28%	$0.0381	28%	39%	24%
01103	Springfield	80%	1,244	28%	$0.0449	6%	30%	0%
02150	Chelsea	79%	13,285	22%	$0.0392	28%	37%	26%
01109	Springfield	79%	10,274	41%	$0.0441	25%	32%	19%
01843	Lawrence	77%	8,990	26%	$0.0462	25%	33%	22%
02136	Boston - Hyde Park	77%	12,169	23%	$0.0313	28%	35%	25%
01608	Worcester	76%	1,671	14%	$0.0506	13%	29%	10%
02301	Brockton	73%	21,745	22%	$0.0413	33%	40%	31%
01902	Lynn	71%	16,121	22%	$0.0459	26%	35%	24%
02368	Randolph	71%	12,214	18%	$0.0356	31%	40%	29%
02125	Boston - Dorchester	71%	14,432	20%	$0.0360	22%	40%	17%
01108	Springfield	70%	9,552	40%	$0.0318	14%	30%	3%
01104	Springfield	69%	8,414	44%	$0.0412	23%	38%	12%
01905	Lynn	68%	2,463	22%	$0.0492	29%	36%	27%
02122	Boston - Dorchester	67%	9,115	22%	$0.0427	24%	39%	20%
01901	Lynn	66%	1,480	32%	$0.0535	20%	28%	17%
02120	Boston - Roxbury Crossin	66%	27,080	19%	$0.0421	28%	57%	21%

Zip Code and Municipality Participation in the Competitive Supply Market: Communities of Color vs. Rest of State

Zip	Municipality	Percent nonwhite and/or Hispanic	Total Accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply:		
						All	Low income	Non-low income
02128	Boston - East Boston	66%	16,977	14%	$0.0448	18%	31%	16%
01151	Springfield	64%	4,656	42%	$0.0478	36%	47%	28%
01851	Lowell	63%	10,443	20%	$0.0533	27%	37%	25%
02302	Brockton	62%	11,263	22%	$0.0404	33%	38%	31%
02111	Boston	62%	4,442	19%	$0.0310	12%	26%	8%
01605	Worcester	57%	8,339	19%	$0.0407	22%	31%	19%
01610	Worcester	57%	7,609	28%	$0.0446	28%	38%	25%
02746	New Bedford	57%	6,344	34%	$0.0355	25%	31%	21%
02149	Everett	56%	16,281	15%	$0.0484	24%	33%	23%
02131	Boston - Roslindale	54%	11,988	15%	$0.0416	21%	31%	20%
02118	Boston	53%	13,452	10%	$0.0312	13%	30%	11%
02148	Malden	53%	25,295	12%	$0.0439	19%	30%	17%
01850	Lowell	52%	5,691	23%	$0.0550	27%	36%	25%
01119	Springfield	52%	6,076	27%	$0.0548	29%	23%	31%
01854	Lowell	51%	8,376	19%	$0.0491	23%	34%	21%

Zip Code and Municipality Participation in the Competitive Supply Market: Communities of Color vs. Rest of State								
Analysis of September 2020 Data								
Zip	Municipality	Percent nonwhite and/or Hispanic	Total Accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-low income
Communities of Color		69%	380,906	24%	$ 0.0365	25%	36%	22%
Rest of State		21%	2,064,894	9%	$ 0.0333	16%	26%	15%
02126	Boston - Mattapan	97%	8,127	29%	$ 0.0243	35%	43%	32%
02121	Boston - Dorchester	96%	9,874	38%	$ 0.0234	36%	45%	31%
01840	Lawrence	90%	2,774	35%	$ 0.0553	21%	30%	16%
01107	Springfield	89%	3,952	51%	$ 0.0268	31%	39%	22%
01841	Lawrence	89%	14,227	35%	$ 0.0561	25%	31%	22%
01841	Methuen	89%	54	31%	$ 0.0550	20%	24%	19%
02119	Boston - Roxbury	88%	10,561	31%	$ 0.0219	32%	44%	26%
01105	Springfield	88%	4,784	50%	$ 0.0298	31%	38%	24%
02124	Boston - Dorchester	82%	17,624	26%	$ 0.0274	29%	40%	25%
01103	Springfield	80%	1,197	23%	$ (0.0012)	7%	20%	4%
02150	Chelsea	79%	13,009	21%	$ 0.0248	27%	36%	25%
01109	Springfield	79%	10,729	42%	$ 0.0274	28%	38%	21%
01843	Lawrence	77%	8,744	27%	$ 0.0530	23%	30%	21%
02136	Boston - Hyde Park	77%	12,192	22%	$ 0.0239	27%	35%	25%
01608	Worcester	76%	1,521	13%	$ 0.0392	15%	27%	14%
02301	Brockton	73%	21,742	22%	$ 0.0412	33%	41%	30%
01902	Lynn	71%	15,939	22%	$ 0.0541	26%	36%	23%
02368	Randolph	71%	12,125	17%	$ 0.0461	28%	37%	27%
02125	Boston - Dorchester	71%	14,103	20%	$ 0.0206	23%	41%	19%
01108	Springfield	70%	9,045	38%	$ 0.0236	10%	24%	1%
01104	Springfield	69%	9,166	44%	$ 0.0203	29%	44%	18%
01905	Lynn	68%	8,547	19%	$ 0.0531	25%	34%	23%
02122	Boston - Dorchester	67%	9,057	21%	$ 0.0298	25%	42%	21%
01901	Lynn	66%	1,292	37%	$ 0.0539	22%	26%	19%

Zip Code and Municipality Participation in the Competitive Supply Market: Communities of Color vs. Rest of State								
Analysis of September 2020 Data								
Zip	Municipality	Percent nonwhite and/or Hispanic	Total Accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-low income
02120	Boston - Roxbury Xing	66%	5,526	16%	$ 0.0223	17%	41%	12%
02128	Boston	66%	16,283	13%	$ 0.0287	19%	33%	17%
01151	Springfield	64%	3,751	40%	$ 0.0267	21%	29%	15%
01851	Lowell	63%	10,522	19%	$ 0.0524	28%	40%	25%
02302	Brockton	62%	11,222	21%	$ 0.0415	33%	40%	31%
02111	Boston	62%	4,371	18%	$ 0.0181	12%	27%	9%
01605	Worcester	57%	8,392	19%	$ 0.0413	21%	32%	19%
01610	Worcester	57%	7,697	28%	$ 0.0494	27%	38%	23%
02746	New Bedford	57%	6,274	34%	$ 0.0222	25%	31%	21%
02149	Everett	56%	16,422	14%	$ 0.0547	23%	33%	22%
02131	Boston - Roslindale	54%	11,888	14%	$ 0.0286	23%	32%	21%
02118	Boston	53%	12,850	10%	$ 0.0184	14%	32%	12%
02148	Malden	53%	25,370	11%	$ 0.0482	19%	31%	17%
01850	Lowell	52%	5,693	23%	$ 0.0531	28%	38%	25%
01119	Springfield	52%	5,841	28%	$ 0.0290	27%	24%	27%

Appendix 3C

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market

Bottom 25 Median Income vs. Rest of State

September 2021 and

September 2020

Zip Code and Municipality Participation in the Competitive Supply Market: Bottom 25 Median Income vs. Rest of State								
Zip	Municipality	Median household income	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Bottom 25: Median Household Income		$35,246	140,274	30%	$0.0486	28%	40%	23%
Rest of State		$89,273	2,782,062	10%	$0.0382	20%	28%	19%
01105	Springfield	$19,427	5,507	37%	$0.0484	41%	27%	50%
01840	Lawrence	$24,045	3,021	34%	$0.0467	21%	29%	17%
01901	Lynn	$24,446	1,480	32%	$0.0535	20%	28%	17%
01103	Springfield	$26,135	1,244	28%	$0.0449	6%	30%	-3%
01107	Springfield	$26,258	4,603	56%	$0.0731	40%	53%	23%
01350	Monroe	$28,750	73	16%	$0.0538	12%	25%	10%
01262	Stockbridge	$29,659	1,538	5%	$0.0500	12%	19%	12%
01263	Stockbridge	$29,659	16	0%	$0.0793	13%	0%	13%
01608	Worcester	$31,384	1,671	14%	$0.0506	13%	29%	10%
01079	Palmer	$31,594	406	19%	$0.0485	16%	29%	13%
02119	Boston - Roxbury	$31,900	10,566	32%	$0.0365	31%	43%	25%
02121	Boston - Dorchester	$32,500	9,919	40%	$0.0400	37%	46%	31%
01610	Worcester	$33,695	7,609	28%	$0.0446	28%	38%	25%
01104	Springfield	$34,937	8,414	44%	$0.0412	23%	38%	12%
02746	New Bedford	$35,018	6,344	34%	$0.0355	25%	31%	21%
01109	Springfield	$35,339	10,274	41%	$0.0441	25%	32%	19%
01031	Hardwick	$38,173	445	21%	$0.0419	20%	21%	20%
02120	Boston - Roxbury Cr	$38,300	27,080	19%	$0.0421	28%	57%	21%
01607	Auburn	$39,928	62	44%	$0.0525	32%	37%	29%
01607	Worcester	$39,928	3,059	22%	$0.0420	24%	35%	21%
02724	Fall River	$39,942	7,283	28%	$0.0524	25%	33%	22%
02721	Fall River	$40,173	11,247	29%	$0.0501	28%	36%	24%
02723	Fall River	$40,318	6,803	29%	$0.0519	28%	37%	24%
01605	Worcester	$40,390	8,339	19%	$0.0407	22%	31%	19%
01376	Montague	$40,913	3,271	25%	$0.0495	31%	35%	30%

