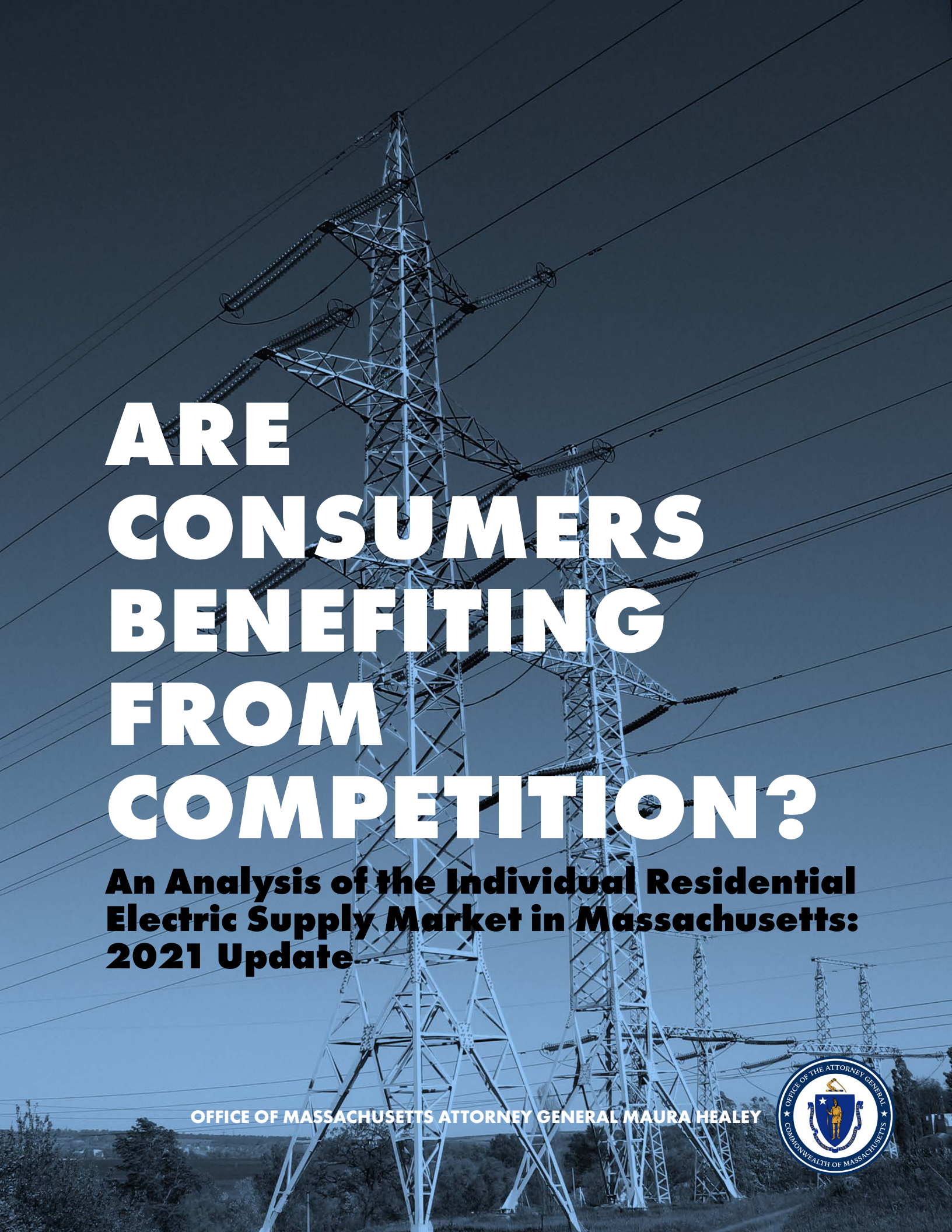

ARE CONSUMERS BENEFITING FROM COMPETITION?

An Analysis of the Individual Residential Electric Supply Market in Massachusetts: 2021 Update

OFFICE OF MASSACHUSETTS ATTORNEY GENERAL MAURA HEALEY

Are Consumers Benefiting from Competition?
An Analysis of the Individual Residential Electric Supply Market in Massachusetts:

2021 Update

A Report by the Massachusetts Attorney General's Office
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Are Residential Consumers Benefiting from Electric Supply Competition?
Massachusetts 2021 Update

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Glossary of Terms

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

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

Individual residential electric supply market: In this report, 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 company.

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

Low-income: In this report, the term "low-income" refers to consumers that 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 $75,201 or less in fiscal year 2020.[1] The report's analysis of low-income customers 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 customers 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 report 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.

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.

Participation rate: As used in this report, 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 companies, and municipal aggregations. Consumers served by municipal light plants are not included in the analyses contained in this report.

Premium: This term is used in the report 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).

Executive Summary

In March of 2018, the Massachusetts Attorney General's Office ("AGO") issued the first comprehensive analysis of the individual residential electric supply market[2] in Massachusetts ("*Massachusetts 2018 Report"*).[3] Analyzing data from July 2015 through June 2017, that report specifically undertook to answer whether (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 their electric company (such as National Grid, Eversource, and Unitil); and (2) if so, what remedies might be warranted.

The *Massachusetts 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 company.

In 2019, the AGO issued an update to the original report to include new data for the one-year period beginning in July 2017 and ending in June 2018 ("*Massachusetts 2019 Update*").[4] Using the same types of data and analytical methodology, the *Massachusetts 2019 Update* showed that Massachusetts consumers in the individual residential electric supply market paid $253 million more than they would have paid if they had received electric supply from their electric company during the three-year period from July 2015 to June 2018.

This new report[5] updates the earlier reports to include new data for two consecutive one-year periods: the first period spans July 2018 through June 2019, and the second period spans July 2019 through June 2020 ("*Massachusetts 2021 Update*").[6] Massachusetts consumers in the individual residential electric supply market paid **$426 million** more than they would have paid if they had received electric supply from their electric company during the five-year period from July 2015 to June 2020. As Table ES.1 below shows, the net consumer loss continues to be substantial.

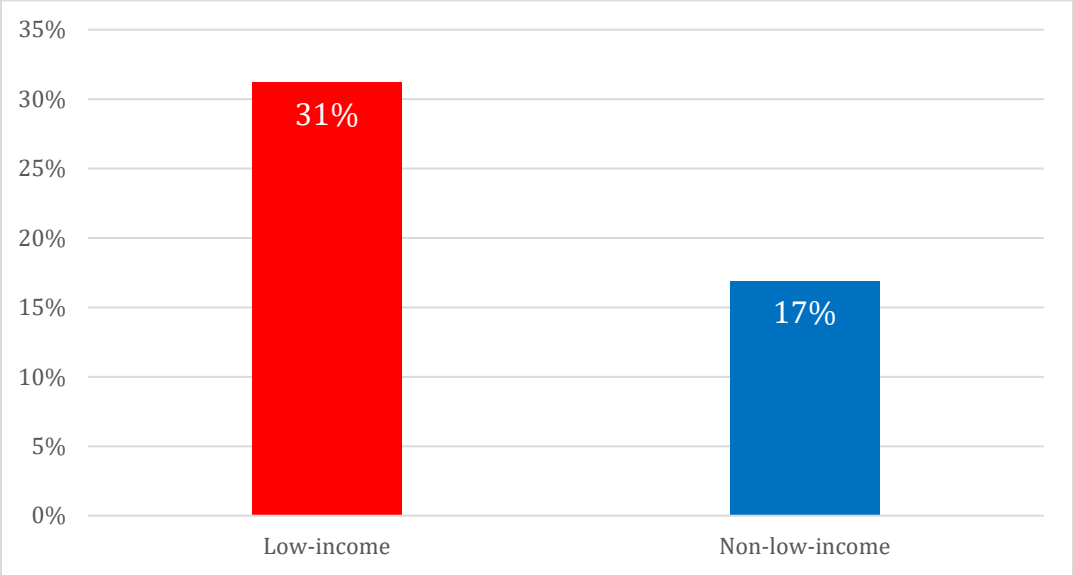
Table ES.1. Net Consumer Loss from Participation in the Individual Residential Electric Supply Market Compared to the Electric Company's Basic Service

	July 2015 - June 2016	July 2016 - June 2017	July 2017 - June 2018	July 2018 - June 2019	July 2019 - June 2020	Five-Year Total Net Loss
Total Net Consumer Loss (millions)	$65.4 m	$111.4 m	$76.2 m	$87.0 m	$85.7 m	$425.7 m

Low-income customers still make up a disproportionately large share of the individual residential electric supply market. Figure ES.1, below, shows that low-income

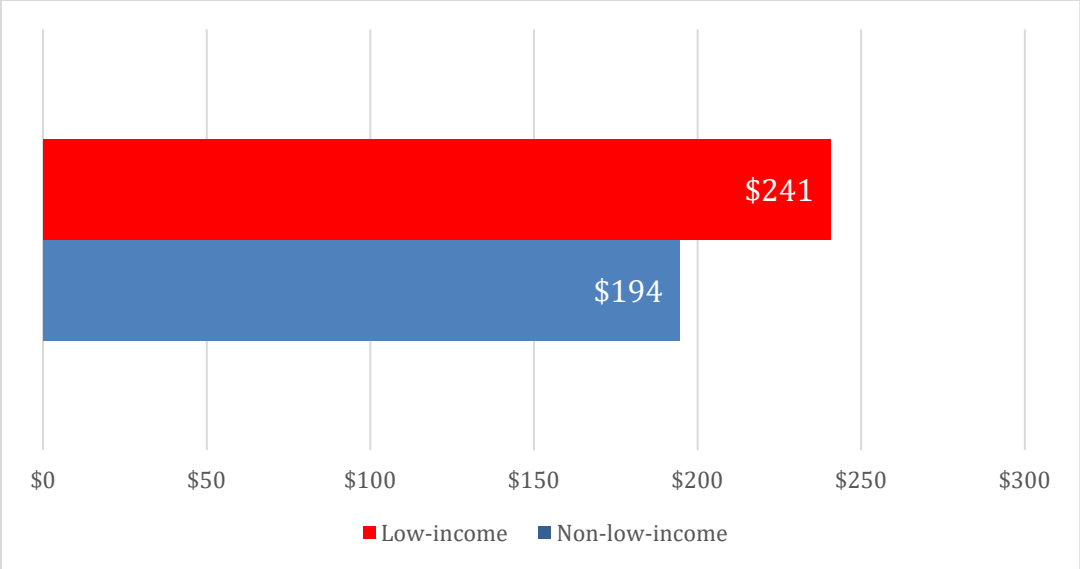
households continue to participate in the individual residential electric supply market at almost twice the rate of non-low-income households.[7]

Figure ES.1. Low-Income and Non-Low-Income Consumer Participation Rates



My analysis also shows that these low-income customers pay especially high prices in the individual residential electric supply market. Figure ES.2, below, shows that, assuming an average monthly usage of 600 kWh across both income groups,[8] the annual consumer loss for low-income participants is $241, which is 24 percent higher than the annual consumer loss of $194 for non-low-income participants.[9]

Figure ES.2. Low-Income and Non-Low-Income Consumer Average Annual Loss[10]



Additionally, I analyzed the impact of the individual residential electric supply market on residential consumers by zip code. My analysis shows that, viewed on a municipality-by-municipality basis, in September 2019,[11] in all but two 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. In two towns, a total of 23 customers saved a nominal amount ($14) in aggregate in September 2019. By contrast, Worcester residents collectively experienced $390,078 and $353,290 in net losses for September 2019 and September 2018, respectively, more than any other town or city in the Commonwealth. Fall River experienced net losses of $271,862 in September 2019 and $201,267 in September 2018.

I also analyzed the impact of the individual residential electric supply market based on the demographics of the Commonwealth's various communities. My analysis shows that competitive suppliers *charged higher rates* to residents in communities with the following demographics:

- Communities with low median incomes and
- Communities with high percentages of minority households.[12]

Further, regression analyses of zip code-level data for the month of September 2019 as well as for the month of September 2018 provide findings—similar to prior studies—that are consistent with disparate targeting of low-income customers for enrollment to competitive supply accounts. Put simply, a customer who resides in a low-income community is more likely to participate in the individual residential electric supply market, even if that particular customer is not a low-income customer herself.

Conclusion

The *Massachusetts 2021 Update* 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 customers continue to suffer a disproportionate amount of the consumer harm. The size of the harm to consumers, the significant losses in all four years of this study, and the continuing loss from one year to the next all strongly suggest that consumer harm will continue.

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

Introduction

The AGO commissioned the *Massachusetts 2021 Update* as part of the AGO's ongoing effort to provide greater transparency regarding the operation of the individual residential electric supply market in Massachusetts.

This *Massachusetts 2021 Update* is organized as follows:

- In Section 1, I describe my methodology for computing the consumer loss associated with participation in the individual residential electric supply market. My methodology is largely unchanged from the *Massachusetts 2018 Report* and the *Massachusetts 2019 Update.*[13]

- In Section 2, I discuss my 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). Some of my tables display results for each of the two study periods: July 2018 through June 2019 *and* July 2019 through June 2020.

- In Section 3, I discuss the experience of low-income households in the individual residential electric supply market, including analyses regarding suppliers' possible targeting of low-income populations. I also discuss analyses regarding suppliers' presence among the Commonwealth's communities, including analyses regarding suppliers' possible targeting of vulnerable populations.

- Appendices provide additional information and analyses, especially based on my analysis of zip code level data for September 2019 and September 2018. I have updated the appendices included in the *Massachusetts 2019 Update* and include results for each of the two study periods since the *Massachusetts 2019 Update* (i.e., September 2018 for July 2018 – June 2019 and September 2019 for July 2019 – June 2020).

1. Data examined

The three electric companies that serve Massachusetts provided the AGO with detailed supplier-specific data separately for five consecutive 12-month time periods: July 2015 – June 2016; July 2016 – June 2017; July 2017 – June 2018; July 2018 – June 2019; and July 2019 – June 2020. These data include monthly information specific to each of the fourservice territories of Massachusetts' electric companies:

- NSTAR Electric Company d/b/a Eversource Energy ("NSTAR");
- Massachusetts Electric Company d/b/a National Grid ("MECo");
- Nantucket Electric Company d/b/a National Grid ("Nantucket"); and
- Fitchburg Gas and Electric Light Company d/b/a Unitil ("Fitchburg").[14]

In the course of analyzing the data from the electric companies, my principal question was whether or not residential consumers are saving money by directly purchasing their electric supply from competitive suppliers.[15] I provide an update to this analysis in Section 2 of my report.

Based on the electric companies' datasets, I was able to deduce several statistics concerning the size and scope of the Massachusetts individual residential electric supply market. My review of the updated supplier billing data shows that the number of participants decreased by approximately 6 percent between the third (2017–2018) and fourth study periods and by approximately 3 percent between the fourth (2018–2019) and fifth (2019–2020) study periods. Examining the overall distribution of customers across the three most recent 12-month periods (2017–2020) demonstrates that basic service customers comprised 55 percent of households in the first of the two years and only 51 percent in the most recent year; the percentage of customers purchasing from individual residential suppliers declined only slightly (from 20 percent in the first of the three most recent years to approximately 19 percent in the most recent two years). Meanwhile, there has been a shift to municipal aggregation (25 percent in the 2017–2018 study period, 26 percent in the 2018–2019 study period, and 30 percent in the 2019–2020 study period).

Additional statistics for the most recent study period (July 2019–June 2020) include:[16]

- Suppliers, in the aggregate, billed Massachusetts consumers more than $449 million.

- Suppliers issued 5,427,350 monthly bills to Massachusetts residential consumers during a 12-month period, suggesting that suppliers serve an average of 452,279 households in Massachusetts, of which 84,291 are low-income households.[17]

- Low-income households make up 19 percent of the customers participating in the individual residential electric supply market yet make up only 11 percent of the market for all electric customers.[18]

- Almost one-third (31 percent) of *all* low-income customers in Massachusetts take service from an individual residential supplier.

- Approximately 60 different suppliers are active in the Massachusetts market.[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]

Figure 1.1, Figure 1.2, and Figure 1.3, below, show the participation rates separately for all customers, low-income customers, and non-low-income customers, respectively. Figure 1.1 shows that approximately 452,000 consumers (19 percent of all residential consumers) participate in the individual residential electric supply market in Massachusetts. The average monthly numbers of customers shown in these three figures correspond with the average of 12 months of data for the period spanning July 2019 through June 2020.