Zip Code and Municipality Participation in the Competitive Supply Market: Bottom 25 Median Income vs. Rest of State								
Zip	Municipality	Median household income	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Bottom 25: Median Household Income		$ 34,849	117,260	32%	$ 0.0344	27%	38%	21%
Rest of State		$ 88,092	2,321,327	10%	$ 0.0340	17%	28%	16%
01105	Springfield	$ 19,427	4,784	50%	$ 0.0298	31%	38%	24%
01840	Lawrence	$ 24,045	2,774	35%	$ 0.0553	21%	30%	16%
01901	Lynn	$ 24,446	1,292	37%	$ 0.0539	22%	26%	19%
01103	Springfield	$ 26,135	1,197	23%	$ (0.0012)	7%	20%	4%
01107	Springfield	$ 26,258	3,952	51%	$ 0.0268	31%	39%	22%
01350	Monroe	$ 28,750	76	12%	$ 0.0475	17%	33%	15%
01262	Stockbridge	$ 29,659	1,539	5%	$ 0.0488	13%	20%	12%
01263	Stockbridge	$ 29,659	16	6%	$ 0.0674	19%	0%	20%
01608	Worcester	$ 31,384	1,521	13%	$ 0.0392	15%	27%	14%
01079	Palmer	$ 31,594	403	20%	$ 0.0425	18%	26%	15%
02119	Boston	$ 31,900	10,561	31%	$ 0.0219	32%	44%	26%
02121	Boston	$ 32,500	9,874	38%	$ 0.0234	36%	45%	31%
01610	Worcester	$ 33,695	7,697	28%	$ 0.0494	27%	38%	23%
01104	Springfield	$ 34,937	9,166	44%	$ 0.0203	29%	44%	18%
02746	New Bedford	$ 35,018	6,274	34%	$ 0.0222	25%	31%	21%
01109	Springfield	$ 35,339	10,729	42%	$ 0.0274	28%	38%	21%
01031	Hardwick	$ 38,173	444	20%	$ 0.0460	22%	29%	21%
02120	Boston	$ 38,300	5,526	16%	$ 0.0223	17%	41%	12%
01607	Auburn	$ 39,928	40	38%	$ 0.0559	25%	27%	24%
01607	Worcester	$ 39,928	3,090	21%	$ 0.0450	24%	34%	21%
02724	Fall River	$ 39,942	7,265	29%	$ 0.0558	25%	34%	22%
02721	Fall River	$ 40,173	11,283	30%	$ 0.0497	27%	37%	23%
02723	Fall River	$ 40,318	6,798	29%	$ 0.0511	27%	38%	23%
01605	Worcester	$ 40,390	8,392	19%	$ 0.0413	21%	32%	19%
01376	Montague	$ 40,913	2,567	26%	$ 0.0299	14%	22%	11%

Appendix 3D

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market

Top 25 Median Income vs. Rest of State

September 2021 and

September 2020

Zip Code and Municipality Participation in the Competitive Supply Market: Top 25 Median Income vs. Rest of State								
Zip	Municipality	Median household income	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Top 25: Median Household Income		$180,277	93,442	3%	$0.0375	12%	15%	12%
Rest of State		$83,588	2,828,894	11%	$0.0387	21%	30%	19%
02030	Dover	$250,000	2,100	1%	$0.0293	12%	6%	12%
02468	Newton	$241,190	2,292	3%	$0.0530	12%	22%	12%
02493	Weston	$207,702	3,928	2%	$0.0384	13%	21%	13%
01770	Sherborn	$198,681	1,640	2%	$0.0318	13%	13%	12%
01741	Carlisle	$195,889	1,934	2%	$0.0353	13%	10%	13%
02420	Lexington	$195,494	5,484	3%	$0.0453	11%	15%	11%
02459	Newton	$195,336	6,621	3%	$0.0488	14%	16%	14%
01776	Sudbury	$191,310	6,564	4%	$0.0336	11%	15%	11%
02637	Barnstable	$188,021	511	3%	$0.0277	19%	29%	18%
01778	Wayland	$185,906	5,064	3%	$0.0340	14%	18%	14%
01885	Boxford	$184,007	93	0%	$0.0326	20%	0%	20%
01921	Boxford	$184,007	2,788	2%	$0.0379	13%	13%	13%
02421	Lexington	$178,358	6,327	4%	$0.0442	12%	13%	12%
01740	Bolton	$173,024	1,915	2%	$0.0332	16%	32%	15%
01718	Acton	$170,789	276	3%	$0.0449	11%	22%	10%
02210	Boston - South Boston	$170,588	5,604	2%	$0.0225	3%	12%	3%
01890	Winchester	$169,623	7,735	2%	$0.0397	11%	10%	11%
02492	Needham	$168,542	6,872	2%	$0.0316	14%	16%	14%
02461	Newton	$164,583	2,844	6%	$0.0539	14%	18%	14%
02109	Boston	$163,173	2,477	1%	$0.0438	6%	3%	6%
01451	Harvard	$162,619	1,990	1%	$0.0333	11%	5%	11%
02052	Medfield	$160,963	4,517	3%	$0.0263	11%	10%	11%
02090	Westwood	$160,329	5,702	5%	$0.0328	11%	13%	11%
02061	Norwell	$157,987	3,814	2%	$0.0342	13%	15%	13%
02465	Newton	$157,563	4,350	4%	$0.0506	13%	17%	13%

Zip Code and Municipality Participation in the Competitive Supply Market: Top 25 Median Income vs. Rest of State								
Zip	Municipality	Median household income	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Top 25: Median HH Income		$ 180,442	92,302	3%	$ 0.0257	12%	15%	12%
Rest of State		$ 81,798	2,346,285	12%	$ 0.0343	18%	29%	16%
02030	Dover	$ 250,000	2,080	1%	$ 0.0163	12%	7%	12%
02468	Newton	$ 241,190	2,298	3%	$ 0.0325	13%	21%	12%
02493	Weston	$ 207,702	3,922	2%	$ 0.0218	14%	18%	14%
01770	Sherborn	$ 198,681	1,608	2%	$ 0.0215	13%	14%	13%
01741	Carlisle	$ 195,889	1,924	1%	$ 0.0220	14%	8%	14%
02420	Lexington	$ 195,494	5,478	3%	$ 0.0280	12%	14%	12%
02459	Newton	$ 195,336	6,651	3%	$ 0.0289	15%	15%	15%
01776	Sudbury	$ 191,310	6,502	3%	$ 0.0205	12%	16%	12%
02637	Barnstable	$ 188,021	513	3%	$ 0.0277	19%	27%	19%
01778	Wayland	$ 185,906	5,062	3%	$ 0.0198	15%	20%	15%
01885	Boxford	$ 184,007	93	2%	$ 0.0357	19%	0%	20%
01921	Boxford	$ 184,007	2,780	2%	$ 0.0396	13%	17%	13%
02421	Lexington	$ 178,358	6,508	4%	$ 0.0268	12%	13%	12%
01740	Bolton	$ 173,024	1,897	2%	$ 0.0337	16%	31%	15%
01718	Acton	$ 170,789	275	2%	$ 0.0247	11%	33%	11%
02210	Boston	$ 170,588	5,216	2%	$ 0.0093	3%	13%	3%
01890	Winchester	$ 169,623	7,737	2%	$ 0.0276	11%	13%	11%
02492	Needham	$ 168,542	6,877	2%	$ 0.0189	14%	14%	14%
02461	Newton	$ 164,583	2,825	5%	$ 0.0328	14%	17%	14%
02109	Boston	$ 163,173	1,747	1%	$ 0.0245	8%	4%	8%
01451	Harvard	$ 162,619	1,979	1%	$ 0.0326	11%	6%	11%
02052	Medfield	$ 160,963	4,500	3%	$ 0.0186	12%	12%	12%
02090	Westwood	$ 160,329	5,675	4%	$ 0.0214	12%	11%	12%
02061	Norwell	$ 157,987	3,804	2%	$ 0.0334	14%	16%	14%
02465	Newton	$ 157,563	4,351	4%	$ 0.0347	14%	18%	14%

Appendix 3E

Zip Code and Municipality Participation
Residential Electric Supply Market

Top 20 Limited English Proficiency vs. Rest of State

September 2021 and
September 2020

Zip	Municipality	Percent Limited English Proficiency	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Top 20: Limited English Proficiency		22%	182,158	22%	$ 0.0459	24%	35%	21%
Rest of State		4%	2,747,786	10%	$ 0.0383	20%	29%	19%
01840	Lawrence	46%	3,021	34%	$ 0.0467	21%	29%	17%
01901	Lynn	45%	1,480	32%	$ 0.0535	20%	28%	17%
02111	Boston	31%	4,442	19%	$ 0.0310	12%	26%	8%
01841	Lawrence	30%	14,217	35%	$ 0.0486	27%	33%	24%
01841	Methuen	30%	52	33%	$ 0.0680	23%	41%	14%
01105	Springfield	27%	5,507	37%	$ 0.0484	41%	27%	50%
02128	Boston - East Boston	26%	16,977	14%	$ 0.0448	18%	31%	16%
01103	Springfield	26%	1,244	28%	$ 0.0449	6%	30%	-3%
01107	Springfield	24%	4,603	56%	$ 0.0731	40%	53%	23%
02150	Chelsea	24%	13,285	22%	$ 0.0392	28%	37%	26%
01902	Lynn	20%	16,121	22%	$ 0.0459	26%	35%	24%
02746	New Bedford	19%	6,344	34%	$ 0.0355	25%	31%	21%
01605	Worcester	19%	8,339	19%	$ 0.0407	22%	31%	19%
01608	Worcester	18%	1,671	14%	$ 0.0506	13%	29%	10%
02119	Boston - Roxbury	18%	10,566	32%	$ 0.0365	31%	43%	25%
01843	Lawrence	18%	8,990	26%	$ 0.0462	25%	33%	22%
02122	Boston - Dorchester	18%	9,115	22%	$ 0.0427	24%	39%	20%
02149	Everett	17%	16,281	15%	$ 0.0484	24%	33%	23%
01702	Framingham	17%	14,608	14%	$ 0.0299	24%	34%	23%
02148	Malden	17%	25,295	12%	$ 0.0439	19%	30%	17%

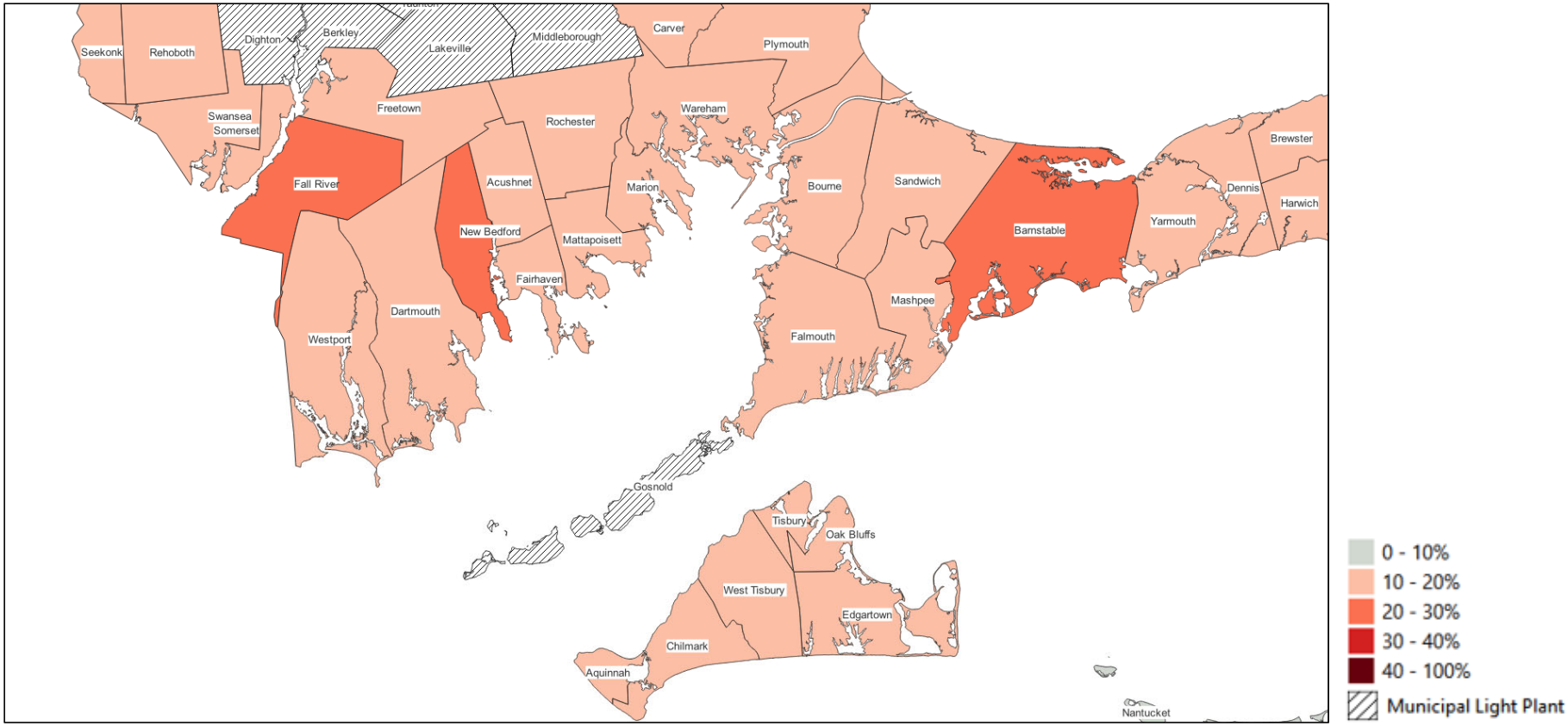
Zip	Municipality	Percent Limited English Proficiency	Total accounts	Percent low income accounts	Average markup over basic	Percent of accounts in competitive supply: All	Low income	Non-Low Income
Top 20: Limited English Proficiency		21%	178,722	22%	$ 0.0386	23%	34%	20%
Rest of State		5%	2,270,509	10%	$ 0.0335	17%	28%	16%
01840	Lawrence	46%	2,774	35%	$ 0.0553	21%	30%	16%
01901	Lynn	45%	1,292	37%	$ 0.0539	22%	26%	19%
02111	Boston	31%	4,371	18%	$ 0.0181	12%	27%	9%
01841	Lawrence	30%	14,227	35%	$ 0.0561	25%	31%	22%
01841	Methuen	30%	54	31%	$ 0.0550	20%	24%	19%
01105	Springfield	27%	4,784	50%	$ 0.0298	31%	38%	24%
02128	Boston	26%	16,283	13%	$ 0.0287	19%	33%	17%
01103	Springfield	26%	1,197	23%	$ (0.0012)	7%	20%	4%
01107	Springfield	24%	3,952	51%	$ 0.0268	31%	39%	22%
02150	Chelsea	24%	13,009	21%	$ 0.0248	27%	36%	25%
01902	Lynn	20%	15,939	22%	$ 0.0541	26%	36%	23%
02746	New Bedford	19%	6,274	34%	$ 0.0222	25%	31%	21%
01605	Worcester	19%	8,392	19%	$ 0.0413	21%	32%	19%
01608	Worcester	18%	1,521	13%	$ 0.0392	15%	27%	14%
02119	Boston	18%	10,561	31%	$ 0.0219	32%	44%	26%
01843	Lawrence	18%	8,744	27%	$ 0.0530	23%	30%	21%
02122	Boston	18%	9,057	21%	$ 0.0298	25%	42%	21%
02149	Everett	17%	16,422	14%	$ 0.0547	23%	33%	22%
01702	Framingham	17%	14,499	13%	$ 0.0212	24%	36%	22%
02148	Malden	17%	25,370	11%	$ 0.0482	19%	31%	17%

Appendix 3F

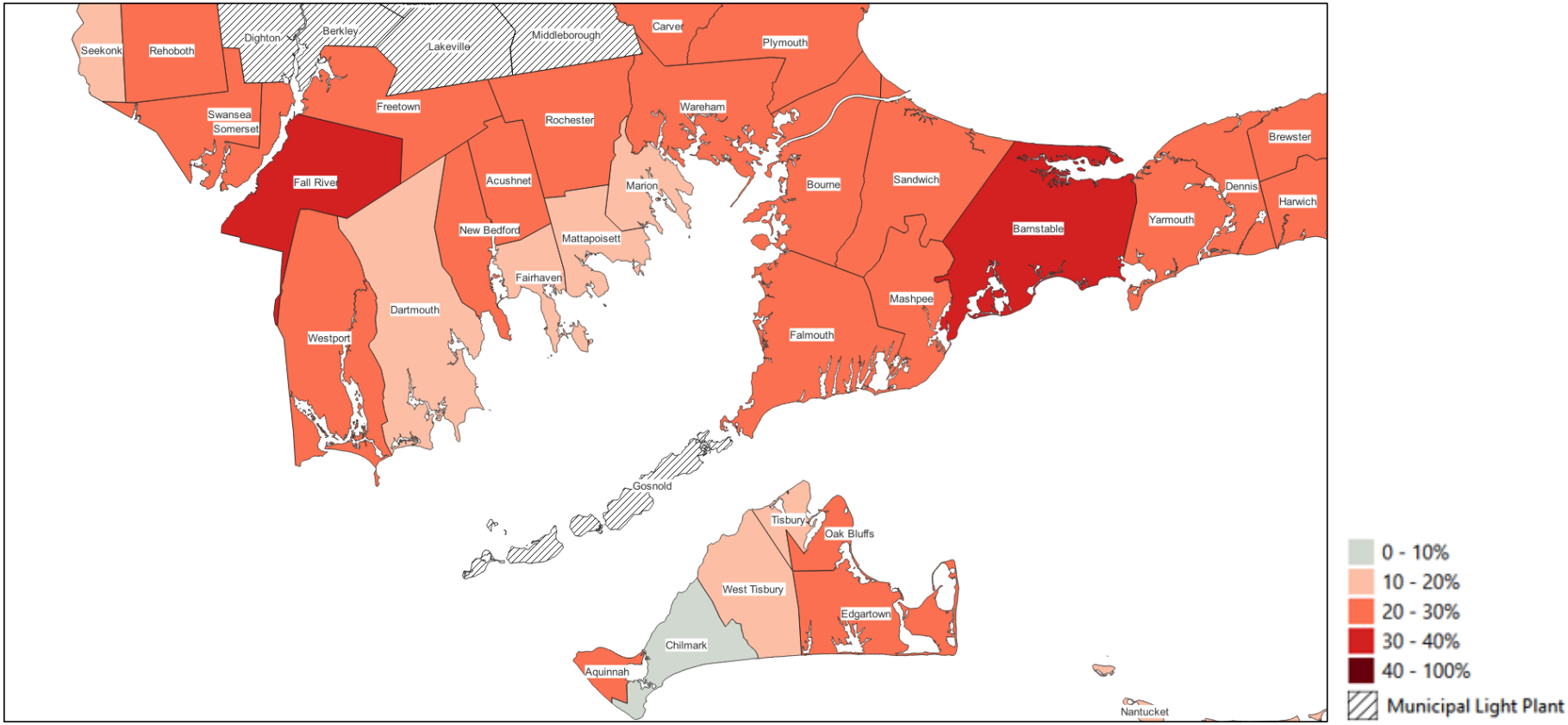
Participation in the individual residential market for electric supply, September 2021: Fall River Area