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

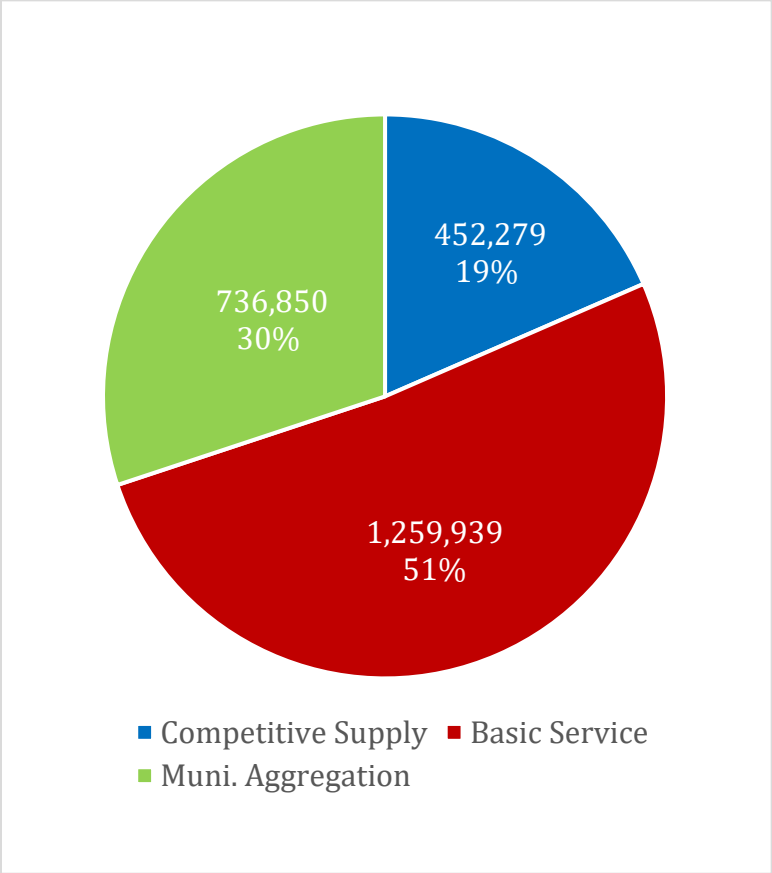


Figure 1.2 and Figure 1.3 show the proportion of low-income households and non-low-income households that participate in the individual residential supply market, as opposed to the proportion that receives basic service and the proportion that is served through a municipal aggregation. Low-income customers and non-low-income customers have participation rates of 31 percent and 17 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

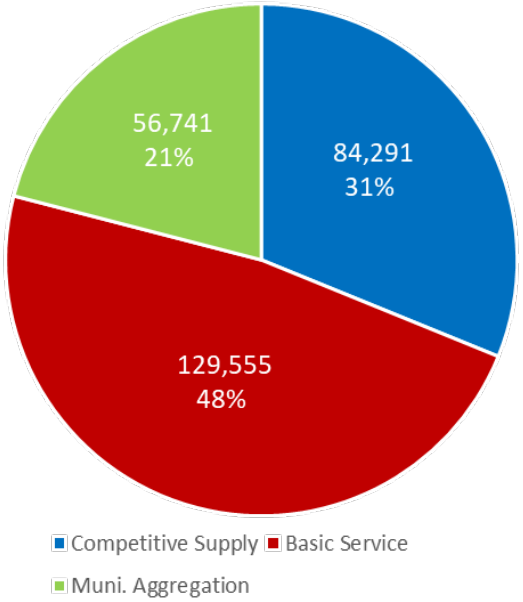
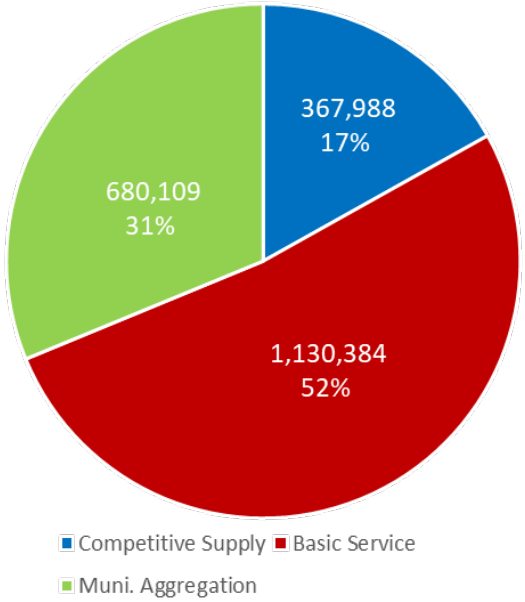


Figure 1.3 Average Numbers of Non-Low-Income Households Purchasing from Competitive Suppliers, Electric Companies, and Municipal Aggregation



The electric companies also provided supplier-specific data disaggregated to the zip code level for a single month of each of the most recent 12-month study periods (September 2018 and September 2019), as well as electric company-specific counts of bills for both low-income and all non-low-income residential consumers at the zip code level.[21] I 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 customers and all non-low-income residential customers. I discuss my findings based on my zip code analysis in Section 3, below, and provide more detailed findings in the corresponding appendices. I found patterns consistent with possible supplier targeting of economically disadvantaged communities and households similar to those shown by my prior analyses of corresponding zip code data for June 2016, June 2017, and June 2018. The *Massachusetts 2021 Update* summarizes my zip code analysis for September 2019. I also analyzed data at the zip code level for September 2018, and the results of that analysis are consistent with my findings for September 2019.

2. Are residential consumers benefiting from participation in the electric supply market in Massachusetts?

2.1 Introduction

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

For the purposes of this Section 2, I 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 What is the annual consumer gain or loss associated with households' participation in the individual residential electric supply market?

Massachusetts residential electricity consumers who took service directly from a competitive supplier paid approximately $426 million more than they would have paid if they had received basic service from their electric company over the course of the five study periods. 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, and by $85.7 million during the 2019–2020 study period. My analysis shows that substantial consumer losses continue to characterize this market. Table 2.1, below, summarizes average annual household losses for five consecutive study years.

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

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

The size of the individual residential electric supply market has been relatively stable during these five years (the number of bills rendered fell seven percent and the total dollars billed declined by less than one percent). Although the size of the market has

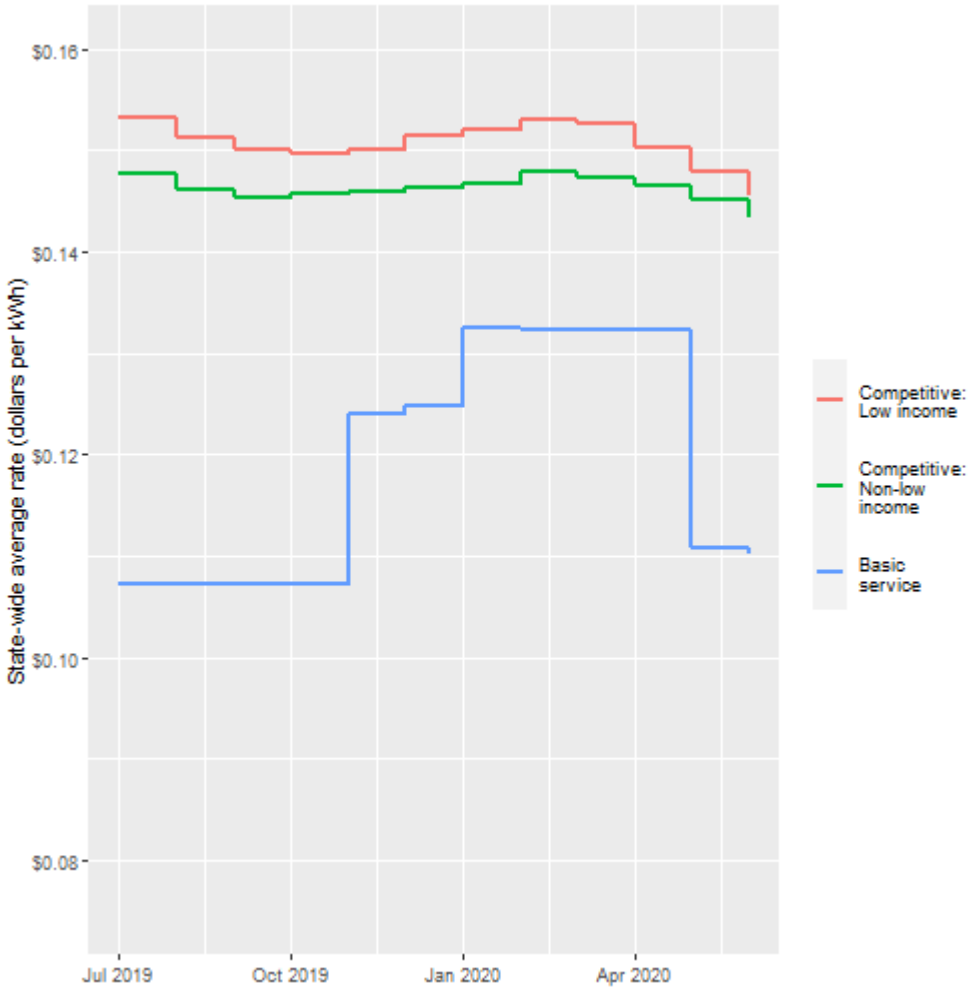
remained stable, the weighted average basic service rate provided through the electric companies has varied significantly. I summarize these findings in Table 2.2, below.

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

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

Figure 2.1, below, shows that individual residential supply consumers continued to pay a premium during the 12 months spanning July 2019 through June 2020 (consistent with the pattern shown in the *Massachusetts 2018 Report* and the *Massachusetts 2019 Update* for and with my analysis of data for July 2018 – June 2019). 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 company.[22] Moreover, Figure 2.1 shows that low-income participants in the individual residential electric supply market consistently pay more for electricity than do non-low-income customers in the individual residential electric supply market. On average, low-income customers paid a premium of $0.0334 per kWh, 24 percent more than the $0.0270 per kWh premium paid by non-low-income customers of competitive suppliers. Assuming a use of 600 kWh per month, this premium would equate to almost $50 in additional losses ($46.08) over a year.

Figure 2.1, Gap Between Average Rate Paid to Competitive Suppliers and Rate Had Participants Purchased from Electric Companies (July 2019 – June 2020)



My methodology remains the same as described on pages 8–9 of the *Massachusetts 2018 Report*, and Appendix 2B of that report. Appendix 2A provides the basic service rates in effect during the five-year-study period (July 2015 – June 2020). 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 2018 and for September 2019. Appendix 2C shows the same information for low-income households. In Section 3, below, Table 3.2 shows the ten municipalities and neighborhoods with the highest aggregate net consumer loss in September 2019 (which includes many but not all of the same communities as those based on my analysis of data for September 2018).

2.3 Minority of suppliers who provided limited consumer gains

Only one in five bills issued to Massachusetts customers served by an individual residential supplier included supply rates that were lower than the basic service rates charged through their electric companies. As seen in further detail in Appendix 2D-2021 (which includes two separate analyses of the two most recent 12-month periods), during the course of the 12-month period between July 2019 and June 2020, suppliers provided savings of $11,286,389 to some customers. Those savings were offset by losses of $97,031,408 during the same time period, for a total net loss of $85,745,019.[23]

Suppliers that serve 91 percent of the Massachusetts customer base that receives individual residential electric supply provided customers with net losses on average. These "net-loss" suppliers account for almost $88 million in consumer loss. By contrast, the few individual residential suppliers (9 percent) that provided net gains to Massachusetts customers on average provided only $2 million in net gains in total. Moreover, the per-customer net savings that suppliers with net average savings provided were small. The average annual savings per consumer was $46.61, and the average rate (weighted by kWh) paid by this group of consumers was $0.1136 per kWh. By comparison, the average loss per customer (for the approximate 91 percent of the total individual residential supplier customer base who experienced net losses), expressed on an annual basis, was $213.55, and the average rate paid by this group of consumers was $0.1501 per kWh.[24]

2.4 Consumer loss examined at the supplier level

Table 2.3, below, shows the ten suppliers[25] (with their identities withheld) who charged the highest average premium over basic service during the 2019–2020 study period.[26] In short, Table 2.3 shows which suppliers charged the most, relative to the corresponding basic service rates charged through the electric companies, for residential electric supply on average during the 2019–2020 study period. Table 2.3 shows that one supplier charged, on average, over $0.06 per kWh more than the corresponding electric company rate, five suppliers charged over $0.05 per kWh more than the corresponding electric company rate, and all ten suppliers charged, on average, greater than $0.04 per kWh *more* than the corresponding electric company rate. It is worth noting that the premiums paid by any individual consumer could be much higher than that amount. Because electric company rates vary throughout the Commonwealth, I rank suppliers based on the premiums they charge relative to the electric 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 four consecutive years (i.e., during the 2016–2017, the 2017–2018, the 2018–2019, and the 2019–2020 study periods). One supplier in the "top ten" in this report (#15) has been in the top ten ranking for three of the four years studied. Supplier #48 and Supplier #35 were in the "top ten" for both the 2018–2019 and the 2019–2020 study periods.

Table 2.3. Ten Suppliers with the Highest Average Premium – All Households (ranked by premium): July 2019-June 2020

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
Supplier #24	$0.1782	42,312	$0.0631	0.78%	$1,420,571	-$55,948	$1,364,623	1.5%	0.5%
Supplier #15	$0.1754	72,026	$0.0575	1.33%	$1,943,757	-$56,815	$1,886,942	2.0%	0.5%
Supplier #6	$0.1741	160,629	$0.0568	2.96%	$4,906,883	-$106,275	$4,800,608	5.1%	0.9%
Supplier #1	$0.1730	27,319	$0.0553	0.50%	$912,899	-$23,503	$889,396	0.9%	0.2%
Supplier #25	$0.1726	330,142	$0.0528	6.08%	$8,097,116	-$231,530	$7,865,586	8.3%	2.1%
Supplier #48	$0.1616	30,738	$0.0465	0.57%	$842,164	-$5,363	$836,800	0.9%	0.0%
Supplier #39	$0.1640	31,672	$0.0454	0.58%	$712,087	-$10,450	$701,637	0.7%	0.1%
Supplier #66	$0.1621	120,316	$0.0443	2.22%	$2,477,159	-$29,890	$2,447,269	2.6%	0.3%
Supplier #60	$0.1634	290,972	$0.0440	5.36%	$6,683,700	-$440,653	$6,243,047	6.9%	3.9%
Supplier #35	$0.1641	72,770	$0.0439	1.34%	$1,822,240	-$18,016	$1,804,224	1.9%	0.2%
Total associated with top 10		1,178,896		22%	$ 29,818,575	$ (978,443)	$ 28,840,132	31%	9%

Table 2.4, below, shows the ten suppliers for which electric companies rendered the most bills. These ten suppliers account for 60 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 company rates (resulting in $53.4 million in losses) and instances of prices below electric company rates (resulting in gains of $6.1 million).

Table 2.4. Ten Suppliers with the Highest Number of Bills – All Households (ranked by number of bills): July 2019-June 2020

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
Supplier #37	$0.1590	526,480	$0.0397	9.70%	$12,643,496	-$349,338	$12,294,159	13.03%	3.10%
Supplier #34	$0.1145	442,846	-$0.0047	8.16%	$1,753,193	-$3,214,162	-$1,460,969	1.81%	28.48%
Supplier #42	$0.1446	434,772	$0.0244	8.01%	$7,049,113	-$937,895	$6,111,217	7.27%	8.31%
Supplier #25	$0.1726	330,142	$0.0528	6.08%	$8,097,116	-$231,530	$7,865,586	8.35%	2.05%
Supplier #60	$0.1634	290,972	$0.0440	5.36%	$6,683,700	-$440,653	$6,243,047	6.89%	3.90%
Supplier #22	$0.1453	275,503	$0.0325	5.08%	$5,164,957	-$133,707	$5,031,249	5.32%	1.18%
Supplier #41	$0.1475	263,443	$0.0394	4.85%	$6,079,749	-$297,011	$5,782,738	6.27%	2.63%
Supplier #12	$0.1597	244,713	$0.0412	4.51%	$4,688,555	-$149,885	$4,538,670	4.83%	1.33%
Supplier #43	$0.1431	225,583	$0.0311	4.16%	$3,872,939	-$191,290	$3,681,648	3.99%	1.70%
Supplier #32	$0.1429	221,178	$0.0242	4.08%	$3,463,834	-$163,803	$3,300,031	3.57%	1.45%
Total associated with top 10		3,255,632		60%	$ 59,496,651	$ (6,109,275)	$ 53,387,376	61%	54%

Table 2.5, below, shows the ten suppliers responsible for the largest total consumer losses in Massachusetts. In aggregate, these suppliers account for $62.7 million of the bills attributable to overpayment and $3.0 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 four consecutive study periods: in the *Massachusetts 2018 Report*, the *Massachusetts 2019 Update*, and here, in the *Massachusetts 2021 Update* (during both the 2018–2019 and the 2019–2020 study periods that the *2021 Update* examines).

Table 2.5. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – All Households (ranked by net consumer loss): July 2019–June 2020[27]

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
Supplier #37	$0.1590	526,480	$0.0397	9.70%	$12,643,496	-$349,338	$12,294,159	13.0%	3.1%
Supplier #25	$0.1726	330,142	$0.0528	6.08%	$8,097,116	-$231,530	$7,865,586	8.3%	2.1%
Supplier #60	$0.1634	290,972	$0.0440	5.36%	$6,683,700	-$440,653	$6,243,047	6.9%	3.9%
Supplier #42	$0.1446	434,772	$0.0244	8.01%	$7,049,113	-$937,895	$6,111,217	7.3%	8.3%
Supplier #41	$0.1475	263,443	$0.0394	4.85%	$6,079,749	-$297,011	$5,782,738	6.3%	2.6%
Supplier #22	$0.1453	275,503	$0.0325	5.08%	$5,164,957	-$133,707	$5,031,249	5.3%	1.2%
Supplier #6	$0.1741	160,629	$0.0568	2.96%	$4,906,883	-$106,275	$4,800,608	5.1%	0.9%
Supplier #12	$0.1597	244,713	$0.0412	4.51%	$4,688,555	-$149,885	$4,538,670	4.8%	1.3%
Supplier #43	$0.1431	225,583	$0.0311	4.16%	$3,872,939	-$191,290	$3,681,648	4.0%	1.7%
Supplier #32	$0.1429	221,178	$0.0242	4.08%	$3,463,834	-$163,803	$3,300,031	3.6%	1.5%
Total associated with top 10		2,973,415		55%	$62,650,342	$ (3,001,388)	$59,648,954	65%	27%

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

My 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 2019–2020 study period paid *an additional* $86 million over the year as a result of participation in this market. The consumer losses during the five 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 *Massachusetts 2018 Report*, I continue to believe it is unlikely that these consumers' overpayment is a fair exchange for some additional benefit.

3. What is the consumer loss associated with low-income households' participation in the individual residential electric supply market?

3.1 Introduction

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

I analyzed suppliers' billing data to (1) quantify the consumer loss (or gain) associated with the participation by low-income households in the individual residential electric supply market in Massachusetts; (2) compare average rates charged to low-income customers with those charged non-low-income residential consumers; and (3) assess whether there is any evidence of competitive suppliers targeting low-income households. Appendix 3A includes detailed supplier-specific information for low-income customers who are served by competitive suppliers.

As I demonstrate in Section 3.2, below, living in low-income communities increases the probability of participation in the over-priced individual residential electric supply market, and also increases the size of the premium for such participation, an association also identified and discussed in the *Massachusetts 2018 Report* and *Massachusetts 2019 Update*.[28]

3.2 What is the consumer loss associated with low-income households' participation in the individual residential electric supply market?

The annual consumer loss associated with competitive suppliers' charges to, on average, 84,291 low-income customers was $17 million during the 2019–2020 study period. Expressed on a per-household basis, the annual loss was $205 (in comparison with $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).

Individual consumers' experiences vary widely. The average annual net loss for the approximately 10 percent of low-income customers served by the supplier that served the highest number of low-income customers and that accounted for the highest percentage of total net consumer low-income loss (Supplier #37) was $280. The average annual net loss for the consumers served by Supplier #24 (which served the highest premium to low-income customers) was $387, and that supplier served just under one percent of all low-income customers. Moreover, these losses are averaged across each of the suppliers' customer base and so individual consumers' losses could be higher.

3.3 What is the consumer harm to low-income households that purchase electricity directly from competitive suppliers?

Massachusetts low-income households, on average, paid significantly more directly to competitive suppliers than if they had taken service from their respective electric companies. Specifically, low-income customers paid an average premium of $0.0334 per kWh over what they would have paid for basic service electric supply during the 2019–2020 study period, an eight percent increase relative to the premium of $0.0309 per kWh paid by low-income customers during the 2018–2019 study period. Moreover, the average premium that low-income customers paid for competitive service was *24 percent higher* than the average premium that non-low-income customers paid during the same period (non-low-income customers paid a premium of "only" $0.0270 per kWh).[29] Across all incomes, the average premium was $0.0281 per kWh.

Accordingly, low-income households *pay an extra 24 percent* to participate in the individual residential electric supply market relative to other households. These higher rates translate, on an annual basis (assuming an average annual kWh usage of 600), to an average premium of $241 for low-income customers to participate in the individual residential electric supply market as compared to an average annual premium of $194 for non-low-income customers.[30] Notably, this premium reflects those who saved money as well as those who were charged rates higher than those that the electric companies would have charged for basic service.

Of the 34 suppliers which, on average, each served more than 100 low-income customers during the entire 12-month period (meaning that more than 1,200 bills were rendered to low-income customers on each supplier's behalf),[31] only one supplier provided its low-income customers with net gains on average (Supplier #34). This supplier served four percent of low-income customers served by individual residential suppliers in Massachusetts, and the average annual gain was only $33.66.

Among suppliers serving at least 100 low-income customers over all 12 months of the study period, 26 individual residential suppliers had average markups (rates above what consumers would have paid for basic service) greater than $0.02/kWh, a premium that corresponds to a $10.20 loss per monthly bill at the typical monthly usage for low-income customers of 510 kWh. Of that group, 20 suppliers (over half) charged low-income customers rates over $0.03/kWh, on average, in excess of the basic service rate in effect at the time. Eleven suppliers charged low-income customers, on average, rates over $0.04/kWh in excess of the basic service rate in effect at the time. Four suppliers charged premiums over $0.05/kWh and two suppliers charged premiums over $0.06/kWh, on average, in excess of the basic service rate in effect at the time.

The number of suppliers charging low-income customers high rates far exceeds the number of suppliers who save consumers money. Among the 34 suppliers that served an average of more than 100 low-income customers, 29 suppliers (approximately 85 percent) had average rates at least $0.01/kWh over the basic service rates charged by the

electric companies, together serving about 78,704 low-income customers monthly (corresponding with approximately 944,450 bills rendered to low-income customers during the 12-month study period).

Savings Estimates

As described in Section 2.3, above, 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 savings provided savings that were relatively insignificant as compared to the massive losses inflicted by a majority of suppliers. The same dynamic also holds true for low-income households specifically.

Approximately one in six low-income bills are associated with rates per kWh that were lower than the corresponding electric company rates for the same time period. As seen in further detail in Appendix 3A, during the course of the 12-month period between July 2019 and June 2020, low-income customers suffered a total net loss of approximately $17 million.[32]

A minority of suppliers—whose customers represent only 4.4 percent of the total supplier low-income customer base—provided *net savings* to their customers (compared with 9.2 percent for all residential customers of suppliers, as described in Section 2 above), collectively $133,387 in net savings.[33] Meanwhile, a majority of suppliers—whose customers represent approximately 95.6 percent of the total supplier low-income customer base—provided *net losses*, collectively, of $17,393,927 to their customers.

Moreover, the net savings associated with electricity supplied by the minority of suppliers was small. The average gain per consumer, expressed on an annual basis, was $36.24 (as compared to the $215.81 loss experienced by customers of the majority of suppliers), and the average rates paid by the two groups of consumers were $0.1158 and $0.1525 per kWh.

3.4 Low-income customers are overrepresented in the individual residential electric supply market.

My 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.

Low-income households represent only 11 percent of all electric consumers. However, according to data received from the electric companies, low-income households represented 19 percent of all customers who participated in the individual residential electric supply market during the 2019–2020 study period. This measure changed only slightly from the prior study year (2018–2019), when the corresponding numbers were 11 percent and 20 percent.

The electric companies' data also shows that 31 percent—almost a third of *all* Massachusetts low-income households—participated in the individual residential electric supply market (the remaining 69 percent received basic service or participated in a municipal aggregation) during the 2019–2020 study period. By contrast, only 17 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 my first report and its update.

Although, on average, both low-income and non-low-income customers suffer harm as a result of the individual residential electric supply market, my analysis suggests that the individual residential electric supply market has a disproportionate impact on low-income customers. As discussed above, during the 2019–2020 study period, low-income households paid a premium of 24 percent relative to other households.

Section 3.5, below, analyzes other demographic aspects of the individual residential electric supply market.

3.5 Potential targeting of vulnerable communities.

I also examined whether the electric companies' billing data provides demographic evidence that competitive suppliers may have targeted certain demographic populations in Massachusetts. I examined data at the geographically granular level[34] corresponding with Massachusetts' zip codes,[35] paying special attention to demographics such as the percent designated as minority,[36] and the median income.

As part of my analyses of various demographic characteristics, I also assessed participation rates by (1) all households; (2) low-income households;[37] 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,[38] I included those towns as well (excluding from my analysis those consumers served by municipal aggregation suppliers).

I found that participation rates are significantly higher in areas with certain demographics and thus consumer harm is occurring disproportionately among these populations. Specifically, as is shown in Appendix 3B and Appendix 3C respectively, communities with majority-minority populations and with low median incomes correlate with higher rates of participation in the individual residential market for electric supply. Conversely, Appendix 3D shows that communities with higher median incomes tended 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 that I discussed in the *Massachusetts 2018 Report* and *the Massachusetts 2019 Update.* They are also consistent with my analysis of data for the time period spanning July 2018 to June 2019.

Table 3.1, below, summarizes the information that is provided on a community-specific basis in Appendix 3B (the Commonwealth's majority-minority communities), Appendix 3C (the Commonwealth's poorest communities), and Appendix 3D (the Commonwealth's most affluent communities).

Table 3.1. Participation Rates and Premiums Paid Based on Communities' Demographics (September 2019)[39]

	Participation			Premium
Communities vs. Rest of State	All	Low-Income	Non-Low-Income	All
Majority-Minority	27%	39%	23%	$ 0.0375
Rest of State	17%	28%	16%	$ 0.0338
Bottom 20 Median Incomes	28%	39%	23%	$ 0.0387
Rest of State	18%	30%	17%	$ 0.0343
Top 20 Median Incomes	13%	17%	13%	$ 0.0212
Rest of State	19%	32%	17%	$ 0.0349

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 3.2 below shows the ten municipalities and neighborhoods with the highest aggregate net consumer monthly loss.

Table 3.2. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (monthly loss (September 2019))[40]

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Worcester	$ 390,078	$ 23.03	$ 0.0460	25%	16,941
Fall River	$ 271,862	$ 25.63	$ 0.0533	27%	10,609
Lowell	$ 271,704	$ 25.26	$ 0.0520	28%	10,757
Brockton	$ 254,958	$ 21.77	$ 0.0442	35%	11,713
Lynn	$ 206,042	$ 23.74	$ 0.0549	26%	8,678
Lawrence	$ 180,006	$ 26.58	$ 0.0564	26%	6,773
Springfield	$ 179,916	$ 13.42	$ 0.0268	24%	13,409
Dorchester	$ 177,358	$ 11.79	$ 0.0276	30%	15,047
Weymouth	$ 140,690	$ 29.95	$ 0.0480	20%	4,698
Quincy	$ 116,803	$ 22.47	$ 0.0496	17%	5,198

Table 3.3, below, shows the ten municipalities with the highest aggregate losses based on the months of September 2019, 2018, and 2017. It shows that during three consecutive year, seven municipalities are among the top ten for aggregate losses and three are among the top ten for two out of the three years.

Table 3.3. Ten Municipalities with the Highest Aggregate Net Consumer Loss - All Incomes (monthly loss (September 2019, 2018, and 2017))

September 2019		September 2018		September 2017	
Municipality	Total Consumer Loss in Month	Municipality	Total Consumer Loss in Month	Municipality	Total Consumer Loss in Month
Worcester	$ 390,078	Worcester	$ 353,290	Worcester	$ 259,315
Fall River	$ 271,862	Lynn	$ 274,113	Springfield	$ 233,765
Lowell	$ 271,704	Brockton	$ 248,209	Lowell	$ 173,458
Brockton	$ 254,958	Lowell	$ 242,746	Brockton	$ 171,872
Lynn	$ 206,042	Springfield	$ 218,513	Lynn	$ 153,087
Lawrence	$ 180,006	Fall River	$ 201,267	Fall River	$ 148,926
Springfield	$ 179,916	Lawrence	$ 190,832	Lawrence	$ 140,404
Dorchester	$ 177,358	Quincy	$ 149,842	Dorchester	$ 102,735
Weymouth	$ 140,690	Weymouth	$ 123,339	Haverhill	$ 81,493
Quincy	$ 116,803	Haverhill	$ 121,733	Weymouth	$ 74,321

My analysis, shown in Appendix 2B (All Households) shows that, viewed on a municipality-by-municipality basis, in September 2019[41] in all but two of the Commonwealth's towns and cities that were open to competition, residents who were served by a residential electric supplier experienced a net consumer loss. In those two towns, a total of 23 customers saved, in aggregate $14 in September 2019. Similarly, Appendix 2C (Low-Income Households) shows that among the 395 municipalities where low-income households purchased from competitive suppliers, all but ten of those municipalities show net aggregate losses for low-income households.[42]

3.6 Statistical analysis shows negative correlation between income and participation.

Participation rates in the individual residential electric supply market vary substantially across Massachusetts. Following my previous years' analysis, I 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, I 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 customers *and* all other consumers. These findings are described in the *Massachusetts 2018 Report* and in the *Massachusetts 2019 Update.*

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 2019 data.

I 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 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 minority residents (households identifying as non-white and/or Hispanic) was also considered.

Findings

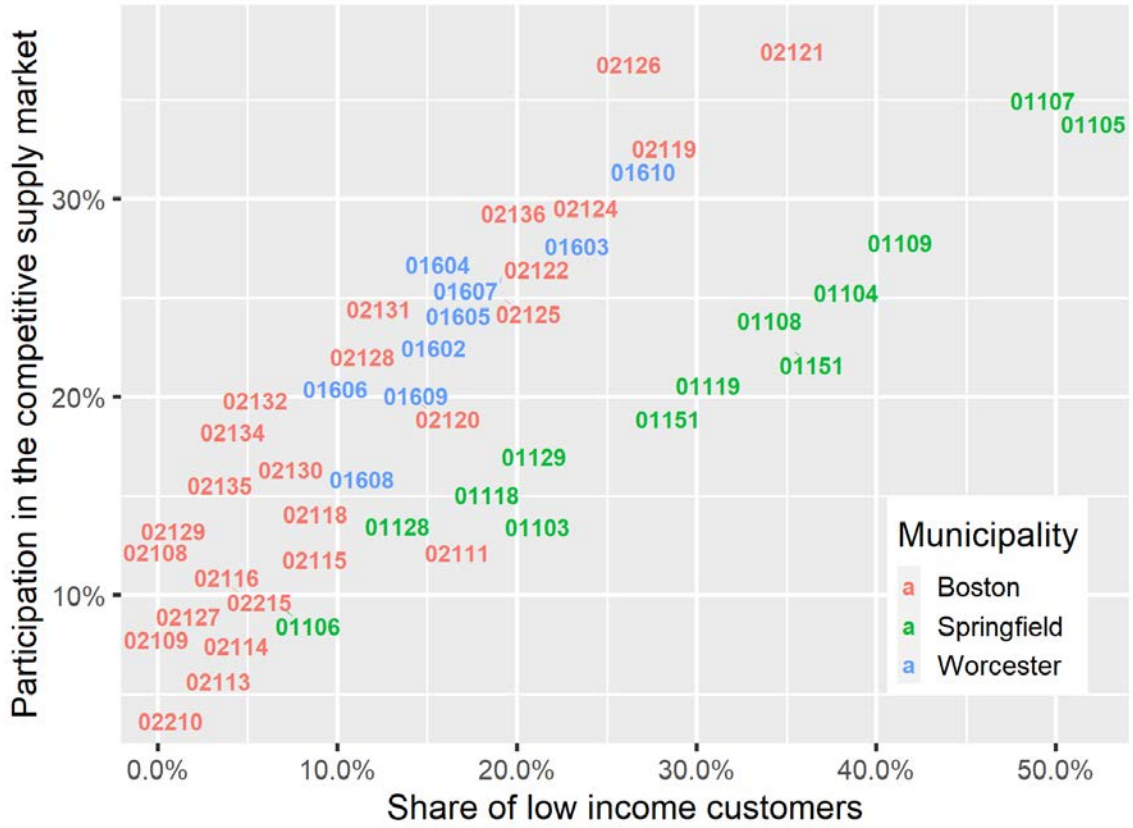
Using September 2019 data, I found no substantive change from prior years' analyses. There continues to be a positive (the correlation coefficient, *r*, is 0.61)[43] and statistically significant (the p-value is less than <0.05) association of lower household incomes with higher market participation 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, unlike in my analysis of June 2017 and June 2018 data, the magnitude of the higher rates charged in the individual residential electric supply market in September 2019 is positively associated (the correlation coefficient is 0.20 and the p-value is <0.05) with the proportion of lower income households in the zip code, again with statistical significance.[44] That is, households in zip codes with more low-income customers tend not just to be more likely to purchase from the individual residential electric supply market, they also pay higher rates for each kWh purchased there, relative to households in zip codes with fewer low-income customers.

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 sign-ups.

Figure 3.1, 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.[45]

Figure 3.1 Boston, Springfield, and Worcester Zip Codes by Share of Low-Income Customers and Rate of Participation in the Individual Residential Electric Supply Market (September 2019)



3.7 Consumer loss examined at the supplier level

I also computed net loss and average premiums for low-income customers separately by each of the suppliers that serve them.[46] I 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.[47]

Table 3.4 below shows the ten suppliers (with their identities concealed) that charged the highest premiums to low-income households during the 2019–2020 study period. One supplier charged a premium of almost $0.07 per kWh; two suppliers in total charged a premium of more than $0.06; three other suppliers charged premiums above $0.05 per kWh and the other five charged premiums above $0.04 per kWh to low-income households.

Table 3.4. Ten Suppliers with the Highest Average Premium – Low-Income Households (ranked by premium) – July 2019–June 2020

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
Supplier #15	$0.1857	23,323	$0.0687	2.31%	$706,542	-$4,207	$702,335	3.8%	0.3%
Supplier #24	$0.1741	9,870	$0.0621	0.98%	$312,553	-$8,424	$304,129	1.7%	0.6%
Supplier #6	$0.1753	36,348	$0.0577	3.59%	$1,082,204	-$17,458	$1,064,745	5.8%	1.3%
Supplier #39	$0.1742	3,447	$0.0569	0.34%	$98,457	-$575	$97,882	0.5%	0.0%
Supplier #1	$0.1692	1,136	$0.0532	0.11%	$32,955	-$674	$32,281	0.2%	0.1%
Supplier #60	$0.1692	117,072	$0.0498	11.57%	$2,963,755	-$112,376	$2,851,380	16.0%	8.6%
Supplier #57	$0.1650	11,894	$0.0455	1.18%	$270,832	-$3,128	$267,704	1.5%	0.2%
Supplier #48	$0.1601	4,473	$0.0444	0.44%	$98,317	-$107	$98,210	0.5%	0.0%
Supplier #35	$0.1636	15,532	$0.0442	1.54%	$371,201	-$2,288	$368,913	2.0%	0.2%
Supplier #12	$0.1612	66,885	$0.0439	6.61%	$1,348,136	-$15,504	$1,332,632	7.3%	1.2%
Total associated with top 10		289,980		29%	$7,284,952	-$164,742	$7,120,210	39%	13%

Table 3.5 below shows the ten suppliers for which electric companies rendered the most bills to low-income households. These ten suppliers account for 60 percent of the bills rendered in the individual low-income residential electric supply market, and viewed separately, each of them charges prices that lead to an aggregate net consumer loss for their customers.