Prepared for the Massachusetts Attorney General's Office

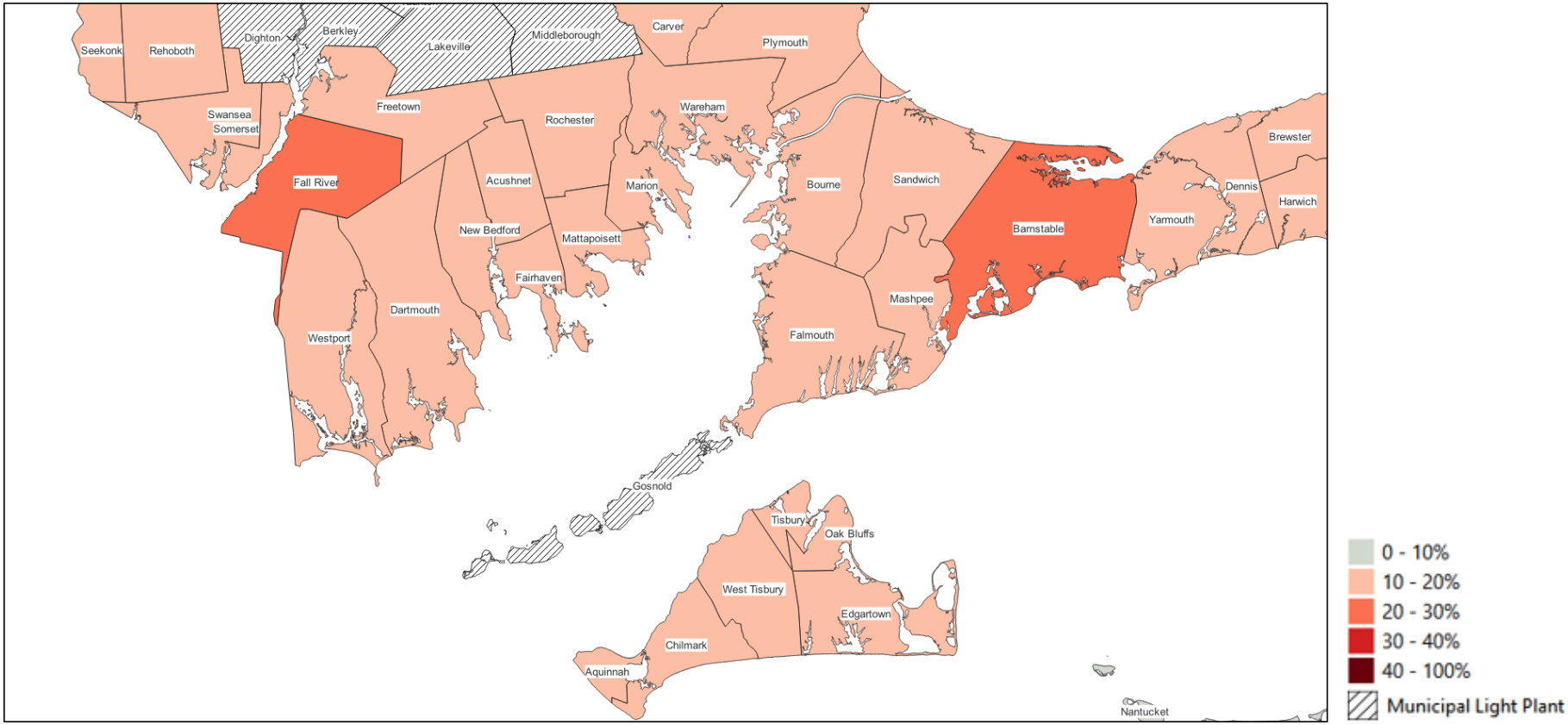
Percent of all electric consumers enrolled in competitive supply