Table 3.5. Ten Suppliers with the Highest Number of Bills – Low-Income Households (ranked by number of bills) – July 2019–June 2020

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
Supplier #60	$0.1692	117,072	$0.0498	11.57%	$2,963,755	-$112,376	$2,851,380	16.0%	8.6%
Supplier #12	$0.1612	66,885	$0.0439	6.61%	$1,348,136	-$15,504	$1,332,632	7.3%	1.2%
Supplier #37	$0.1536	63,553	$0.0331	6.28%	$1,280,877	-$66,676	$1,214,200	6.9%	5.1%
Supplier #42	$0.1505	62,766	$0.0304	6.21%	$1,156,659	-$108,178	$1,048,480	6.2%	8.2%
Supplier #43	$0.1474	57,227	$0.0365	5.66%	$1,098,398	-$17,915	$1,080,483	5.9%	1.4%
Supplier #22	$0.1394	56,077	$0.0261	5.54%	$865,669	-$49,096	$816,573	4.7%	3.7%
Supplier #41	$0.1475	48,160	$0.0405	4.76%	$1,051,651	-$41,714	$1,009,937	5.7%	3.2%
Supplier #27	$0.1322	47,573	$0.0143	4.70%	$463,216	-$114,446	$348,771	2.5%	8.7%
Supplier #25	$0.1425	44,120	$0.0219	4.36%	$464,584	-$52,865	$411,719	2.5%	4.0%
Supplier #4	$0.1552	42,083	$0.0380	4.16%	$758,925	-$35,106	$723,818	4.1%	2.7%
Total associated with top 10		605,516		60%	$ 11,451,869	$ (613,876)	$ 10,837,993	62%	47%

Table 3.6 below shows the ten suppliers responsible for the largest absolute net low-income consumer loss in Massachusetts. Almost one in five low-income households are served by the top two suppliers (one in three low-income households are served by the top five suppliers).

Table 3.6. Ten Suppliers Responsible for the Greatest Aggregate Net Consumer Loss – Low-Income Households (ranked by net consumer loss) – July 2019–June 2020

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
Supplier #60	$0.1692	117,072	$0.0498	11.57%	$2,963,755	-$112,376	$2,851,380	16.0%	8.6%
Supplier #12	$0.1612	66,885	$0.0439	6.61%	$1,348,136	-$15,504	$1,332,632	7.3%	1.2%
Supplier #37	$0.1536	63,553	$0.0331	6.28%	$1,280,877	-$66,676	$1,214,200	6.9%	5.1%
Supplier #43	$0.1474	57,227	$0.0365	5.66%	$1,098,398	-$17,915	$1,080,483	5.9%	1.4%
Supplier #6	$0.1753	36,348	$0.0577	3.59%	$1,082,204	-$17,458	$1,064,745	5.8%	1.3%
Supplier #42	$0.1505	62,766	$0.0304	6.21%	$1,156,659	-$108,178	$1,048,480	6.2%	8.2%
Supplier #41	$0.1475	48,160	$0.0405	4.76%	$1,051,651	-$41,714	$1,009,937	5.7%	3.2%
Supplier #22	$0.1394	56,077	$0.0261	5.54%	$865,669	-$49,096	$816,573	4.7%	3.7%
Supplier #66	$0.1599	36,911	$0.0437	3.65%	$799,093	-$10,036	$789,058	4.3%	0.8%
Supplier #4	$0.1552	42,083	$0.0380	4.16%	$758,925	-$35,106	$723,818	4.1%	2.7%
Total associated with top 10		587,082		58%	$ 12,405,366	$ (474,060)	$ 11,931,307	67%	36%

3.8 Conclusions about the Massachusetts low-income market

Based on my examination of supplier data, I found that, on average, 84,291 Massachusetts low-income households paid $17 million more during the July 2019 – June 2020 study period than they would have paid if they had not contracted with competitive suppliers and instead paid the electric company's fixed basic service rates. The average low-income household purchasing from the individual residential electric supply market lost $205 over the course of the year (a five percent increase relative to the average loss per low-income household in the prior study year).

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.[48]

4. Conclusion

The updated data analyzed in this report show that Massachusetts residential consumers continue to lose tens of millions of dollars per year buying electric supply directly from competitive suppliers; low-income customers continue to be disproportionately affected; and communities with low median incomes and high percentages of minority households continue to be charged higher rates than more affluent communities.

Endnotes

[1] https://www.mass.gov/doc/fy-2021-liheap-income-eligibility-and-benefit-level-chart-updated-december 2020/download

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

[3] "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 ("*Massachusetts 2018 Report*").

[4] "Are Consumers Benefiting from Competition? An Analysis of the Individual Residential Electric Supply Market in Massachusetts: August 2019 Update," Susan M. Baldwin, prepared for the Massachusetts Attorney General's Office, August 1, 2019 ("*Massachusetts 2019 Update*").

[5] Timothy E. Howington, who has been active in utility regulation since 2003, contributed to this report. *See* Exhibit ES1 Update for Ms. Baldwin's experience and qualifications.

[6] Except where otherwise noted, I refer to results from the most recent time period (July 2019 through June 2020).

[7] Participation of low-income customers in the competitive supply market has mostly remained constant in the two one-year periods covered by this update. (During the 12-month period ending June 2018, 35 percent of low-income customers participated in the individual residential electric supply market in comparison with 18 percent of non-low-income customers. During the 12-month period ending June 2019, 33 percent of low-income customers participated in the individual residential electric supply market in comparison with 17 percent of non-low-income customers.) 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.

[8] Based on the actual billing data, the average usage for low-income customers was 510 kWh per month and it was 574 kWh per month for non-low-income customers. Prior year numbers, i.e., for the 12-month period spanning July 2018 to June 2019, were 527 kWh per month (low-income customers) and 602 kWh (non-low-income customers).

[9] The consumer loss for low-income customers in the prior year was twenty percent higher than that for non-low-income participants (similarly assuming the same kWh usage across income groups).

[10] 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 consumers).

[11] The *Massachusetts 2021 Update* analyzes September zip code-level data in 2018 and in 2019 in lieu of the June zip code-level data used in the *Massachusetts 2018 Report* and *Massachusetts 2019 Update*. The month of a 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. My analysis

shows that, in September 2018, in 98 percent of the Commonwealth's towns and cities that were open to competition, residents who had signed up directly with a supplier experienced net consumer loss.

[12] My updated analyses of communities appear herein as follows: majority-minority (meaning the majority of the households in these communities are minority households) in Appendix 3B; lowest median income in Appendix 3C; and highest median income in Appendix 3D. I include results separately for each of the two study periods encompassed by this report: September 2018 and September 2019. The analyses contained in these appendices provide ample evidence of disparate participation by the Commonwealth's most vulnerable populations in the individual residential electric supply market. I did not update the analysis that is included in the *Massachusetts 2018 Report* regarding participation levels and premiums paid in communities with relatively higher percentages of Blacks, Hispanics, limited English proficiency and participation in low-income programs. I have no reason to believe, however, that if these analyses were updated, the pattern would differ from that described in my *Massachusetts 2018 Report*, especially because of the high overlap between these demographics and the demographics that I did analyze in this update.

[13] The lone exception is that this report uses the month of September, rather than June, to compare the customer losses on a municipality-by-municipality basis and to analyze participation for the communities that have the highest median income, the lowest median income, and that are majority-minority.

[14] Although three electric companies serve Massachusetts, the billing data correspond with five non-overlapping territories because some mergers within the industry retained the separate billing of the acquired utilities.

[15] The electric companies' monthly billing data show separately for each supplier (and for the most recent three 12-month periods, the electric 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. I was able to isolate those bills with charges greater than if the usage had been billed at electric company rates from those bills with charges less than if the usage had been billed at electric company rates.

[16] All data in the bulleted list below is based on the 2019–2020 study period unless otherwise noted, and it can be compared with the corresponding data for the 2016–2017 study period in the *Massachusetts 2018 Report* and the 2017–2018 study period in the *Massachusetts 2019 Update*. *See* Table 2.2 for many corresponding statistics for July 2018–June 2019.

[17] The 5,427,350 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 452,279 customers participating (5,427,350 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 452,279 different customers participated during the study period, and that some percentage of customers participated for only part of the study period. EDCs are able to separately identify the bills they render on behalf of low-income customers, and the estimate of 84,291 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.

[18] 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 25 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/energy-for-residents/electric-information/assistance-programs. 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.

[19] Because, in some instances, the electric companies' billing records show slightly different spellings of suppliers' names, I 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, I treated the suppliers as the same.

[20] Average monthly usage among low-income households participating in the individual residential electric supply market is 510 kWh in comparison with average monthly usage of 574 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, I 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] The *Massachusetts 2021 Update* analyzes September zip code-level data in lieu of the June zip code-level data used in the *Massachusetts 2018 Report* and *Massachusetts 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.

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

[23] This finding is consistent with the 12-month period between July 2018 and June 2019, when suppliers provided savings of $13,043,992, which were offset by losses of $100,038,116 during the same time period, for a total net loss of $86,994,123.

[24] The numbers for the July 2018 – June 2019 study period are similar to those of the July 2019 – June 2020 study period. During the July 2018 – June 2019 period, the average annual gain per consumer was $60.54, and the average rate (weighted by kWh) paid by this group of consumers was $0.1148 per kWh. By comparison, the average annual loss per consumer (for the approximate 98 percent of the total supplier customer base who experienced net losses) was $192.57, and the average rate paid by this group of consumers was $0.1486 per kWh.

[25]Appendix 2D provides complete information for all suppliers for which electric companies rendered bills to residential consumers between July 2019 and June 2020, and also separately for bills rendered to residential consumers between July 2018 and June 2019.

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

[27] I do not disclose the identity of the individual suppliers because suppliers in Massachusetts have kept this information confidential through agreements with the electric 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, August 2019 through July 2020," Office of Consumer Counsel, updated on October 26, 2020, https://portal.ct.gov/-/media/OCC/Fact-sheet-electric-supplier-market-July-2020.pdf

[28] For examples of low-income communities with disproportionate participation in the individual residential electric supply market, *see* Figure 3.1 and also Appendix 3A, which shows the 20 zip codes (and the associated municipalities) with the lowest median incomes in the Commonwealth.

[29] During the 2018–2019 study period, the average premium that low-income customers paid for competitive services was 20 percent higher than the average premium that non-low-income customers paid during the same period.

[30] Actual average monthly usage among low-income households participating in the individual residential electric supply market is 510 kWh in comparison with average monthly usage of 574 kWh among non-low-income households, which affects the calculation of annual average per-household losses for the two groups.

[31] This analysis excludes 17 suppliers, each of which served fewer than 100 low-income customers (i.e., for which fewer than 1,200 bills were rendered during the 12-month study period)

[32] Between July 2018 and June 2019, low-income customers suffered a total net loss of approximately $18 million.

[33] Customers served by a single supplier — Supplier #34 — represent the vast majority (88 percent) of the low-income customers served by suppliers with net savings.

[34] The electric companies provided data with rate and usage information corresponding with approximately 557,000 bills rendered on behalf of competitive suppliers during September 2019 disaggregated to the geographically granular level corresponding with zip codes. The electric companies provided comparable data for September 2018.

[35] Zip code shapefiles are from MassGIS (http://www.mass.gov/anf/research-and-tech/it-serv-and-support/application-serv/office-of-geographic-information-massgis/datalayers/zipcodes.html), to which Census data at the ZCTA level was joined using a publicly available crosswalk (https://www.udsmapper.org/zcta-crosswalk.cfm).

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

[37] For the purpose of comparing participation rates, low-income corresponds with those households receiving discounted electricity rates. For the purpose of identifying the 20 town-zip code areas with the lowest incomes, I examined municipalities' median incomes.

[38] For the July 2019–June 2020 study period, participation rates in municipalities with a municipal aggregation was 17.41 percent and participation rates in municipalities without a municipal aggregation was 19.54 percent. For the study period spanning July 2018 through June 2019, participation rates in municipalities with a municipal aggregation was 18.78 percent and participation rates in municipalities without a municipal aggregation was 20.15 percent.

[39] *See* Appendices 3B, 3C, and 3D for community-specific information based on my analyses of zip code data for September 2019 and September 2018. The premiums in September 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.

[40] 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 *Massachusetts 2021 Update* nor the results of my demographic analyses.

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

[42] This finding is consistent with my analysis of data for September 2018. See Appendix 2B and Appendix 2C, which include analyses of data in September 2018 *and S*eptember 2019.

[43] Analysis of September 2018 data shows a correlation coefficient, *r*, of 0.52.

[44] The correlation coefficient for September 2018 data was 0.12.

[45] The results are consistent with those shown in Figure 3.13 in the *Massachusetts 2018 Report* and Figure 3.1 in the *Massachusetts 2019 Update.*

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

[47] Appendix 3A provides complete information for all suppliers for which electric companies rendered bills to low-income residential consumers during the 2019-2020 study period and the 2018–2019 study period.

[48] *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.

Appendix ES1

Experience and Qualifications of Susan M. Baldwin

Appendix ES1

Experience and Qualifications of Susan M. Baldwin

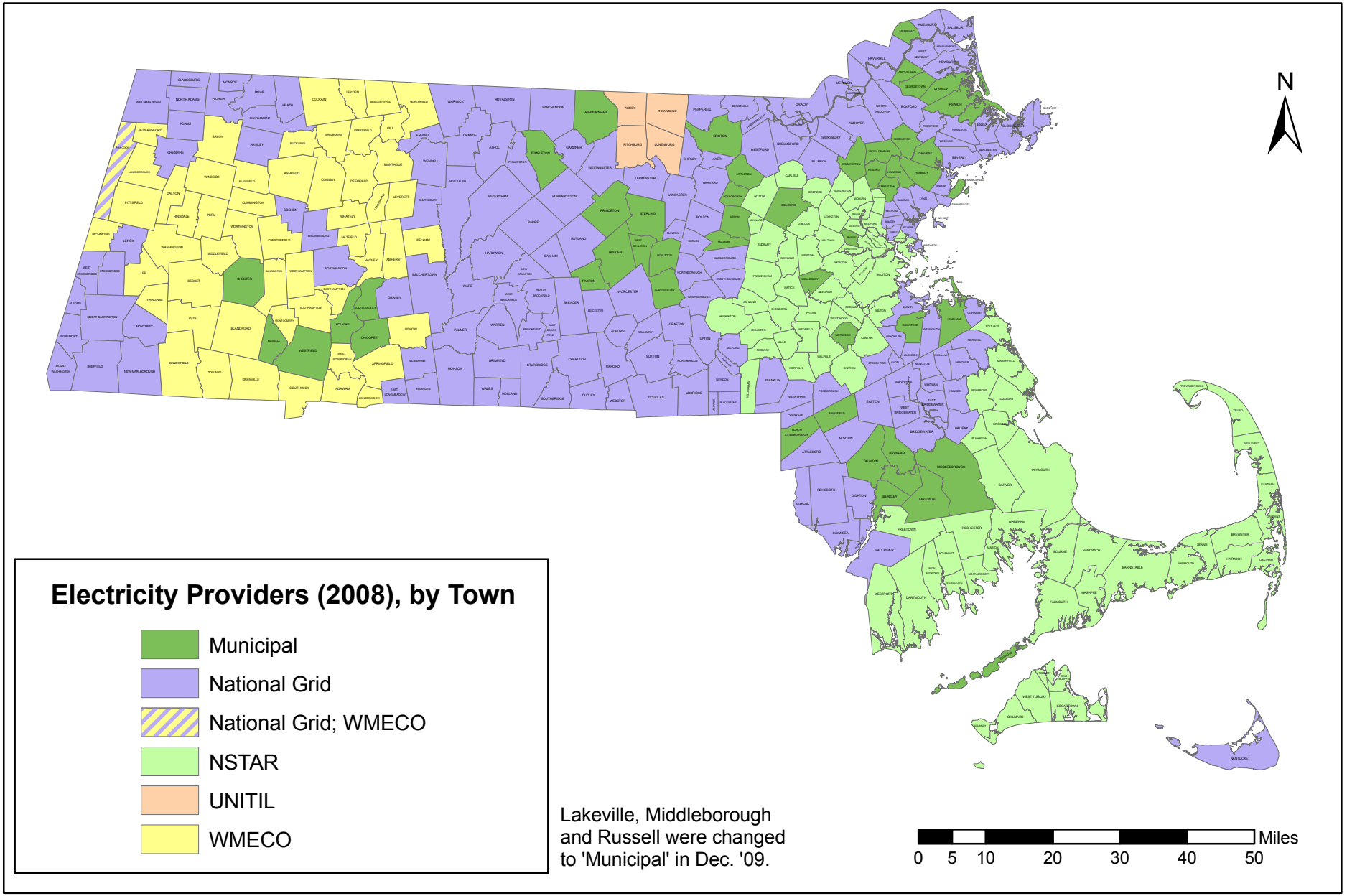
Susan M. Baldwin has forty-three years of experience in public policy, which includes five years analyzing solar energy and energy efficiency for local, state and regional agencies, one year analyzing low-income issues for the budget office of a state welfare agency, and, most recently, 37 years analyzing 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 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; and July 2019 – June 2020

EDC Rates During Five Study Periods: July 2015 – June 2016; July 2016 – June 2017; July 2017 – June 2018; July 2018 – June 2019; and July 2019 - June 2020

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

Appendix 2B

Consumer Loss, Premium, and Participation by Municipality – All Households September 2018 and September 2019

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$ 41,604	$ 32.66	$ 0.0483	19%	1,274
Acton	$ 10,829	$ 9.33	$ 0.0178	13%	1,161
Acushnet	$ 11,608	$ 15.48	$ 0.0228	18%	750
Adams	$ 14,261	$ 18.14	$ 0.0499	19%	786
Agawam	$ 14,654	$ 11.92	$ 0.0198	17%	1,229
Alford	$ 2,304	$ 32.00	$ 0.0428	20%	72
Allston	$ 13,698	$ 8.12	$ 0.0204	18%	1,688
Amesbury	$ 26,500	$ 26.79	$ 0.0474	13%	989
Amherst	$ 10,976	$ 10.50	$ 0.0228	11%	1,045
Andover	$ 60,368	$ 32.88	$ 0.0410	14%	1,836
Aquinnah	$ 1,527	$ 20.91	$ 0.0266	15%	73
Arlington	$ 26,158	$ 9.83	$ 0.0214	13%	2,662
Ashby	$ 9,391	$ 6.88	$ 0.0169	47%	1,364
Ashfield	$ 1,429	$ 12.99	$ 0.0283	12%	110
Ashland	$ 11,900	$ 10.48	$ 0.0177	15%	1,135
Assonet	$ 2,592	$ 10.94	$ 0.0167	15%	237
Athol	$ 30,101	$ 27.09	$ 0.0469	22%	1,111
Attleboro	$ 85,799	$ 27.51	$ 0.0493	17%	3,119
Auburn	$ 26,914	$ 21.50	$ 0.0438	19%	1,252
Auburndale	$ 3,925	$ 13.35	$ 0.0233	12%	294
Avon	$ 9,728	$ 27.56	$ 0.0464	20%	353
Ayer	$ 17,421	$ 24.99	$ 0.0452	19%	697
Barnstable	$ 3,561	$ 16.41	$ 0.0199	19%	217
Barre	$ 11,917	$ 25.09	$ 0.0414	22%	475
Bass River	$ 2,678	$ 10.18	$ 0.0189	14%	263
Becket	$ 1,802	$ 9.34	$ 0.0215	11%	193
Bedford	$ 6,695	$ 8.58	$ 0.0131	14%	780
Belchertown	$ 22,342	$ 19.77	$ 0.0403	18%	1,130
Bellingham	$ 3,155	$ 11.19	$ 0.0217	17%	282
Berlin	$ 5,721	$ 31.61	$ 0.0419	15%	181
Bernardston	$ 1,661	$ 10.79	$ 0.0179	15%	154
Beverly	$ 70,761	$ 26.79	$ 0.0466	16%	2,641
Billerica	$ 83,881	$ 37.77	$ 0.0499	15%	2,221
Blackstone	$ 24,526	$ 28.99	$ 0.0412	23%	846
Blandford	$ 628	$ 10.83	$ 0.0176	9%	58
Bolton	$ 10,421	$ 33.84	$ 0.0353	16%	308
Boston	$ 51,659	$ 6.83	$ 0.0157	11%	7,560
Bourne	$ 5,015	$ 10.15	$ 0.0184	18%	494
Boxford	$ 16,998	$ 42.71	$ 0.0443	14%	398

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brant Rock	$ 343	$ 9.79	$ 0.0206	15%	35
Brewster	$ 20,565	$ 14.15	$ 0.0209	18%	1,453
Bridgewater	$ 43,443	$ 28.98	$ 0.0446	16%	1,499
Brighton	$ 26,311	$ 9.08	$ 0.0209	15%	2,897
Brimfield	$ 8,775	$ 23.65	$ 0.0402	23%	371
Brockton	$ 254,958	$ 21.77	$ 0.0442	35%	11,713
Brookfield	$ 10,284	$ 23.53	$ 0.0371	28%	437
Brookline	$ 31,286	$ 13.63	$ 0.0240	10%	2,296
Buckland	$ 1,495	$ 13.00	$ 0.0267	13%	115
Burlington	$ 14,850	$ 9.72	$ 0.0182	15%	1,527
Buzzards Bay	$ 4,934	$ 14.10	$ 0.0209	19%	350
Cambridge	$ 45,105	$ 13.29	$ 0.0360	11%	3,395
Canton	$ 19,069	$ 14.20	$ 0.0214	15%	1,343
Carlisle	$ 4,248	$ 16.15	$ 0.0177	14%	263
Carver	$ 9,811	$ 15.35	$ 0.0192	15%	639
Cataumet	$ 1,363	$ 11.65	$ 0.0223	16%	117
Centerville	$ 16,012	$ 13.31	$ 0.0181	20%	1,203
Charlemont	$ 3,028	$ 26.80	$ 0.0570	16%	113
Charlestown	$ 2,155	$ 1.92	$ 0.0036	14%	1,120
Charlton	$ 29,307	$ 28.04	$ 0.0386	21%	1,045
Chatham	$ 12,677	$ 20.41	$ 0.0268	16%	621
Chelmsford	$ 52,461	$ 26.96	$ 0.0469	14%	1,946
Chelsea	$ 39,471	$ 10.22	$ 0.0268	30%	3,863
Cheshire	$ 7,382	$ 24.69	$ 0.0482	19%	299
Chester	$ 126	$ 17.95	$ 0.0400	11%	7
Chesterfield	$ 679	$ 13.06	$ 0.0292	8%	52
Chestnut Hill	$ 16,597	$ 18.52	$ 0.0222	13%	896
Chicopee	$ 17	$ 16.64	$ 0.0383	13%	1
Chilmark	$ 4,691	$ 27.27	$ 0.0288	11%	172
Clarksburg	$ 2,554	$ 19.06	$ 0.0463	18%	134
Clinton	$ 40,018	$ 25.60	$ 0.0438	24%	1,563
Cohasset	$ 13,140	$ 35.51	$ 0.0479	11%	370
Colrain	$ 1,967	$ 13.20	$ 0.0229	17%	149
Concord	$ 117	$ 58.48	$ 0.1008	11%	2
Conway	$ 1,439	$ 11.79	$ 0.0221	14%	122
Cotuit	$ 4,857	$ 12.52	$ 0.0197	16%	388
Cummaquid	$ 1,900	$ 17.27	$ 0.0223	22%	110
Cummington	$ 397	$ 6.62	$ 0.0152	11%	60
Dalton	$ 4,004	$ 9.53	$ 0.0202	14%	420

Appendix 2B
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Dartmouth	$ 15	$ 14.61	$ 0.0547	50%	1
Dedham	$ 24,781	$ 15.84	$ 0.0242	16%	1,564
Deerfield	$ 434	$ 6.02	$ 0.0082	13%	72
Dennis	$ 7,013	$ 13.26	$ 0.0197	17%	529
Dennis Port	$ 6,278	$ 11.42	$ 0.0216	12%	550
Dighton	$ 12,654	$ 32.04	$ 0.0450	15%	395
Dorchester	$ 177,358	$ 11.79	$ 0.0276	30%	15,047
Douglas	$ 17,874	$ 28.33	$ 0.0414	17%	631
Dover	$ 3,362	$ 12.45	$ 0.0107	13%	270
Dracut	$ 46,245	$ 24.70	$ 0.0474	15%	1,872
Dudley	$ 22,091	$ 21.18	$ 0.0367	23%	1,043
Dunstable	$ 8,127	$ 37.98	$ 0.0413	18%	214
Duxbury	$ 11,415	$ 13.70	$ 0.0156	13%	833
East Boston	$ 36,694	$ 10.47	$ 0.0293	21%	3,504
East Bridgewat	$ 34,040	$ 30.86	$ 0.0435	22%	1,103
East Brookfield	$ 7,512	$ 29.57	$ 0.0417	25%	254
East Cambridge	$ 8,698	$ 10.87	$ 0.0291	11%	800
East Dennis	$ 3,645	$ 14.82	$ 0.0200	14%	246
East Falmouth	$ 22,058	$ 13.11	$ 0.0213	20%	1,682
East Freetown	$ 3,319	$ 12.29	$ 0.0207	14%	270
East Harwich	$ 5,105	$ 13.09	$ 0.0181	19%	390
East Longmead	$ 39,355	$ 33.87	$ 0.0425	19%	1,162
East Orleans	$ 3,713	$ 20.63	$ 0.0252	13%	180
East Otis	$ 732	$ 9.15	$ 0.0234	8%	80
East Sandwich	$ 5,623	$ 10.96	$ 0.0155	18%	513
East Walpole	$ 2,696	$ 13.90	$ 0.0211	11%	194
East Wareham	$ 7,091	$ 15.45	$ 0.0239	22%	459
Eastham	$ 7,626	$ 14.28	$ 0.0207	15%	534
Easthampton	$ 11,014	$ 9.93	$ 0.0231	14%	1,109
Easton	$ 50,136	$ 31.26	$ 0.0441	18%	1,604
Edgartown	$ 11,792	$ 15.16	$ 0.0177	15%	778
Egremont	$ 5,196	$ 32.07	$ 0.0503	17%	162
Erving	$ 459	$ 10.68	$ 0.0196	11%	43
Essex	$ 6,673	$ 31.04	$ 0.0449	13%	215
Everett	$ 94,917	$ 22.13	$ 0.0570	26%	4,289
Fairhaven	$ 16,262	$ 15.06	$ 0.0257	15%	1,080
Fall River	$ 271,862	$ 25.63	$ 0.0533	27%	10,609
Falmouth	$ 10,025	$ 10.98	$ 0.0236	17%	913
Feeding Hills	$ 8,532	$ 11.14	$ 0.0168	16%	766

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Fitchburg	$ 77,985	$ 24.59	$ 0.0604	18%	3,171
Florida-Drury	$ 1,340	$ 20.61	$ 0.0449	18%	65
Forestdale	$ 2,928	$ 9.79	$ 0.0146	20%	299
Foxboro	$ 25,540	$ 26.58	$ 0.0449	13%	961
Framingham	$ 57,201	$ 9.39	$ 0.0203	23%	6,094
Franklin	$ 68,175	$ 31.90	$ 0.0415	18%	2,137
Gardner	$ 40,248	$ 21.35	$ 0.0491	21%	1,885
Gill	$ 916	$ 10.07	$ 0.0185	14%	91
Gloucester	$ 71,815	$ 28.84	$ 0.0493	17%	2,490
Goshen	$ 1,007	$ 17.07	$ 0.0453	10%	59
Grafton	$ 25,763	$ 22.74	$ 0.0414	15%	1,133
Granby	$ 10,830	$ 22.38	$ 0.0426	20%	484
Granville	$ 820	$ 5.94	$ 0.0086	20%	138
Green Harbor	$ 164	$ 6.58	$ 0.0156	11%	25
Greenfield	$ 14,243	$ 13.59	$ 0.0298	12%	1,048
Gt Barrington	$ 17,441	$ 24.26	$ 0.0463	20%	719
Hadley	$ 3,540	$ 11.64	$ 0.0219	11%	304
Halifax	$ 17,709	$ 29.27	$ 0.0452	20%	605
Hamilton	$ 14,939	$ 36.80	$ 0.0478	14%	406
Hampden	$ 9,606	$ 25.82	$ 0.0406	19%	372
Hancock	$ 1,172	$ 11.84	$ 0.0289	14%	99
Hanover	$ 31,417	$ 41.01	$ 0.0424	15%	766
Hanson	$ 24,856	$ 35.36	$ 0.0450	18%	703
Hardwick	$ 7,289	$ 29.04	$ 0.0436	20%	251
Harvard	$ 9,510	$ 34.09	$ 0.0380	14%	279
Harwich	$ 7,727	$ 9.96	$ 0.0158	20%	776
Harwich Port	$ 6,313	$ 20.36	$ 0.0265	14%	310
Hatfield	$ 1,757	$ 11.87	$ 0.0245	12%	148
Haverhill	$ 112,972	$ 21.56	$ 0.0459	20%	5,240
Hawley	$ 579	$ 17.03	$ 0.0360	17%	34
Heath	$ 1,940	$ 23.95	$ 0.0512	14%	81
Hingham	$ 147	$ 36.77	$ 0.0540	14%	4
Hinsdale	$ 1,389	$ 9.14	$ 0.0172	13%	152
Holbrook	$ 34,919	$ 33.29	$ 0.0496	25%	1,049
Holland	$ 9,010	$ 25.82	$ 0.0371	24%	349
Holliston	$ 10,277	$ 15.98	$ 0.0218	12%	643
Hopedale	$ 15,353	$ 31.27	$ 0.0389	22%	491
Hopkinton	$ 9,096	$ 10.98	$ 0.0129	13%	828
Hubbardston	$ 8,382	$ 23.16	$ 0.0403	20%	362

Appendix 2B
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Humarock	$ 596	$ 8.40	$ 0.0214	10%	71
Huntington	$ 1,477	$ 13.55	$ 0.0235	11%	109
Hyannis	$ 25,819	$ 11.61	$ 0.0187	29%	2,224
Hyannis Port	$ 529	$ 12.59	$ 0.0138	11%	42
Hyde Park	$ 46,446	$ 13.18	$ 0.0274	29%	3,524
Indian Orchard	$ 10,445	$ 12.52	$ 0.0248	22%	834
Jamaica Plain	$ 26,978	$ 9.86	$ 0.0237	17%	2,736
Kingston	$ 8,533	$ 12.79	$ 0.0164	13%	667
Lake Pleasant	$ 34	$ 4.79	$ 0.0103	8%	7
Lakeville	$ 417	$ 5.79	$ 0.0095	17%	72
Lancaster	$ 12,804	$ 30.56	$ 0.0397	15%	419
Lanesborough	$ 1,859	$ 9.68	$ 0.0197	12%	192
Lawrence	$ 180,006	$ 26.58	$ 0.0564	26%	6,773
Lee	$ 1,312	$ 2.53	$ 0.0043	17%	519
Leicester	$ 19,896	$ 20.86	$ 0.0381	22%	954
Lenox	$ 7,869	$ 29.25	$ 0.0503	13%	269
Lenoxdale	$ 103	$ 7.36	$ 0.0202	6%	14
Leominster	$ 114,984	$ 27.72	$ 0.0435	24%	4,148
Leverett	$ 961	$ 8.58	$ 0.0224	11%	112
Lexington	$ 19,111	$ 13.22	$ 0.0214	12%	1,446
Leyden	$ 332	$ 8.10	$ 0.0180	12%	41
Lincoln	$ 6,108	$ 17.81	$ 0.0259	15%	343
Longmeadow	$ 10,882	$ 12.35	$ 0.0183	15%	881
Lowell	$ 271,704	$ 25.26	$ 0.0520	28%	10,757
Ludlow	$ 13,205	$ 11.16	$ 0.0215	14%	1,183
Lunenburg	$ 34,030	$ 7.25	$ 0.0178	47%	4,692
Lynn	$ 206,042	$ 23.74	$ 0.0549	26%	8,678
Malden	$ 105,416	$ 20.13	$ 0.0508	21%	5,238
Manchester	$ 13,706	$ 41.91	$ 0.0538	14%	327
Manomet	$ 401	$ 12.16	$ 0.0236	11%	33
Marion	$ 6,036	$ 14.94	$ 0.0192	15%	404
Marlboro	$ 78,445	$ 23.64	$ 0.0510	20%	3,318
Marshfield	$ 17,023	$ 9.89	$ 0.0160	16%	1,722
Marshfld Hls	$ 236	$ 13.89	$ 0.0217	12%	17
Marstons Mls	$ 7,716	$ 11.74	$ 0.0163	20%	657
Mashpee	$ 22,051	$ 10.91	$ 0.0169	19%	2,022
Mattapan	$ 36,249	$ 12.07	$ 0.0264	37%	3,004
Mattapoisett	$ 6,608	$ 15.48	$ 0.0208	12%	427
Maynard	$ 6,100	$ 8.31	$ 0.0167	16%	734

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Medfield	$ 7,244	$ 12.75	$ 0.0176	13%	568
Medford	$ 89,460	$ 24.82	$ 0.0503	15%	3,604
Medway	$ 5,935	$ 8.15	$ 0.0149	15%	728
Melrose	$ 32,705	$ 26.00	$ 0.0493	11%	1,258
Mendon	$ 11,578	$ 28.66	$ 0.0377	18%	404
Methuen	$ 106,031	$ 27.98	$ 0.0434	20%	3,789
Middlefield	$ 193	$ 9.21	$ 0.0222	7%	21
Milford	$ 70,753	$ 25.27	$ 0.0422	24%	2,800
Millbury	$ 24,950	$ 22.83	$ 0.0421	19%	1,093
Millers Falls	$ 384	$ 7.25	$ 0.0107	14%	53
Millis	$ 5,212	$ 10.55	$ 0.0151	15%	494
Millville	$ 7,742	$ 28.15	$ 0.0392	23%	275
Milton	$ 17,239	$ 10.56	$ 0.0152	17%	1,632
Monroe	$ 274	$ 21.11	$ 0.0491	17%	13
Monson	$ 16,730	$ 23.20	$ 0.0397	20%	721
Montague	$ 1,088	$ 9.22	$ 0.0187	12%	118
Monterey	$ 3,622	$ 35.86	$ 0.0572	11%	101
Montgomery	$ 562	$ 9.86	$ 0.0189	15%	57
Monument Bcl	$ 1,185	$ 9.26	$ 0.0176	15%	128
Mt Washingtor	$ 679	$ 23.41	$ 0.0421	18%	29
Nahant	$ 6,402	$ 22.95	$ 0.0513	17%	279
Nantucket	$ 22,914	$ 46.86	$ 0.0487	4%	489
Natick	$ 29,004	$ 12.08	$ 0.0202	16%	2,400
Needham	$ 23,611	$ 16.09	$ 0.0191	13%	1,467
New Ashford	$ 106	$ 6.61	$ 0.0167	13%	16
New Bedford	$ 112,787	$ 11.98	$ 0.0248	24%	9,411
New Braintree	$ 2,236	$ 31.06	$ 0.0408	17%	72
New Marlboro	$ 3,268	$ 27.46	$ 0.0515	11%	119
New Salem	$ 2,658	$ 32.41	$ 0.0502	17%	82
Newbury	$ 15,720	$ 38.25	$ 0.0454	13%	411
Newburyport	$ 31,309	$ 29.76	$ 0.0496	12%	1,052
Newton	$ 9,005	$ 12.68	$ 0.0248	14%	710
Newton Center	$ 17,791	$ 18.67	$ 0.0215	14%	953
Newton Hlds	$ 6,815	$ 17.21	$ 0.0250	14%	396
Newton L F	$ 688	$ 11.10	$ 0.0202	13%	62
Newton U F	$ 1,745	$ 12.20	$ 0.0234	11%	143
Newtonvlle	$ 6,697	$ 14.04	$ 0.0263	13%	477
Norfolk	$ 5,057	$ 9.94	$ 0.0133	14%	509
North Adams	$ 24,750	$ 20.27	$ 0.0535	20%	1,221