Percent of low-income electric consumers enrolled in competitive supply



Percent of non-low-income electric consumers enrolled in competitive supply

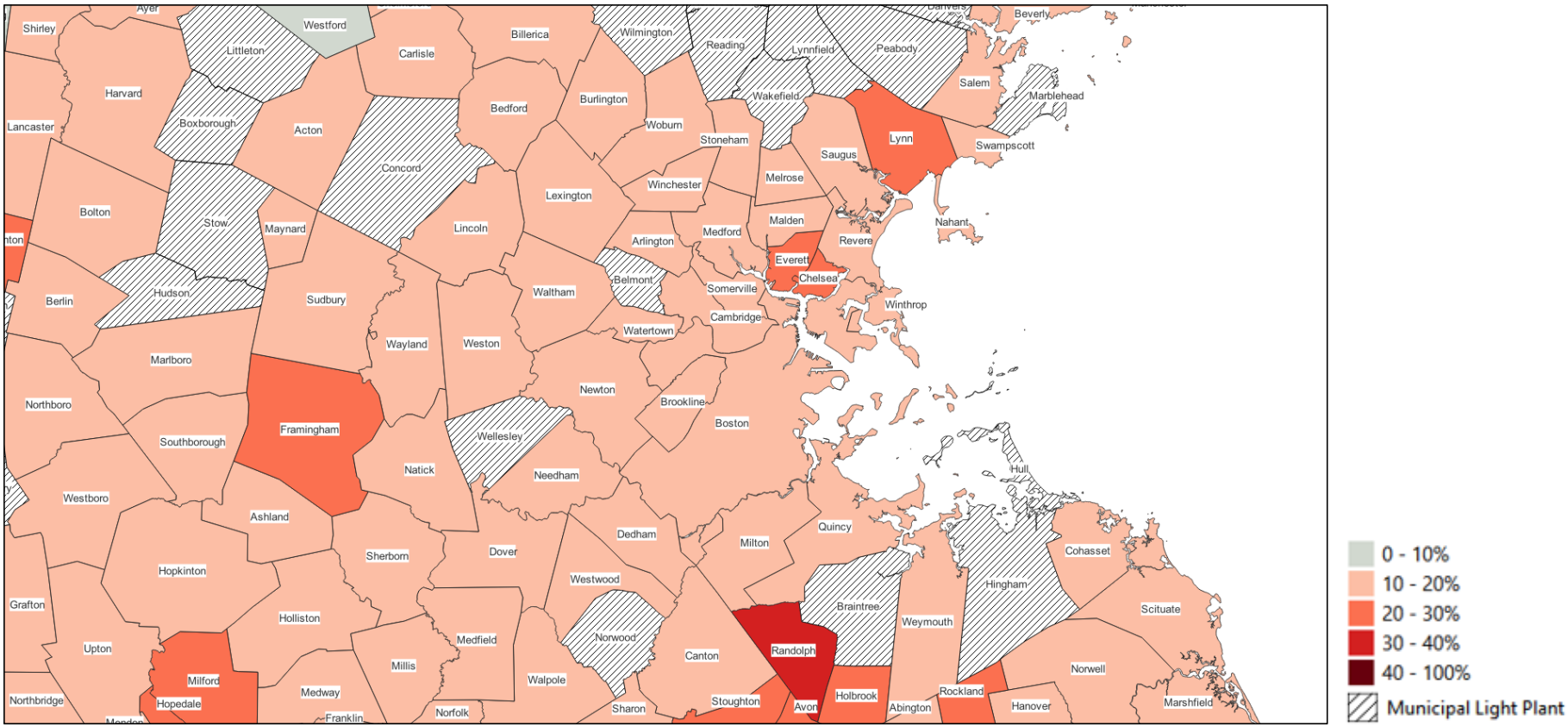


Appendix 3G

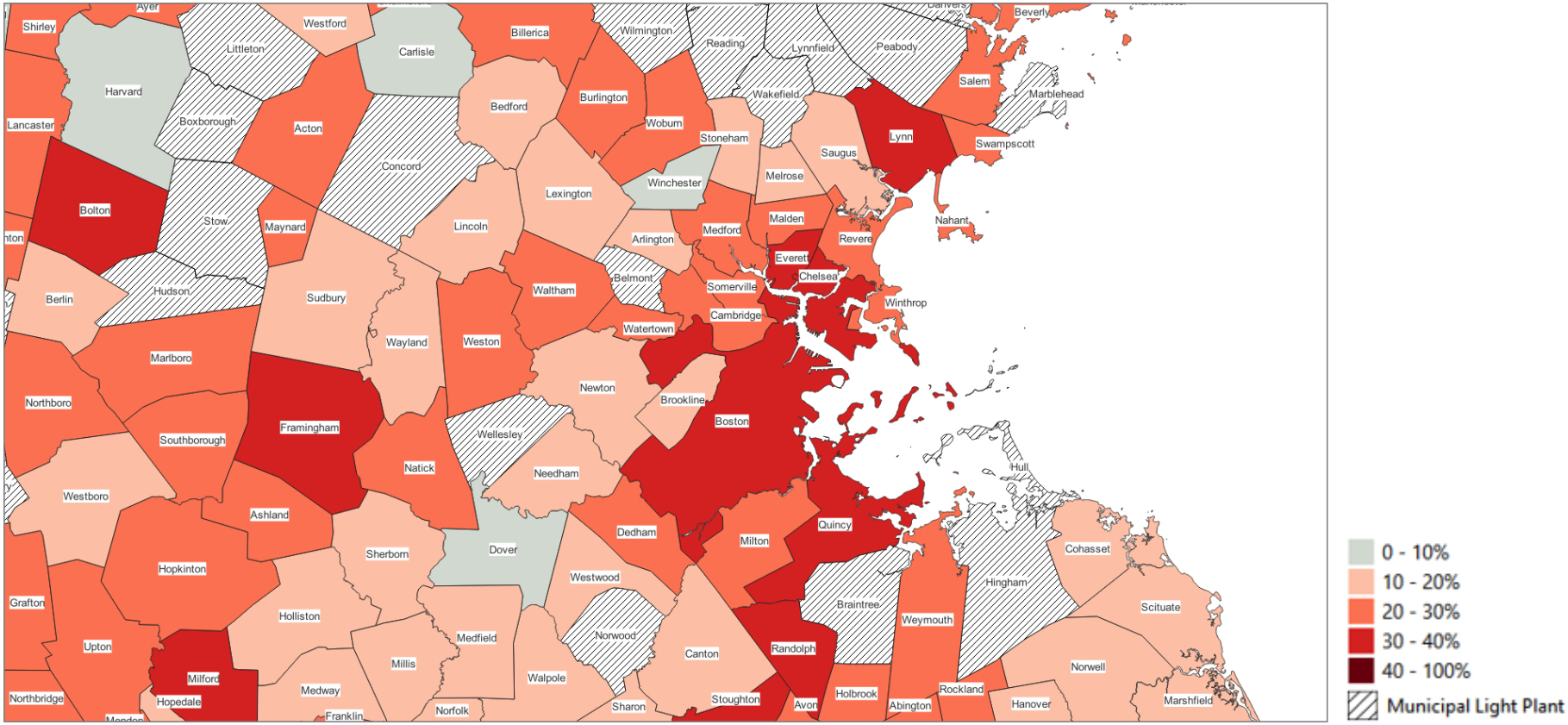
Participation in the individual residential market for electric supply, September 2021: Greater Boston Area

Prepared for the Massachusetts Attorney General's Office

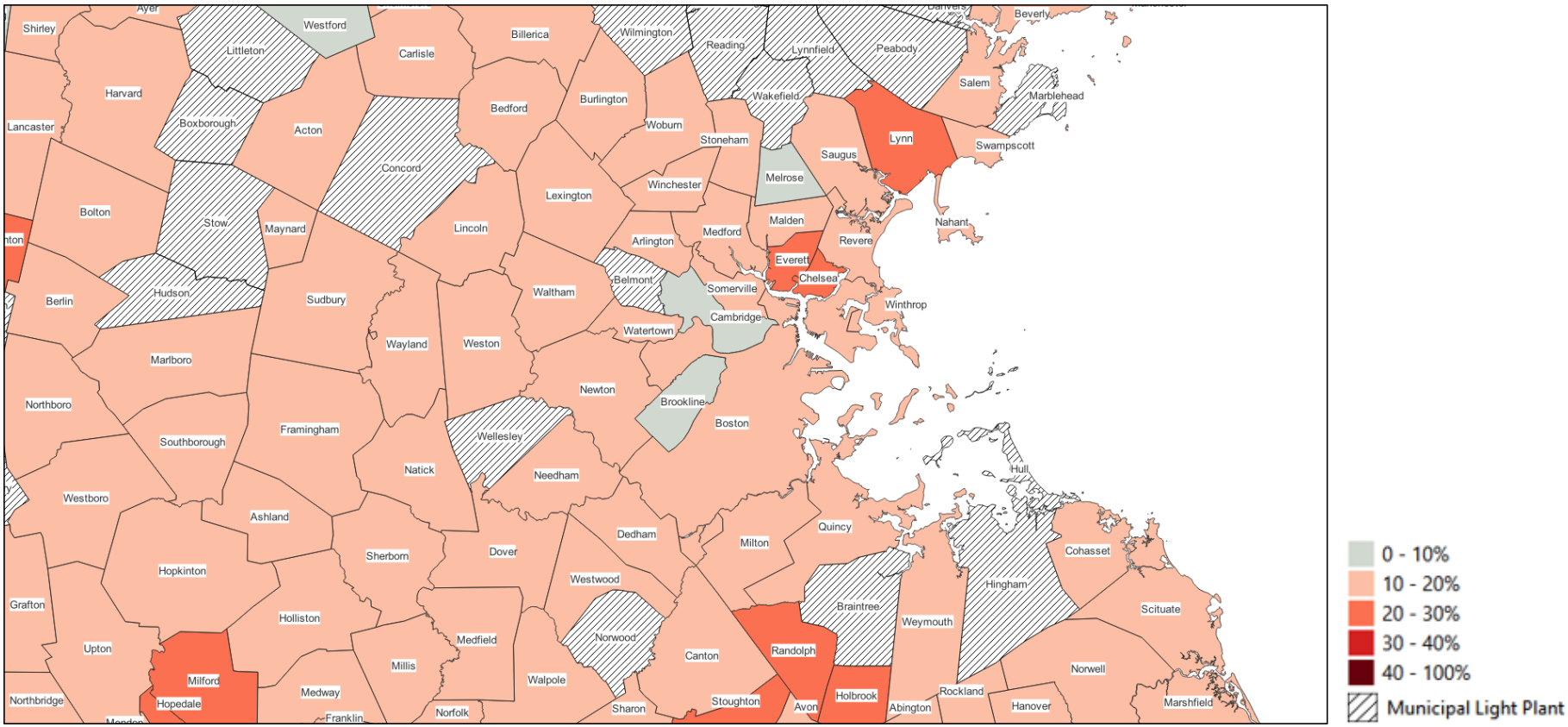
Percent of all electric consumers enrolled in competitive supply



Percent of low-income electric consumers enrolled in competitive supply



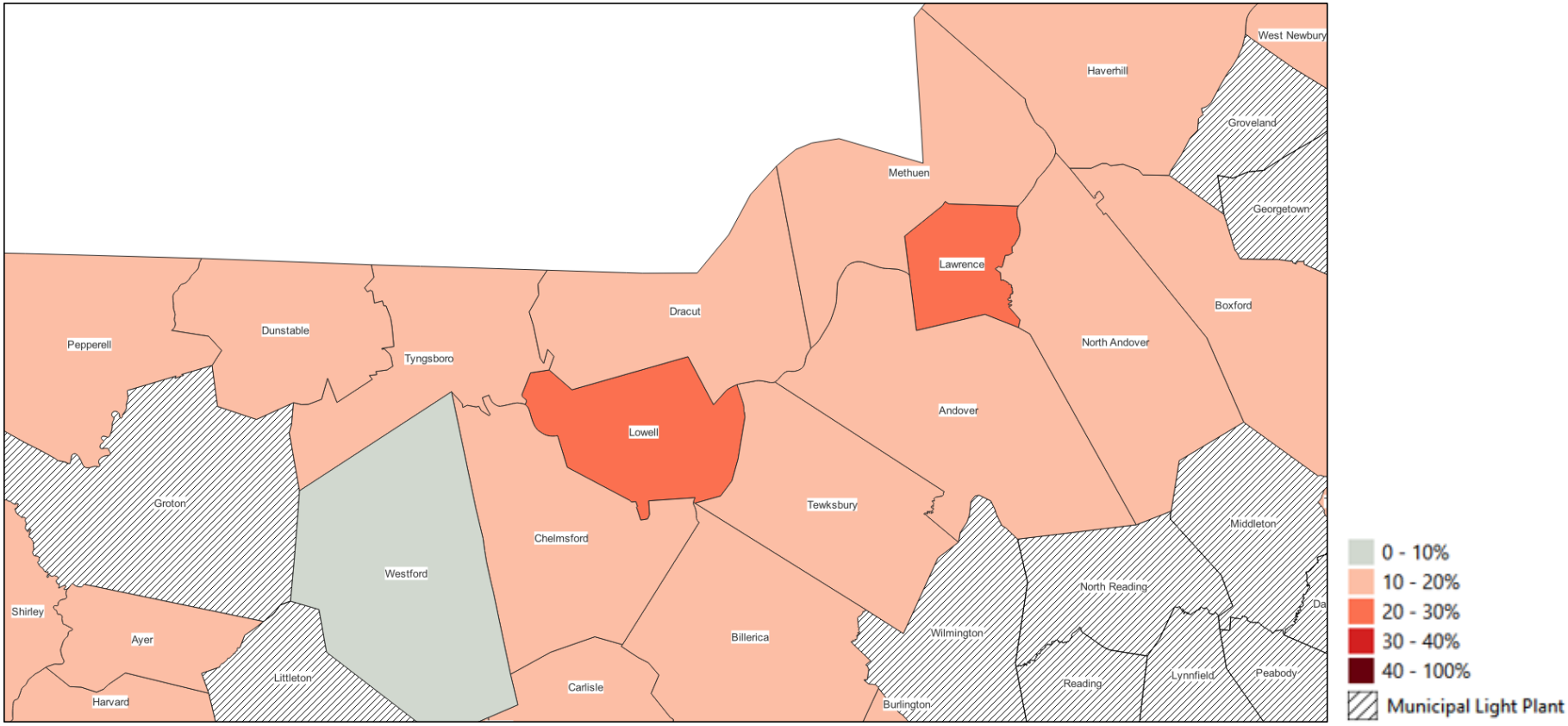
Percent of non-low-income electric consumers enrolled in competitive supply