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
North Andover	$ 36,853	$ 21.38	$ 0.0398	15%	1,724
North Brookfie	$ 11,320	$ 25.61	$ 0.0389	21%	442
North Cambrid	$ 12,805	$ 12.31	$ 0.0340	11%	1,040
North Carver	$ 805	$ 23.00	$ 0.0164	16%	35
North Chathan	$ 3,995	$ 22.57	$ 0.0246	16%	177
North Dartmou	$ 9,592	$ 11.08	$ 0.0197	12%	866
North Eastham	$ 4,855	$ 13.34	$ 0.0200	14%	364
North Falmout	$ 5,283	$ 13.55	$ 0.0246	15%	390
North Hatfield	$ 237	$ 33.89	$ 0.0513	5%	7
North Truro	$ 2,915	$ 15.75	$ 0.0211	11%	185
Northampton	$ 44,828	$ 22.85	$ 0.0528	15%	1,962
Northboro	$ 30,268	$ 33.63	$ 0.0433	15%	900
Northfield	$ 1,904	$ 10.40	$ 0.0192	13%	183
Norton	$ 25,215	$ 23.33	$ 0.0416	16%	1,081
Norwell	$ 24,077	$ 43.86	$ 0.0416	15%	549
Oak Bluffs	$ 9,424	$ 13.70	$ 0.0173	16%	688
Oakham	$ 7,088	$ 32.22	$ 0.0348	25%	220
Ocean Bluff	$ 161	$ 8.45	$ 0.0188	11%	19
Onset	$ 5,210	$ 12.35	$ 0.0209	18%	422
Orange	$ 21,439	$ 18.61	$ 0.0308	33%	1,152
Orleans	$ 8,177	$ 14.03	$ 0.0192	18%	583
Osterville	$ 8,398	$ 19.22	$ 0.0192	15%	437
Otis	$ 565	$ 6.07	$ 0.0089	10%	93
Oxford	$ 29,819	$ 24.66	$ 0.0388	22%	1,209
Palmer	$ 26,878	$ 24.70	$ 0.0441	19%	1,088
Pelham	$ 706	$ 7.43	$ 0.0130	15%	95
Pembroke	$ 46,509	$ 43.06	$ 0.0435	16%	1,080
Pepperell	$ 24,511	$ 31.14	$ 0.0431	17%	787
Peru	$ 644	$ 12.15	$ 0.0258	12%	53
Petersham	$ 2,582	$ 24.83	$ 0.0390	18%	104
Phillipston	$ 3,387	$ 22.73	$ 0.0401	18%	149
Pittsfield	$ 38,714	$ 11.93	$ 0.0259	15%	3,244
Plainfield	$ 542	$ 9.03	$ 0.0214	16%	60
Plainville	$ 13,693	$ 24.02	$ 0.0453	13%	570
Plymouth	$ 37,684	$ 9.96	$ 0.0168	14%	3,783
Plympton	$ 1,671	$ 12.29	$ 0.0144	13%	136
Pocasset	$ 4,903	$ 11.27	$ 0.0261	19%	435
Provincetown	$ 6,737	$ 10.88	$ 0.0195	13%	619
Quincy	$ 116,803	$ 22.47	$ 0.0496	17%	5,198

Appendix 2B
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Randolph	$ 113,477	$ 31.00	$ 0.0475	30%	3,661
Rehoboth	$ 19,455	$ 27.06	$ 0.0439	15%	719
Revere	$ 103,010	$ 23.33	$ 0.0531	21%	4,416
Richmond	$ 1,300	$ 12.50	$ 0.0184	11%	104
Rochester	$ 3,415	$ 11.57	$ 0.0140	13%	295
Rockland	$ 51,493	$ 33.01	$ 0.0491	22%	1,560
Rockport	$ 16,319	$ 23.68	$ 0.0470	16%	689
Roslindale	$ 33,825	$ 11.93	$ 0.0269	24%	2,835
Rowe	$ 826	$ 22.95	$ 0.0440	16%	36
Roxbry Xng	$ 11,023	$ 10.36	$ 0.0239	20%	1,064
Roxbury	$ 38,030	$ 10.97	$ 0.0243	33%	3,468
Royalston	$ 1,880	$ 18.07	$ 0.0398	16%	104
Russell	$ 320	$ 16.82	$ 0.0187	9%	19
Rutland	$ 13,625	$ 19.38	$ 0.0394	21%	703
Sagamore	$ 771	$ 7.56	$ 0.0144	17%	102
Sagamore Bch	$ 3,109	$ 13.12	$ 0.0165	16%	237
Salem	$ 86,110	$ 29.52	$ 0.0520	16%	2,917
Salisbury	$ 11,133	$ 17.78	$ 0.0400	13%	626
Sandisfield	$ 911	$ 7.52	$ 0.0137	16%	121
Sandwich	$ 10,316	$ 10.97	$ 0.0165	18%	940
Saugus	$ 74,214	$ 38.29	$ 0.0457	18%	1,938
Savoy	$ 491	$ 7.67	$ 0.0156	17%	64
Scituate	$ 39,805	$ 35.19	$ 0.0460	15%	1,131
Seekonk	$ 30,170	$ 34.36	$ 0.0473	16%	878
Sharon	$ 10,052	$ 11.98	$ 0.0176	14%	839
Sheffield	$ 7,212	$ 25.13	$ 0.0485	16%	287
Shelburne	$ 266	$ 9.87	$ 0.0259	12%	27
Shelburne Fls	$ 1,102	$ 10.20	$ 0.0214	15%	108
Sherborn	$ 3,189	$ 15.04	$ 0.0157	13%	212
Shirley	$ 10,512	$ 20.98	$ 0.0415	19%	501
Shutesbury	$ 3,053	$ 24.43	$ 0.0431	14%	125
Somerset	$ 35,060	$ 22.80	$ 0.0494	21%	1,538
Somerville	$ 43,141	$ 11.31	$ 0.0317	16%	3,816
South Boston	$ 15,331	$ 8.97	$ 0.0181	8%	1,709
South Carver	$ 615	$ 14.31	$ 0.0181	9%	43
South Chathan	$ 2,330	$ 12.66	$ 0.0214	13%	184
South Dartmou	$ 9,985	$ 12.13	$ 0.0215	14%	823
South Deerfiel	$ 2,037	$ 9.52	$ 0.0187	12%	214
South Dennis	$ 9,303	$ 14.67	$ 0.0239	17%	634

Appendix 2B
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
South Harwich	$ 1,488	$ 15.34	$ 0.0215	16%	97
South Lee	$ 84	$ 16.80	$ 0.0302	8%	5
South Orleans	$ 2,803	$ 21.90	$ 0.0250	16%	128
South Walpole	$ 492	$ 15.87	$ 0.0203	9%	31
South Wellfleet	$ 2,307	$ 15.28	$ 0.0222	14%	151
South Yarmout	$ 11,068	$ 10.84	$ 0.0190	21%	1,021
Southampton	$ 2,680	$ 8.93	$ 0.0149	12%	300
Southborough	$ 23,026	$ 38.90	$ 0.0336	16%	592
Southbridge	$ 45,585	$ 20.07	$ 0.0443	31%	2,271
Southwick	$ 8,624	$ 13.71	$ 0.0187	16%	629
Spencer	$ 28,396	$ 22.36	$ 0.0384	24%	1,270
Springfield	$ 179,916	$ 13.42	$ 0.0268	24%	13,409
Stockbridge	$ 8,809	$ 40.41	$ 0.0536	14%	218
Stoneham	$ 12,537	$ 9.38	$ 0.0194	13%	1,337
Stoughton	$ 84,095	$ 34.52	$ 0.0480	23%	2,436
Sturbridge	$ 20,968	$ 20.86	$ 0.0358	24%	1,005
Sudbury	$ 10,615	$ 13.79	$ 0.0192	12%	770
Sunderland	$ 1,982	$ 10.17	$ 0.0232	10%	195
Sutton	$ 19,948	$ 33.08	$ 0.0401	16%	603
Swampscott	$ 22,251	$ 29.16	$ 0.0510	14%	763
Swansea	$ 43,120	$ 33.19	$ 0.0490	19%	1,299
Teaticket	$ 5,035	$ 12.19	$ 0.0251	20%	413
Tewksbury	$ 69,725	$ 40.35	$ 0.0486	15%	1,728
Tolland	$ 474	$ 5.16	$ 0.0091	17%	92
Topsfield	$ 16,652	$ 52.36	$ 0.0426	13%	318
Townsend	$ 5,850	$ 23.40	$ 0.0575	6%	250
Truro	$ 3,054	$ 13.76	$ 0.0188	16%	222
Turners Falls	$ 3,992	$ 10.65	$ 0.0212	14%	375
Tyngsboro	$ 23,398	$ 31.96	$ 0.0446	16%	732
Tyringham	$ (13)	$ (0.61)	$ (0.0007)	7%	21
Upton	$ 13,569	$ 26.76	$ 0.0419	17%	507
Uxbridge	$ 23,852	$ 20.21	$ 0.0395	20%	1,180
Vineyard Hvn	$ 10,032	$ 18.01	$ 0.0206	18%	557
Vlg Nag Wd	$ 384	$ 12.39	$ 0.0280	11%	31
Waban	$ 5,751	$ 20.54	$ 0.0238	12%	280
Wakefield	$ (1)	$ (0.52)	$ (0.0006)	8%	2
Wales	$ 4,128	$ 19.29	$ 0.0331	23%	214
Walpole	$ 12,265	$ 14.13	$ 0.0218	12%	868
Waltham	$ 50,149	$ 10.22	$ 0.0207	19%	4,905

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Waquoit	$ 2,476	$ 9.98	$ 0.0156	20%	248
Ware	$ 29,834	$ 27.86	$ 0.0437	24%	1,071
Wareham	$ 16,652	$ 12.61	$ 0.0203	20%	1,321
Warren	$ 14,086	$ 26.23	$ 0.0361	25%	537
Warwick	$ 1,746	$ 20.07	$ 0.0548	21%	87
Washington	$ 533	$ 12.11	$ 0.0233	15%	44
Watertown	$ 22,156	$ 8.11	$ 0.0180	17%	2,732
Wayland	$ 8,053	$ 10.53	$ 0.0147	15%	765
Webster	$ 40,856	$ 24.13	$ 0.0434	21%	1,693
Wellfleet	$ 7,401	$ 16.86	$ 0.0261	14%	439
Wendall	$ 0	$ 0.22	$ 0.0066	20%	2
Wenham	$ 12,526	$ 59.93	$ 0.0473	15%	209
West Barnstab	$ 4,613	$ 16.30	$ 0.0186	21%	283
West Bridgewa	$ 11,069	$ 24.54	$ 0.0431	16%	451
West Brookfiel	$ 9,177	$ 18.14	$ 0.0293	30%	506
West Chatham	$ 1,546	$ 14.06	$ 0.0196	12%	110
West Dennis	$ 3,730	$ 12.39	$ 0.0195	13%	301
West Falmouth	$ 2,400	$ 17.27	$ 0.0276	14%	139
West Harwich	$ 3,153	$ 16.25	$ 0.0224	13%	194
West Hatfield	$ 423	$ 9.61	$ 0.0211	14%	44
West Hyannisp	$ 1,555	$ 14.40	$ 0.0200	15%	108
West Newbury	$ 9,945	$ 36.70	$ 0.0388	16%	271
West Newton	$ 10,346	$ 17.02	$ 0.0262	14%	608
West Roxbury	$ 19,923	$ 9.13	$ 0.0181	19%	2,181
West Somervill	$ 9,667	$ 9.74	$ 0.0284	9%	992
West Springfie	$ 26,330	$ 12.45	$ 0.0222	19%	2,115
West Stockbric	$ 5,033	$ 35.20	$ 0.0534	16%	143
West Tisbury	$ 8,016	$ 24.97	$ 0.0246	14%	321
West Warehan	$ 3,768	$ 11.63	$ 0.0160	21%	324
West Yarmouth	$ 14,746	$ 11.97	$ 0.0198	20%	1,232
Westboro	$ 24,544	$ 27.64	$ 0.0446	12%	888
Westford	$ 29,494	$ 29.00	$ 0.0476	11%	1,017
Westhampton	$ 1,175	$ 11.63	$ 0.0190	13%	101
Westminster	$ 12,227	$ 23.16	$ 0.0419	16%	528
Weston	$ 12,636	$ 22.77	$ 0.0172	14%	555
Westport	$ 24,323	$ 18.86	$ 0.0351	17%	1,290
Westport Pt	$ 405	$ 12.66	$ 0.0249	13%	32
Westwood	$ 10,894	$ 16.31	$ 0.0190	12%	668
Weymouth	$ 140,690	$ 29.95	$ 0.0480	20%	4,698

Appendix 2B

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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Whately	$ 707	$ 10.39	$ 0.0167	10%	68
Whitinsville	$ 47,182	$ 35.32	$ 0.0455	20%	1,336
Whitman	$ 36,679	$ 30.77	$ 0.0462	21%	1,192
Wht Horse Bch	$ 81	$ 5.42	$ 0.0153	7%	15
Wilbraham	$ 26,026	$ 24.35	$ 0.0411	19%	1,069
Williamsburg	$ 3,453	$ 20.08	$ 0.0515	14%	172
Williamstown	$ 12,663	$ 28.08	$ 0.0547	16%	451
Winchendon	$ 16,117	$ 14.49	$ 0.0287	28%	1,112
Winchester	$ 15,787	$ 18.44	$ 0.0242	11%	856
Windsor	$ 825	$ 11.95	$ 0.0230	14%	69
Winthrop	$ 35,134	$ 27.93	$ 0.0500	17%	1,258
Woburn	$ 26,022	$ 8.67	$ 0.0169	18%	3,001
Woods Hole	$ 1,105	$ 10.23	$ 0.0214	13%	108
Worcester	$ 390,078	$ 23.03	$ 0.0460	25%	16,941
Woronoco	$ 127	$ 6.03	$ 0.0096	18%	21
Worthington	$ 734	$ 7.19	$ 0.0195	15%	102
Wrentham	$ 27,636	$ 36.41	$ 0.0441	17%	759
Yarmouth Port	$ 9,361	$ 12.48	$ 0.0188	20%	750

Appendix 2B
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$ 35,171	$ 28.30	0.0306	19%	1,243
Acton	$ 6,610	$ 5.50	0.0090	14%	1,201
Acushnet	$ 6,538	$ 8.11	0.0097	19%	806
Adams	$ 13,392	$ 15.43	0.0331	20%	868
Agawam	$ 15,759	$ 12.38	0.0157	18%	1,273
Alford	$ 2,398	$ 29.98	0.0354	22%	80
Allston	$ 7,522	$ 4.20	0.0096	19%	1,791
Amesbury	$ 25,332	$ 24.06	0.0361	14%	1,053
Amherst	$ 6,834	$ 8.57	0.0169	8%	797
Andover	$ 57,260	$ 29.96	0.0318	15%	1,911
Aquinnah	$ 714	$ 10.06	0.0128	15%	71
Arlington	$ 20,811	$ 8.20	0.0127	13%	2,537
Ashby	$ 111	$ 0.08	0.0244	48%	1,385
Ashfield	$ 1,273	$ 10.03	0.0192	14%	127
Ashland	$ 6,695	$ 5.97	0.0075	15%	1,121
Assonet	$ 734	$ 2.89	0.0032	16%	254
Athol	$ 29,838	$ 24.42	0.0338	24%	1,222
Attleboro	$ 84,757	$ 25.23	0.0352	19%	3,359
Auburn	$ 28,476	$ 20.89	0.0303	20%	1,363
Auburndale	$ 3,060	$ 10.66	0.0152	12%	287
Avon	$ 7,859	$ 24.95	0.0337	18%	315
Ayer	$ 15,878	$ 21.78	0.0319	20%	729
Barnstable	$ 1,650	$ 7.30	0.0087	20%	226
Barre	$ 9,872	$ 19.06	0.0298	24%	518
Bass River	$ 531	$ 1.83	0.0030	16%	290
Becket	$ 1,449	$ 6.62	0.0130	13%	219
Bedford	$ 1,692	$ 2.08	0.0027	15%	814
Belchertown	$ 26,417	$ 21.12	0.0300	20%	1,251
Bellingham	$ 31,863	$ 24.16	0.0278	20%	1,319
Berlin	$ 5,765	$ 27.45	0.0280	18%	210
Bernardston	$ 1,425	$ 10.55	0.0135	14%	135
Beverly	$ 69,242	$ 25.44	0.0364	17%	2,722