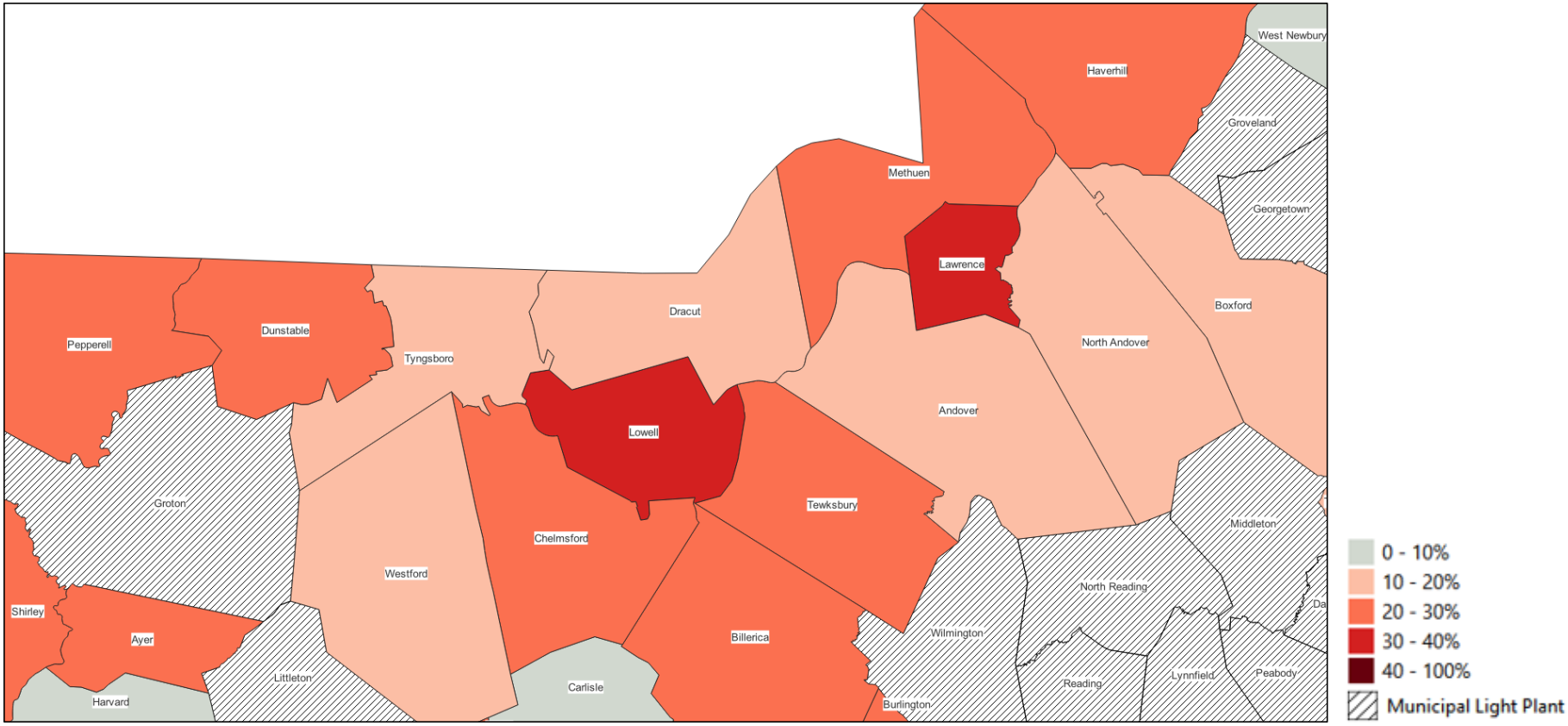
Appendix 3H

Participation in the individual residential market for electric supply, September 2021: Lowell Area

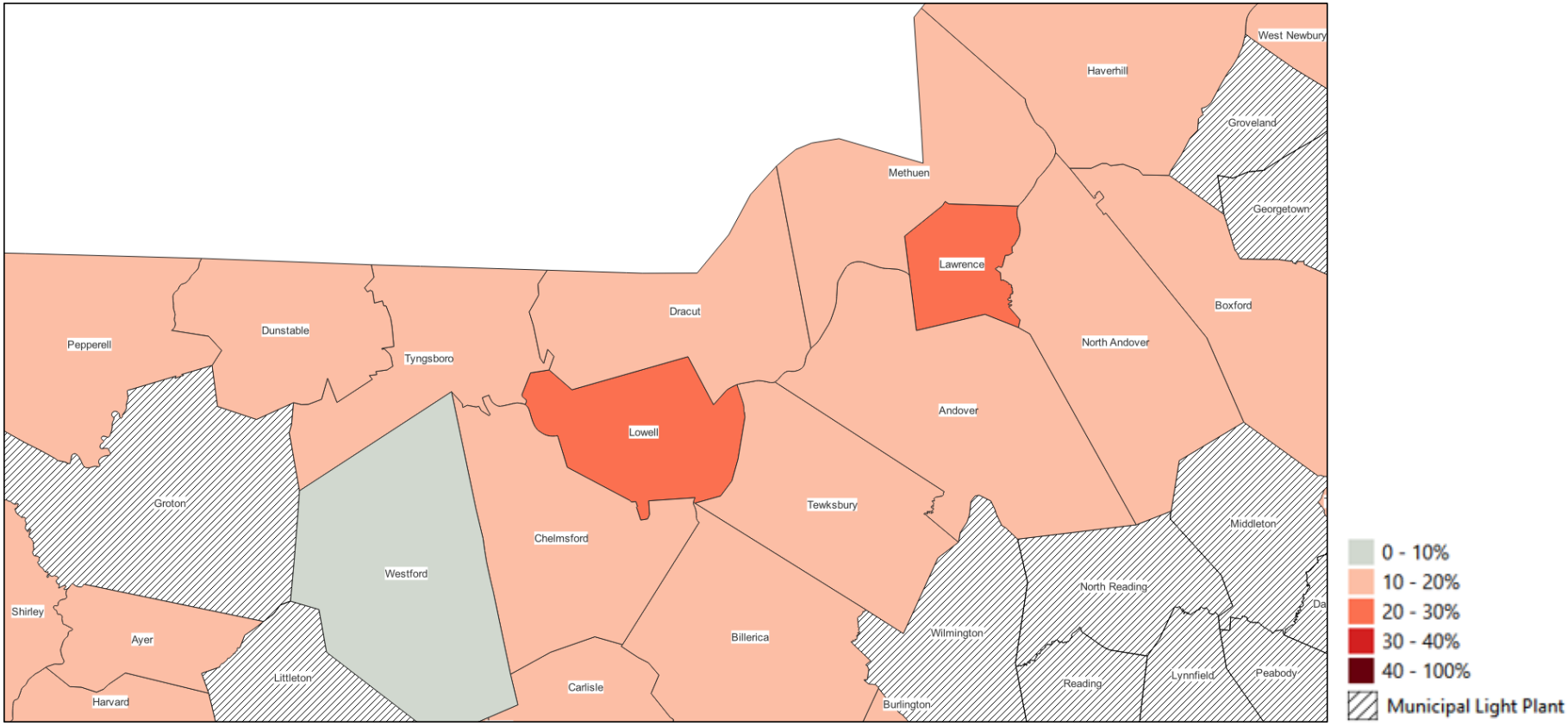
Percent of all electric consumers enrolled in competitive supply



Percent of low-income electric consumers enrolled in competitive supply



Percent of non-low-income electric consumers enrolled in competitive supply

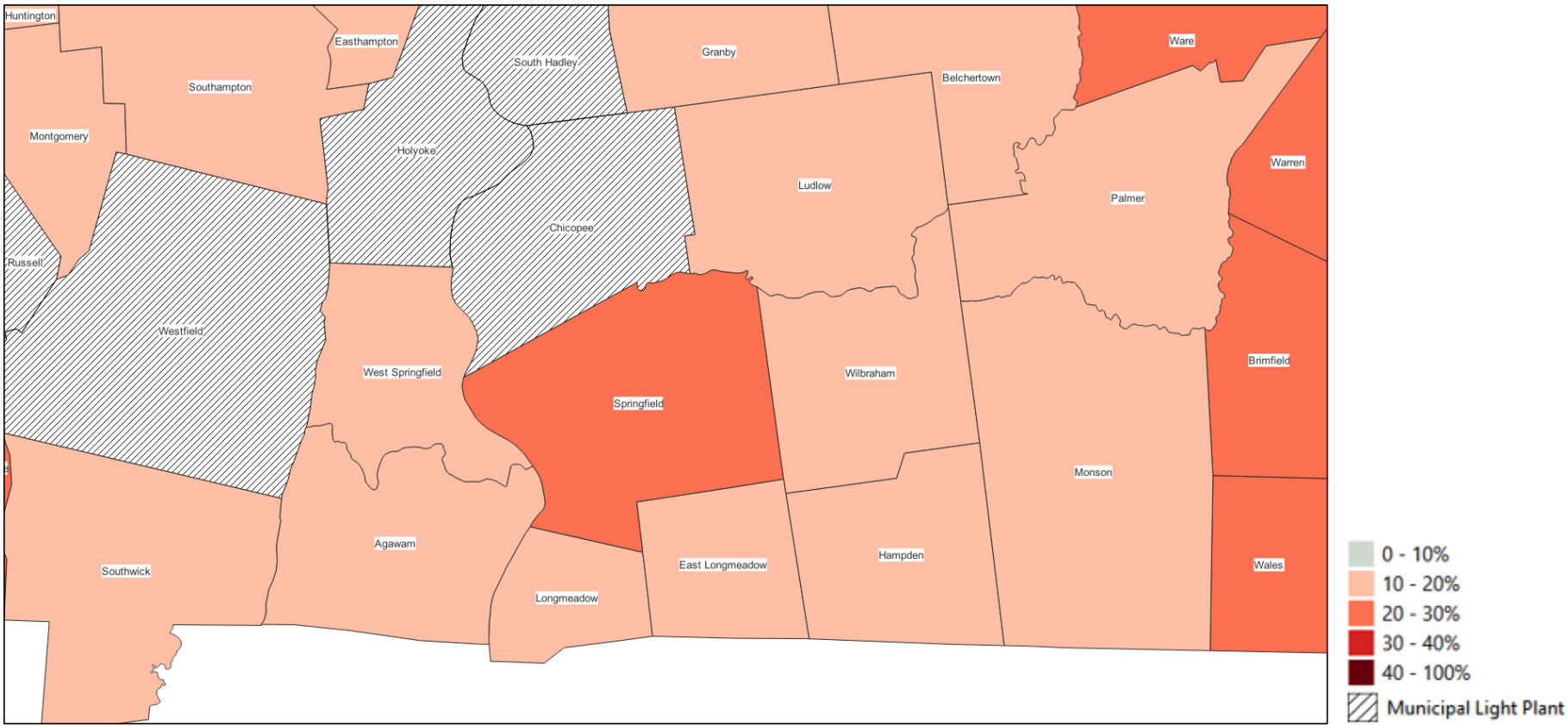


Appendix 3I

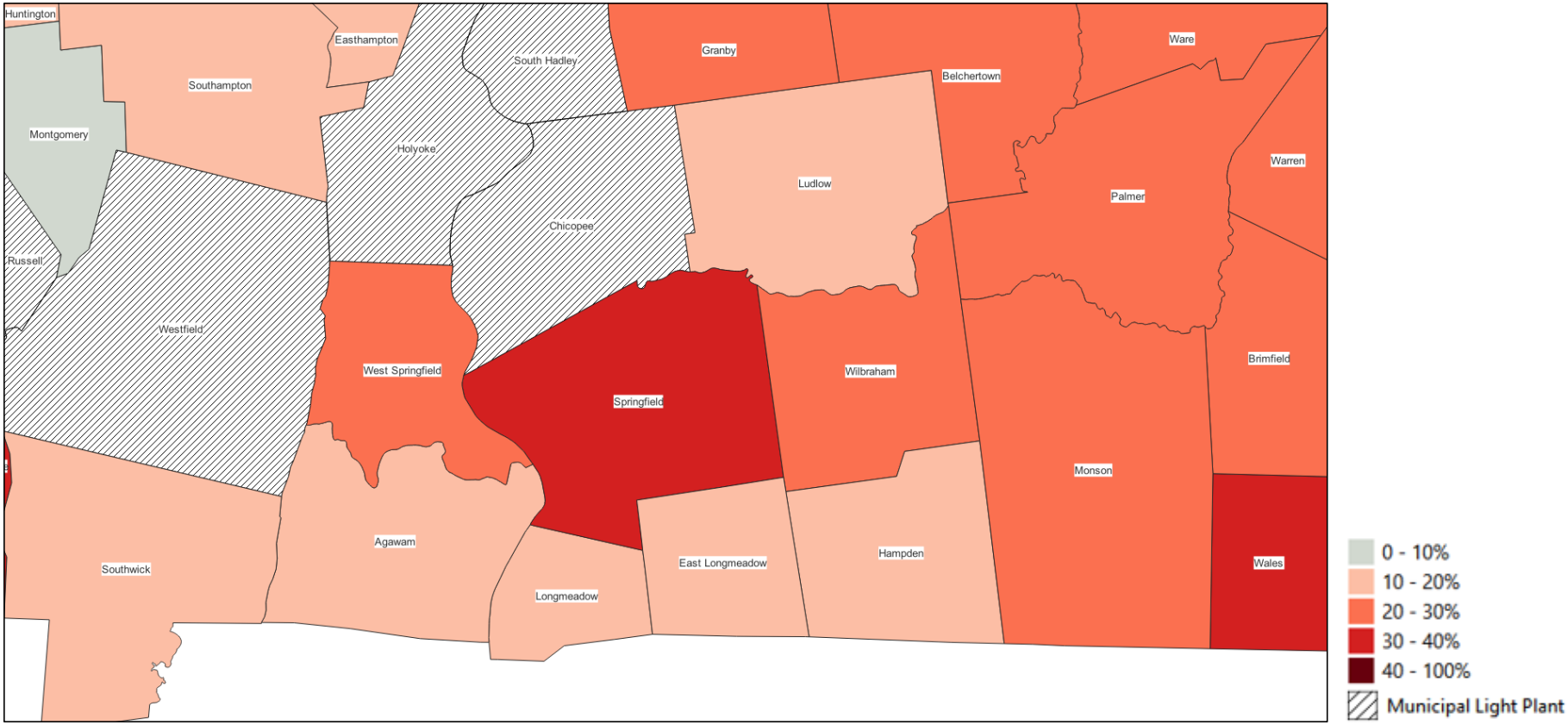
Participation in the individual residential market for electric supply, September 2021: Springfield Area

Prepared for the Massachusetts Attorney General's Office

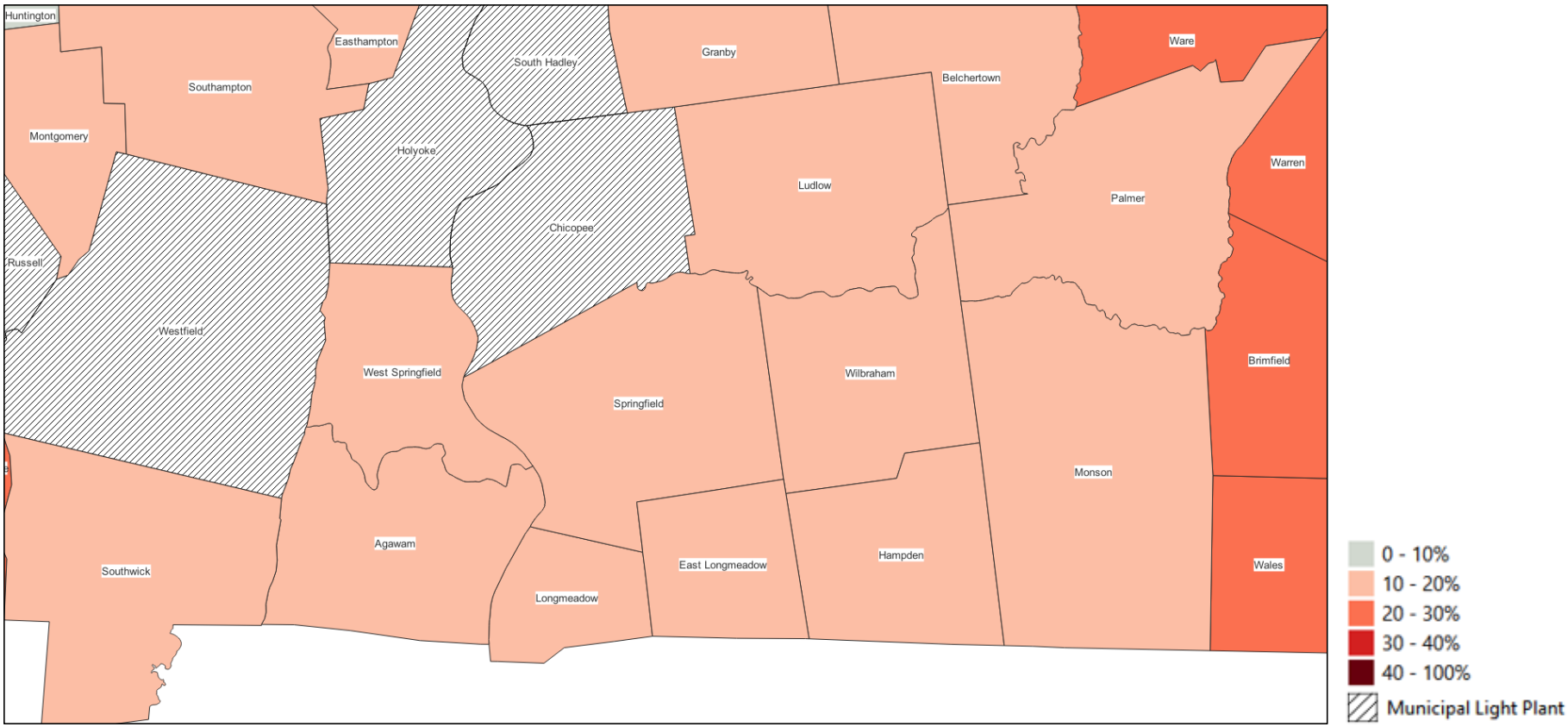
Percent of all electric consumers enrolled in competitive supply