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Billerica	$ 72,158	$ 30.90	0.0357	16%	2,335
Blackstone	$ 20,710	$ 21.92	0.0270	26%	945
Blandford	$ 417	$ 6.32	0.0101	11%	66
Bolton	$ 10,704	$ 32.84	0.0295	17%	326
Boston	$ 21,353	$ 2.91	0.0055	10%	7,348
Bourne	$ 1,876	$ 3.63	0.0052	19%	517
Boxford	$ 19,560	$ 45.07	0.0351	15%	434
Brant Rock	$ 216	$ 7.46	0.0120	13%	29
Brewster	$ 8,430	$ 5.46	0.0070	19%	1,544
Bridgewater	$ 45,367	$ 29.29	0.0312	17%	1,549
Brighton	$ 16,681	$ 5.69	0.0121	15%	2,930
Brimfield	$ 7,854	$ 20.51	0.0277	24%	383
Brockton	$ 248,209	$ 21.93	0.0345	34%	11,318
Brookfield	$ 10,550	$ 22.74	0.0285	30%	464
Brookline	$ 23,138	$ 9.99	0.0140	10%	2,316
Buckland	$ 1,264	$ 10.36	0.0197	13%	122
Burlington	$ 9,666	$ 6.24	0.0089	16%	1,550
Buzzards Bay	$ 1,665	$ 4.48	0.0060	21%	372
Cambridge	$ 35,870	$ 10.68	0.0225	11%	3,358
Canton	$ 8,930	$ 6.44	0.0076	16%	1,387
Carlisle	$ (145)	$ (0.56)	-0.0005	14%	260
Carver	$ 3,478	$ 5.00	0.0054	17%	695
Cataumet	$ 842	$ 7.02	0.0108	16%	120
Centerville	$ 4,477	$ 3.56	0.0044	21%	1,256
Charlemont	$ 2,738	$ 21.91	0.0387	18%	125
Charlestown	$ (2,290)	$ (2.14)	-0.0032	14%	1,068
Charlton	$ 28,209	$ 25.08	0.0266	22%	1,125
Chatham	$ 6,161	$ 9.36	0.0108	17%	658
Chelmsford	$ 49,319	$ 24.96	0.0343	14%	1,976
Chelsea	$ 24,652	$ 5.74	0.0119	33%	4,293
Cheshire	$ 6,216	$ 18.45	0.0327	22%	337
Chester	$ 114	$ 12.62	0.0319	14%	9
Chesterfield	$ 835	$ 13.69	0.0277	10%	61
Chestnut Hill	$ 8,979	$ 9.40	0.0091	14%	955
Chicopee	$ 37	$ 37.28	0.0402	20%	1

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Chilmark	$ 2,208	$ 12.13	0.0113	11%	182
Clarksburg	$ 2,701	$ 18.89	0.0312	19%	143
Clinton	$ 32,390	$ 19.65	0.0315	25%	1,648
Cohasset	$ 14,327	$ 34.52	0.0354	13%	415
Colrain	$ 1,952	$ 11.76	0.0192	19%	166
Concord	$ 58	$ 29.24	0.0302	11%	2
Conway	$ 1,292	$ 10.95	0.0170	14%	118
Cotuit	$ 1,900	$ 4.69	0.0067	17%	405
Cummaquid	$ 1,103	$ 9.19	0.0098	24%	120
Cummington	$ 286	$ 4.61	0.0093	12%	62
Dalton	$ 4,469	$ 9.76	0.0168	16%	458
Dartmouth	$ 20	$ 19.72	0.0546	50%	1
Dedham	$ 16,565	$ 10.16	0.0128	17%	1,631
Deerfield	$ 245	$ 3.36	0.0040	14%	73
Dennis	$ 2,960	$ 5.25	0.0066	18%	564
Dennis Port	$ 2,661	$ 4.72	0.0090	12%	564
Dighton	$ 13,369	$ 32.53	0.0320	16%	411
Dorchester	$ 116,741	$ 7.31	0.0145	32%	15,974
Douglas	$ 18,820	$ 28.01	0.0321	18%	672
Dover	$ 1,197	$ 4.23	0.0029	14%	283
Dracut	$ 51,277	$ 25.46	0.0322	16%	2,014
Dudley	$ 26,464	$ 23.42	0.0293	25%	1,130
Dunstable	$ 7,003	$ 32.72	0.0303	18%	214
Duxbury	$ 3,889	$ 4.44	0.0044	14%	875
East Boston	$ 28,497	$ 7.41	0.0164	25%	3,845
East Bridgewater	$ 33,563	$ 29.86	0.0301	22%	1,124
East Brookfield	$ 6,361	$ 24.00	0.0310	26%	265
East Cambridge	$ 5,174	$ 6.17	0.0135	12%	838
East Dennis	$ 730	$ 2.77	0.0031	15%	264
East Falmouth	$ 11,528	$ 6.52	0.0085	21%	1,769
East Freetown	$ 1,399	$ 4.74	0.0059	15%	295
East Harwich	$ 1,230	$ 2.92	0.0035	20%	421
East Longmeadow	$ 39,688	$ 31.50	0.0334	21%	1,260
East Orleans	$ 2,128	$ 11.08	0.0112	14%	192
East Otis	$ 570	$ 6.63	0.0157	9%	86

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
East Sandwich	$ 926	$ 1.76	0.0023	18%	527
East Walpole	$ 2,187	$ 10.27	0.0124	12%	213
East Wareham	$ 3,274	$ 6.32	0.0083	25%	518
Eastham	$ 4,296	$ 7.64	0.0096	16%	562
Easthampton	$ 12,466	$ 10.97	0.0190	15%	1,136
Easton	$ 48,644	$ 28.94	0.0318	19%	1,681
Edgartown	$ 5,855	$ 7.25	0.0081	16%	808
Egremont	$ 5,875	$ 33.38	0.0416	18%	176
Erving	$ 653	$ 15.18	0.0246	11%	43
Essex	$ 7,357	$ 32.27	0.0394	13%	228
Everett	$ 111,416	$ 23.39	0.0397	29%	4,763
Fairhaven	$ 10,458	$ 9.00	0.0121	16%	1,162
Fall River	$ 201,267	$ 21.74	0.0376	28%	9,259
Falmouth	$ 6,367	$ 6.75	0.0112	17%	943
Feeding Hills	$ 8,577	$ 10.93	0.0122	17%	785
Fitchburg	$ 48,073	$ 12.63	0.0311	21%	3,805
Florida-Drury	$ 1,087	$ 15.31	0.0312	19%	71
Forestdale	$ 935	$ 3.02	0.0037	20%	310
Foxboro	$ 32,759	$ 31.08	0.0356	14%	1,054
Framingham	$ 33,174	$ 5.29	0.0088	24%	6,271
Franklin	$ 67,299	$ 30.07	0.0319	19%	2,238
Gardner	$ 33,918	$ 17.21	0.0354	22%	1,971
Gill	$ 969	$ 9.79	0.0145	15%	99
Gloucester	$ 71,295	$ 24.97	0.0380	19%	2,855
Goshen	$ 1,013	$ 16.07	0.0353	10%	63
Grafton	$ 34,955	$ 26.97	0.0317	17%	1,296
Granby	$ 27,228	$ 38.68	0.0319	27%	704
Granville	$ 83	$ 6.37	0.0090	2%	13
Green Harbor	$ 191	$ 7.95	0.0146	11%	24
Greenfield	$ 12,704	$ 11.32	0.0207	13%	1,122
Gt Barrington	$ 15,980	$ 20.81	0.0321	21%	768
Hadley	$ 76	$ 3.79	0.0115	1%	20
Halifax	$ 14,665	$ 22.60	0.0247	21%	649
Hamilton	$ 16,065	$ 35.38	0.0372	16%	454
Hampden	$ 12,671	$ 30.68	0.0309	21%	413

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Hancock	$ 924	$ 10.26	0.0204	13%	90
Hanover	$ 28,050	$ 35.15	0.0322	16%	798
Hanson	$ 20,990	$ 28.40	0.0295	19%	739
Hardwick	$ 5,393	$ 20.99	0.0316	20%	257
Harvard	$ 8,946	$ 29.43	0.0298	15%	304
Harwich	$ 1,545	$ 1.95	0.0029	20%	791
Harwich Port	$ 3,722	$ 10.98	0.0127	15%	339
Hatfield	$ 2,557	$ 17.88	0.0259	12%	143
Haverhill	$ 121,733	$ 25.50	0.0390	19%	4,773
Hawley	$ 511	$ 12.16	0.0186	21%	42
Heath	$ 2,011	$ 19.34	0.0353	18%	104
Hingham	$ 124	$ 24.82	0.0256	17%	5
Hinsdale	$ 1,259	$ 8.34	0.0142	13%	151
Holbrook	$ 25,739	$ 25.33	0.0331	24%	1,016
Holland	$ 6,166	$ 19.15	0.0242	22%	322
Holliston	$ 4,896	$ 7.14	0.0081	13%	686
Hopedale	$ 12,968	$ 25.18	0.0285	24%	515
Hopkinton	$ 4,023	$ 5.13	0.0044	12%	784
Hubbardston	$ 8,180	$ 21.36	0.0282	21%	383
Humarock	$ 330	$ 4.78	0.0097	10%	69
Huntington	$ 1,849	$ 17.61	0.0259	10%	105
Hyannis	$ 6,991	$ 2.96	0.0046	32%	2,363
Hyannis Port	$ 72	$ 1.64	0.0018	12%	44
Hyde Park	$ 28,653	$ 7.67	0.0136	31%	3,735
Indian Orchard	$ 13,222	$ 14.34	0.0243	25%	922
Jamaica Plain	$ 18,269	$ 6.65	0.0133	18%	2,747
Kingston	$ 3,699	$ 5.06	0.0053	14%	731
Lake Pleasant	$ 52	$ 5.79	0.0063	10%	9
Lakeville	$ 285	$ 4.19	0.0050	16%	68
Lancaster	$ 10,750	$ 24.49	0.0303	16%	439
Lanesborough	$ 1,600	$ 8.04	0.0120	13%	199
Lawrence	$ 190,832	$ 25.61	0.0407	29%	7,451
Lee	$ 563	$ 0.99	0.0016	19%	569
Leicester	$ 41,818	$ 31.11	0.0264	29%	1,344
Lenox	$ 7,836	$ 21.89	0.0319	14%	358

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Lenoxdale	$ 145	$ 8.08	0.0187	8%	18
Leominster	$ 96,513	$ 22.26	0.0315	25%	4,336
Leverett	$ 1,304	$ 10.35	0.0204	15%	126
Lexington	$ 11,484	$ 7.49	0.0099	13%	1,534
Leyden	$ 562	$ 11.46	0.0204	14%	49
Lincoln	$ 4,530	$ 12.73	0.0129	16%	356
Longmeadow	$ 15,667	$ 15.89	0.0174	17%	986
Lowell	$ 242,746	$ 22.11	0.0350	28%	10,977
Ludlow	$ 15,116	$ 11.43	0.0169	15%	1,322
Lunenburg	$ 1,788	$ 0.37	0.0269	48%	4,805
Lynn	$ 274,113	$ 27.05	0.0397	30%	10,134
Malden	$ 112,275	$ 20.92	0.0371	21%	5,368
Manchester	$ 12,348	$ 35.48	0.0421	14%	348
Manomet	$ 315	$ 8.99	0.0136	12%	35
Marion	$ 2,822	$ 6.93	0.0078	15%	407
Marlboro	$ 75,345	$ 21.28	0.0345	21%	3,540
Marshfield	$ 7,345	$ 4.29	0.0055	16%	1,711
Marshfld Hls	$ 206	$ 10.30	0.0145	14%	20
Marstons Mls	$ 2,283	$ 3.31	0.0041	21%	689
Mashpee	$ 5,136	$ 2.40	0.0032	20%	2,144
Mattapan	$ 20,292	$ 6.37	0.0131	40%	3,185
Mattapoisett	$ 3,390	$ 7.21	0.0081	14%	470
Maynard	$ 4,374	$ 6.33	0.0101	15%	691
Medfield	$ 4,759	$ 8.11	0.0086	13%	587
Medford	$ 101,688	$ 25.93	0.0398	17%	3,921
Medway	$ 3,433	$ 4.62	0.0062	16%	743
Melrose	$ 37,954	$ 28.20	0.0408	11%	1,346
Mendon	$ 11,905	$ 27.82	0.0263	19%	428
Methuen	$ 113,565	$ 29.34	0.0350	21%	3,870
Middlefield	$ 244	$ 8.71	0.0181	10%	28
Milford	$ 70,373	$ 24.44	0.0321	25%	2,880
Millbury	$ 28,705	$ 23.21	0.0302	21%	1,237
Millers Falls	$ 578	$ 10.90	0.0143	14%	53
Millis	$ 2,923	$ 5.91	0.0060	15%	495
Millville	$ 6,001	$ 20.91	0.0254	24%	287

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Milton	$ 12,447	$ 8.09	0.0100	16%	1,538
Monroe	$ 165	$ 11.01	0.0310	20%	15
Monson	$ 17,478	$ 22.94	0.0294	22%	762
Montague	$ 1,875	$ 13.49	0.0218	14%	139
Monterey	$ 3,543	$ 32.50	0.0441	12%	109
Montgomery	$ 648	$ 10.80	0.0144	16%	60
Monument Bch	$ 978	$ 6.61	0.0103	17%	148
Mt Washington	$ 777	$ 26.80	0.0341	18%	29
Nahant	$ 33	$ 4.65	0.1423	22%	7
Nantucket	$ 19,193	$ 29.71	0.0268	5%	646
Natick	$ 20,723	$ 8.25	0.0108	17%	2,512
Needham	$ 20,228	$ 13.17	0.0115	14%	1,536
New Ashford	$ 71	$ 4.45	0.0070	13%	16
New Bedford	$ 44,632	$ 4.53	0.0078	25%	9,852
New Braintree	$ 1,601	$ 21.06	0.0267	18%	76
New Marlboro	$ 3,029	$ 24.23	0.0337	12%	125
Newbury	$ 14,487	$ 34.09	0.0374	14%	425
Newburyport	$ 31,728	$ 26.40	0.0376	14%	1,202
Newton	$ 7,346	$ 9.67	0.0134	15%	760
Newton Center	$ 10,854	$ 10.80	0.0102	15%	1,005
Newton Hlds	$ 5,696	$ 13.47	0.0170	15%	423
Newton L F	$ 439	$ 6.37	0.0094	14%	69
Newton U F	$ 1,396	$ 9.12	0.0149	12%	153
Newtonvlle	$ 6,284	$ 12.04	0.0160	15%	522
Norfolk	$ 2,581	$ 5.10	0.0054	14%	506
North Adams	$ 26,775	$ 18.96	0.0363	23%	1,412
North Andover	$ 42,970	$ 23.85	0.0320	16%	1,802
North Brookfield	$ 10,000	$ 20.12	0.0288	24%	497
North Cambridge	$ 10,715	$ 10.61	0.0237	11%	1,010
North Carver	$ (81)	$ (2.25)	-0.0024	17%	36
North Chatham	$ 2,094	$ 11.20	0.0110	17%	187
North Dartmouth	$ 4,859	$ 5.02	0.0073	14%	968
North Eastham	$ 1,962	$ 5.16	0.0071	15%	380
North Falmouth	$ 2,408	$ 5.92	0.0085	15%	407
North Hatfield	$ 280	$ 40.03	0.0447	5%	7

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
North Truro	$ 2,302	$ 11.17	0.0140	12%	206
Northampton	$ 46,315	$ 21.87	0.0396	17%	2,118
Northboro	$ 32,729	$ 32.86	0.0315	17%	996
Northfield	$ 2,348	$ 12.97	0.0187	13%	181
Norton	$ 65,607	$ 43.56	0.0315	12%	1,506
Norwell	$ 23,720	$ 39.73	0.0318	16%	597
Oak Bluffs	$ 5,379	$ 7.80	0.0086	16%	690
Oakham	$ 5,303	$ 22.38	0.0243	27%	237
Ocean Bluff	$ 88	$ 4.02	0.0073	13%	22
Onset	$ 877	$ 1.96	0.0030	19%	448
Orange	$ 15,125	$ 15.85	0.0260	27%	954
Orleans	$ 4,216	$ 6.76	0.0080	20%	624
Osterville	$ 4,355	$ 9.45	0.0084	16%	461
Otis	$ 419	$ 4.23	0.0073	11%	99
Oxford	$ 27,776	$ 20.71	0.0277	24%	1,341
Palmer	$ 26,034	$ 22.23	0.0309	21%	1,171
Pelham	$ 931	$ 10.58	0.0120	15%	88
Pembroke	$ 42,691	$ 36.68	0.0333	17%	1,164
Pepperell	$ 24,741	$ 29.63	0.0339	18%	835
Peru	$ 416	$ 6.71	0.0127	14%	62
Petersham	$ 2,127	$ 16.49	0.0228	22%	129
Phillipston	$ 3,174	$ 20.61	0.0293	18%	154
Pittsfield	$ 40,518	$ 11.03	0.0202	17%	3,672
Plainfield	$ 596	$ 8.90	0.0188	19%	67
Plainville	$ 18,665	$ 28.76	0.0360	15%	649
Plymouth	$ 13,673	$ 3.33	0.0046	16%	4,107
Plympton	$ (113)	$ (0.77)	-0.0008	14%	148
Pocasset	$ 2,654	$ 5.86	0.0104	19%	453
Provincetown	$ 2,036	$ 3.08	0.0050	14%	661
Quincy	$ 149,842	$ 20.21	0.0379	18%	7,413
Randolph	$ 79,792	$ 22.26	0.0312	29%	3,585
Rehoboth	$ 22,732	$ 31.23	0.0332	16%	728
Revere	$ 116,837	$ 24.25	0.0402	23%	4,818
Richmond	$ 906	$ 7.43	0.0104	13%	122
Rochester	$ 604	$ 1.89	0.0020	15%	319