Percent of low-income electric consumers enrolled in competitive supply



Percent of non-low-income electric consumers enrolled in competitive supply

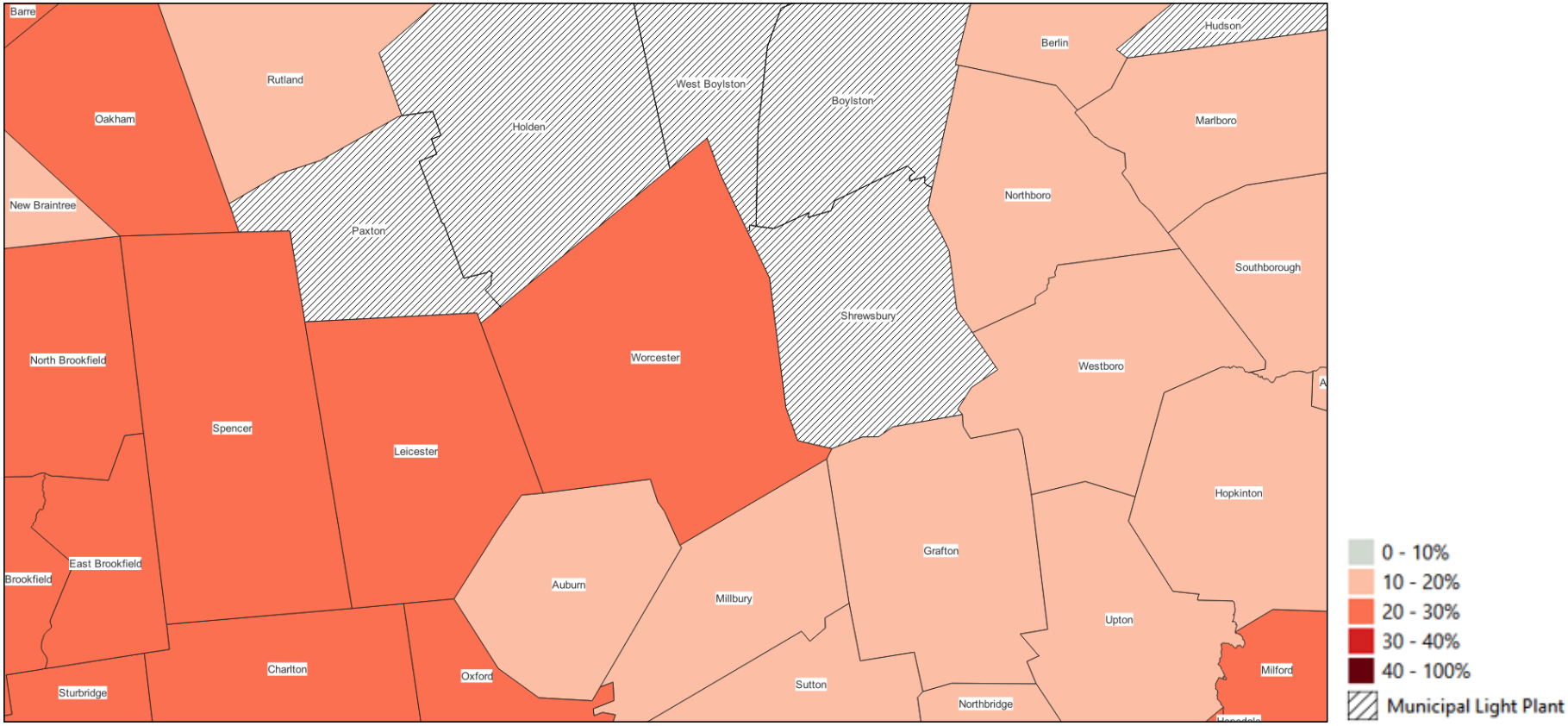


Appendix 3J

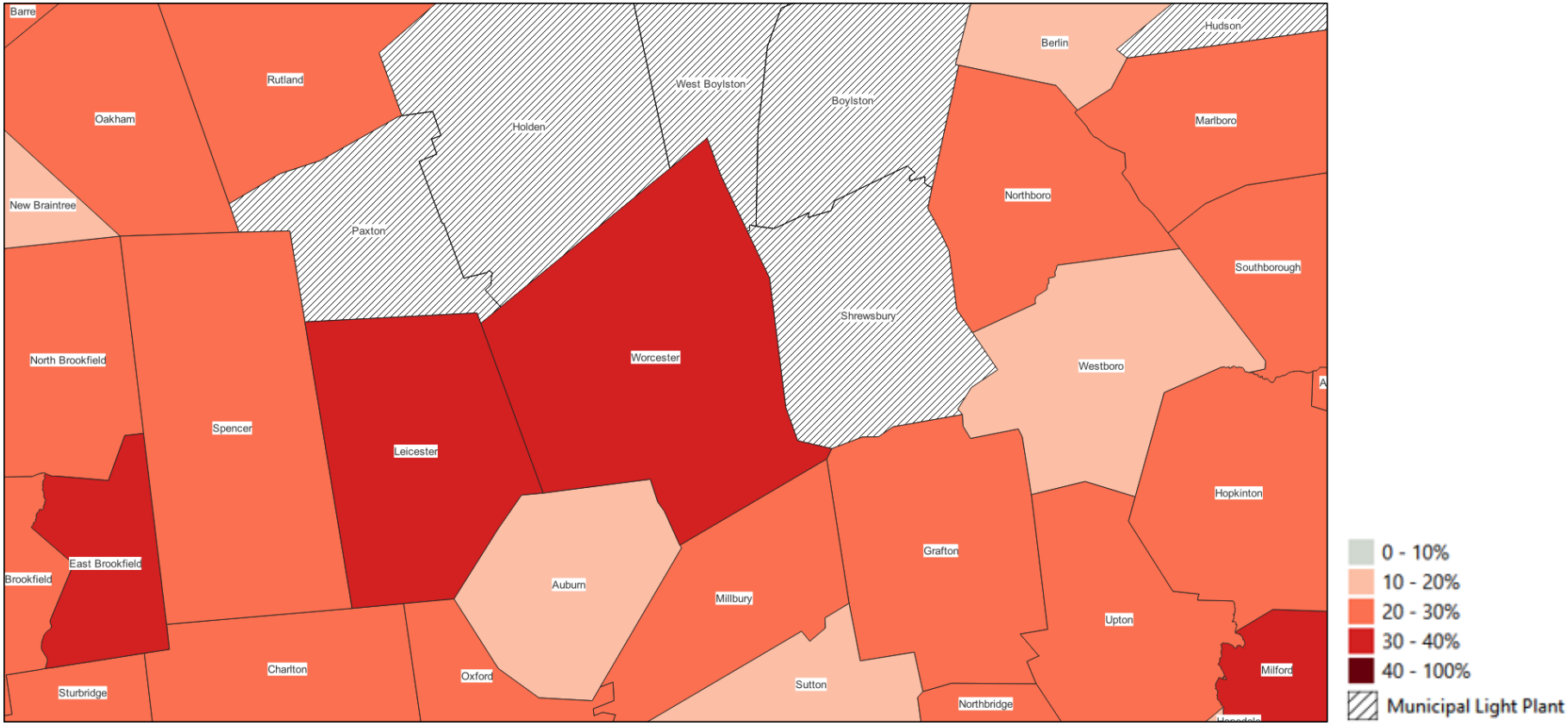
Participation in the individual residential market for electric supply, September 2021: Worcester Area

Prepared for the Massachusetts Attorney General's Office

Percent of all electric consumers enrolled in competitive supply



Percent of low-income electric consumers enrolled in competitive supply



Percent of non-low-income electric consumers enrolled in competitive supply