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Rockland	$ 50,954	$ 30.66	0.0349	24%	1,662
Rockport	$ 13,403	$ 22.41	0.0384	13%	598
Roslindale	$ 23,952	$ 8.18	0.0149	25%	2,928
Rowe	$ 894	$ 19.03	0.0379	21%	47
Roxbry Xng	$ 8,017	$ 6.77	0.0139	23%	1,185
Roxbury	$ 23,259	$ 6.35	0.0125	36%	3,665
Royalston	$ 2,292	$ 21.03	0.0327	17%	109
Russell	$ 332	$ 17.45	0.0186	9%	19
Rutland	$ 15,896	$ 21.45	0.0290	22%	741
Sagamore	$ 499	$ 4.66	0.0082	18%	107
Sagamore Bch	$ 492	$ 1.95	0.0021	17%	252
Salem	$ 77,498	$ 25.81	0.0406	17%	3,003
Salisbury	$ 12,700	$ 19.01	0.0324	14%	668
Sandisfield	$ (3)	$ (0.06)	-0.0002	18%	49
Sandwich	$ 2,325	$ 2.29	0.0030	20%	1,014
Saugus	$ 59,056	$ 29.63	0.0311	19%	1,993
Savoy	$ 447	$ 6.04	0.0118	20%	74
Scituate	$ 41,088	$ 33.06	0.0356	16%	1,243
Seekonk	$ 34,520	$ 36.30	0.0348	17%	951
Sharon	$ 4,731	$ 5.65	0.0065	13%	837
Sheffield	$ 9,162	$ 29.75	0.0394	17%	308
Shelburne	$ 270	$ 9.32	0.0220	13%	29
Shelburne Fls	$ 1,134	$ 10.21	0.0219	15%	111
Sherborn	$ 2,254	$ 10.68	0.0089	13%	211
Shirley	$ 11,996	$ 23.43	0.0312	19%	512
Shutesbury	$ 83	$ 5.92	0.0077	19%	14
Somerset	$ 42,689	$ 26.63	0.0387	22%	1,603
Somerville	$ 34,609	$ 8.68	0.0179	17%	3,988
South Boston	$ 12,145	$ 7.91	0.0138	7%	1,536
South Carver	$ 341	$ 6.08	0.0066	11%	56
South Chatham	$ 1,391	$ 7.60	0.0113	13%	183
South Dartmouth	$ 5,462	$ 6.53	0.0091	14%	837
South Deerfield	$ 1,601	$ 7.05	0.0117	13%	227
South Dennis	$ 3,942	$ 5.90	0.0087	18%	668
South Harwich	$ 719	$ 7.41	0.0097	16%	97

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
South Lee	$ 87	$ 9.64	0.0152	15%	9
South Orleans	$ 1,527	$ 11.57	0.0107	17%	132
South Walpole	$ 195	$ 5.56	0.0063	10%	35
South Wellfleet	$ 1,328	$ 8.68	0.0120	14%	153
South Yarmouth	$ 1,851	$ 1.67	0.0025	23%	1,107
Southampton	$ 3,020	$ 9.41	0.0118	13%	321
Southborough	$ 21,274	$ 30.97	0.0241	19%	687
Southbridge	$ 46,965	$ 19.79	0.0308	33%	2,373
Southwick	$ 11,353	$ 17.88	0.0175	16%	635
Spencer	$ 28,653	$ 20.48	0.0281	27%	1,399
Springfield	$ 218,513	$ 15.03	0.0245	26%	14,537
Stockbridge	$ 7,227	$ 31.29	0.0348	15%	231
Stoneham	$ 8,847	$ 6.15	0.0093	15%	1,438
Stoughton	$ 100,814	$ 32.98	0.0328	26%	3,057
Stow	NA	NA	NA	0%	-
Sturbridge	$ 21,023	$ 20.59	0.0255	24%	1,021
Sudbury	$ 6,273	$ 7.81	0.0074	13%	803
Sunderland	$ 1,930	$ 10.61	0.0180	9%	182
Sutton	$ 19,512	$ 28.74	0.0297	19%	679
Swampscott	$ 3,760	$ 33.87	0.0437	16%	111
Swansea	$ 40,201	$ 30.18	0.0369	20%	1,332
Teaticket	$ 2,150	$ 4.73	0.0077	22%	455
Tewksbury	$ 59,156	$ 32.68	0.0361	15%	1,810
Tolland	$ 420	$ 4.46	0.0069	18%	94
Townsend	$ 3,079	$ 11.40	0.0255	7%	270
Truro	$ 2,709	$ 11.83	0.0141	16%	229
Turners Falls	$ 3,843	$ 9.13	0.0153	16%	421
Tyngsboro	$ 21,354	$ 28.55	0.0320	17%	748
Tyringham	$ (33)	$ (1.57)	-0.0014	7%	21
Upton	$ 15,894	$ 29.11	0.0320	19%	546
Uxbridge	$ 24,473	$ 19.63	0.0277	22%	1,247
Vineyard Hvn	$ 6,204	$ 10.94	0.0112	18%	567
Vlg Nag Wd	$ 100	$ 3.02	0.0052	12%	33
Waban	$ 3,597	$ 12.07	0.0108	13%	298
Wakefield	$ (52)	$ (26.09)	-0.0214	8%	2

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Wales	$ 2,899	$ 13.81	0.0195	23%	210
Walpole	$ 6,867	$ 7.19	0.0090	13%	955
Waltham	$ 39,444	$ 8.12	0.0126	19%	4,858
Waquoit	$ 929	$ 3.59	0.0047	21%	259
Ware	$ 20,798	$ 18.29	0.0264	25%	1,137
Wareham	$ 6,830	$ 4.66	0.0061	22%	1,465
Warren	$ 9,826	$ 17.80	0.0230	26%	552
Warwick	$ 1,675	$ 18.01	0.0367	22%	93
Washington	$ 499	$ 11.34	0.0232	15%	44
Watertown	$ 16,832	$ 6.95	0.0123	15%	2,421
Wayland	$ 5,483	$ 7.22	0.0075	15%	759
Webster	$ 42,913	$ 21.70	0.0314	25%	1,978
Wellfleet	$ 4,098	$ 8.70	0.0134	15%	471
Wenham	$ 6,502	$ 34.77	0.0362	15%	187
West Barnstable	$ 1,704	$ 5.64	0.0059	22%	302
West Bridgewater	$ 12,189	$ 25.93	0.0330	17%	470
West Brookfield	$ 8,139	$ 18.05	0.0241	26%	451
West Chatham	$ 673	$ 5.91	0.0071	13%	114
West Dennis	$ 1,893	$ 6.13	0.0096	14%	309
West Falmouth	$ 1,482	$ 9.94	0.0131	15%	149
West Harwich	$ 1,342	$ 6.48	0.0086	14%	207
West Hatfield	$ 358	$ 7.16	0.0133	16%	50
West Hyannisprt	$ 453	$ 3.65	0.0047	17%	124
West Newbury	$ 8,922	$ 31.86	0.0285	17%	280
West Newton	$ 6,460	$ 9.97	0.0115	15%	648
West Roxbury	$ 11,717	$ 5.29	0.0084	20%	2,214
West Somerville	$ 7,967	$ 8.50	0.0185	9%	937
West Springfield	$ 28,996	$ 13.29	0.0193	20%	2,182
West Stockbridge	$ 4,157	$ 26.82	0.0373	18%	155
West Tisbury	$ 5,190	$ 15.54	0.0145	15%	334
West Townsend	NA	NA	NA	0%	-
West Wareham	$ 1,332	$ 3.62	0.0044	24%	368
West Yarmouth	$ 7,057	$ 5.47	0.0080	21%	1,290
Westboro	$ 25,520	$ 25.91	0.0327	14%	985
Westford	$ 33,646	$ 30.15	0.0336	13%	1,116

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Westhampton	$ 1,136	$ 9.46	0.0143	15%	120
Westminster	$ 11,651	$ 20.95	0.0300	17%	556
Weston	$ 5,514	$ 9.36	0.0057	15%	589
Westport	$ 19,715	$ 14.55	0.0213	18%	1,355
Westport Pt	$ 359	$ 10.57	0.0183	14%	34
Westwood	$ 4,367	$ 6.13	0.0058	13%	713
Weymouth	$ 123,339	$ 26.42	0.0336	20%	4,668
Whately	$ 1,245	$ 18.04	0.0210	10%	69
Whitinsville	$ 41,745	$ 28.15	0.0331	23%	1,483
Whitman	$ 35,471	$ 28.89	0.0317	22%	1,228
Wht Horse Bch	$ 92	$ 6.13	0.0118	7%	15
Wilbraham	$ 30,994	$ 26.54	0.0287	21%	1,168
Williamsburg	$ 3,754	$ 19.76	0.0340	15%	190
Williamstown	$ 10,829	$ 22.80	0.0370	16%	475
Winchendon	$ 16,690	$ 21.32	0.0333	20%	783
Winchester	$ 11,992	$ 13.09	0.0130	12%	916
Windsor	$ 608	$ 7.80	0.0155	15%	78
Winthrop	$ 35,180	$ 28.46	0.0411	16%	1,236
Woburn	$ 16,224	$ 5.63	0.0088	18%	2,881
Woods Hole	$ 606	$ 5.77	0.0094	12%	105
Worcester	$ 353,290	$ 20.27	0.0329	25%	17,428
Woronoco	$ 85	$ 3.88	0.0065	19%	22
Worthington	$ 926	$ 8.42	0.0178	16%	110
Wrentham	$ 27,363	$ 34.55	0.0316	19%	792
Yarmouth Port	$ 3,346	$ 4.17	0.0049	21%	802

Appendix 2C

Consumer Loss, Premium, and Participation by Municipality – Low-Income Households September 2018 and September 2019

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$ 4,206	$ 30.48	$ 0.0501	29%	138
Acton	$ 744	$ 8.66	$ 0.0232	23%	86
Acushnet	$ 1,791	$ 13.88	$ 0.0230	25%	129
Adams	$ 4,522	$ 18.53	$ 0.0530	27%	244
Agawam	$ 2,785	$ 12.83	$ 0.0214	24%	217
Alford	$ 81	$ 26.89	$ 0.0370	30%	3
Allston	$ 1,452	$ 10.67	$ 0.0278	27%	136
Amesbury	$ 3,519	$ 29.57	$ 0.0566	20%	119
Amherst	$ 2,008	$ 11.22	$ 0.0300	23%	179
Andover	$ 1,765	$ 27.58	$ 0.0523	15%	64
Aquinnah	$ 118	$ 39.26	$ 0.0521	18%	3
Arlington	$ 2,185	$ 11.56	$ 0.0306	22%	189
Ashby	$ 616	$ 4.19	$ 0.0178	49%	147
Ashfield	$ 162	$ 8.54	$ 0.0233	22%	19
Ashland	$ 1,440	$ 15.16	$ 0.0266	23%	95
Assonet	$ 272	$ 9.40	$ 0.0165	25%	29
Athol	$ 11,388	$ 32.08	$ 0.0533	30%	355
Attleboro	$ 15,920	$ 27.64	$ 0.0550	29%	576
Auburn	$ 3,040	$ 20.97	$ 0.0424	22%	145
Auburndale	$ 159	$ 9.37	$ 0.0197	20%	17
Avon	$ 1,619	$ 29.44	$ 0.0516	31%	55
Ayer	$ 2,226	$ 24.19	$ 0.0483	33%	92
Barnstable	$ 94	$ 15.73	$ 0.0224	25%	6
Barre	$ 2,274	$ 29.92	$ 0.0503	28%	76
Bass River	$ 351	$ 17.54	$ 0.0331	23%	20
Becket	$ 278	$ 11.58	$ 0.0244	15%	24
Bedford	$ 718	$ 21.74	$ 0.0317	15%	33
Belchertown	$ 3,550	$ 21.26	$ 0.0464	26%	167
Bellingham	$ 262	$ 9.37	$ 0.0194	25%	28
Berlin	$ 338	$ 48.31	$ 0.0614	12%	7
Bernardston	$ 567	$ 17.71	$ 0.0431	22%	32
Beverly	$ 7,825	$ 25.08	$ 0.0542	26%	312
Billerica	$ 7,355	$ 43.52	$ 0.0566	25%	169
Blackstone	$ 3,571	$ 35.36	$ 0.0470	30%	101
Blandford	$ 286	$ 35.75	$ 0.0473	16%	8
Bolton	$ 406	$ 33.83	$ 0.0528	31%	12
Boston	$ 10,580	$ 8.53	$ 0.0292	28%	1,241
Bourne	$ 496	$ 9.35	$ 0.0171	20%	53
Boxford	$ 79	$ 19.72	$ 0.0399	10%	4
Brant Rock	$ 72	$ 18.11	$ 0.0323	33%	4

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Brewster	$ 877	$ 11.85	$ 0.0184	20%	74
Bridgewater	$ 4,602	$ 29.13	$ 0.0530	26%	158
Brighton	$ 2,622	$ 11.70	$ 0.0257	23%	224
Brimfield	$ 1,143	$ 27.88	$ 0.0534	24%	41
Brockton	$ 70,381	$ 22.11	$ 0.0462	46%	3,183
Brookfield	$ 1,979	$ 23.29	$ 0.0387	35%	85
Brookline	$ 400	$ 4.94	$ 0.0153	15%	81
Buckland	$ 367	$ 17.47	$ 0.0270	17%	21
Burlington	$ 845	$ 8.20	$ 0.0189	20%	103
Buzzards Bay	$ 692	$ 16.48	$ 0.0266	25%	42
Cambridge	$ 5,361	$ 11.53	$ 0.0327	27%	465
Canton	$ 1,841	$ 13.74	$ 0.0281	20%	134
Carlisle	$ 24	$ 11.96	$ 0.0188	8%	2
Carver	$ 1,485	$ 13.50	$ 0.0192	22%	110
Cataumet	$ (15)	$ (7.28)	$ (0.0156)	8%	2
Centerville	$ 1,140	$ 16.06	$ 0.0216	22%	71
Charlemont	$ 942	$ 42.84	$ 0.0584	20%	22
Charlestown	$ 306	$ 11.33	$ 0.0267	20%	27
Charlton	$ 3,236	$ 35.56	$ 0.0419	27%	91
Chatham	$ 493	$ 18.95	$ 0.0374	27%	26
Chelmsford	$ 5,265	$ 29.91	$ 0.0527	27%	176
Chelsea	$ 10,293	$ 11.75	$ 0.0311	36%	876
Cheshire	$ 1,810	$ 24.46	$ 0.0478	29%	74
Chester	$ 18	$ 8.75	$ 0.0287	40%	2
Chesterfield	$ 99	$ 11.01	$ 0.0320	14%	9
Chestnut Hill	$ 425	$ 15.17	$ 0.0298	15%	28
Chicopee	NA	NA	NA	0%	-
Chilmark	$ (3)	$ (1.50)	$ (0.0078)	13%	2
Clarksburg	$ 652	$ 19.77	$ 0.0418	25%	33
Clinton	$ 6,858	$ 28.82	$ 0.0479	34%	238
Cohasset	$ 208	$ 18.90	$ 0.0403	16%	11
Colrain	$ 729	$ 24.29	$ 0.0396	23%	30
Concord	NA	NA	NA	NA	-
Conway	$ 170	$ 13.11	$ 0.0251	21%	13
Cotuit	$ 375	$ 14.99	$ 0.0239	24%	25
Cummaquid	$ 63	$ 12.66	$ 0.0291	28%	5
Cummington	$ 1	$ 0.12	$ 0.0002	13%	5
Dalton	$ 1,011	$ 12.97	$ 0.0333	18%	78
Dartmouth	NA	NA	NA	NA	-
Dedham	$ 2,605	$ 16.38	$ 0.0293	22%	159

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Deerfield	$ 3	$ 0.47	$ 0.0007	17%	7
Dennis	$ 69	$ 3.45	$ 0.0066	20%	20
Dennis Port	$ 498	$ 11.32	$ 0.0215	20%	44
Dighton	$ 958	$ 23.96	$ 0.0427	20%	40
Dorchester	$ 75,223	$ 14.39	$ 0.0323	42%	5,226
Douglas	$ 2,068	$ 27.57	$ 0.0475	29%	75
Dover	$ (3)	$ (2.52)	$ (0.0022)	6%	1
Dracut	$ 6,144	$ 25.71	$ 0.0494	24%	239
Dudley	$ 3,165	$ 21.98	$ 0.0412	27%	144
Dunstable	$ 498	$ 99.70	$ 0.0741	21%	5
Duxbury	$ 156	$ 4.46	$ 0.0083	15%	35
East Boston	$ 8,400	$ 10.88	$ 0.0297	36%	772
East Bridgewat	$ 3,592	$ 31.51	$ 0.0457	29%	114
East Brookfield	$ 1,280	$ 31.99	$ 0.0463	41%	40
East Cambridg	$ 1,293	$ 12.55	$ 0.0344	27%	103
East Dennis	$ 89	$ 14.91	$ 0.0311	18%	6
East Falmouth	$ 1,954	$ 13.03	$ 0.0198	27%	150
East Freetown	$ 570	$ 14.62	$ 0.0273	23%	39
East Harwich	$ 266	$ 15.66	$ 0.0267	18%	17
East Longmeac	$ 3,148	$ 28.36	$ 0.0473	22%	111
East Orleans	$ (7)	$ (2.41)	$ (0.0028)	11%	3
East Otis	$ 65	$ 7.17	$ 0.0126	29%	9
East Sandwich	$ 223	$ 7.97	$ 0.0166	24%	28
East Walpole	$ 187	$ 17.04	$ 0.0437	10%	11
East Wareham	$ 2,711	$ 18.83	$ 0.0311	32%	144
Eastham	$ 137	$ 8.09	$ 0.0103	16%	17
Easthampton	$ 2,732	$ 11.58	$ 0.0275	22%	236
Easton	$ 4,694	$ 28.80	$ 0.0481	32%	163
Edgartown	$ 397	$ 13.69	$ 0.0158	20%	29
Egremont	$ 129	$ 11.72	$ 0.0391	20%	11
Erving	$ 79	$ 6.62	$ 0.0152	16%	12
Essex	$ 360	$ 27.67	$ 0.0660	19%	13
Everett	$ 18,191	$ 22.40	$ 0.0563	36%	812
Fairhaven	$ 2,761	$ 15.87	$ 0.0268	18%	174
Fall River	$ 97,147	$ 25.99	$ 0.0536	38%	3,738
Falmouth	$ 394	$ 7.88	$ 0.0209	24%	50
Feeding Hills	$ 2,296	$ 14.35	$ 0.0232	23%	160
Fitchburg	$ 23,399	$ 14.43	$ 0.0611	40%	1,622
Florida-Drury	$ 472	$ 29.52	$ 0.0600	18%	16
Forestdale	$ 338	$ 14.08	$ 0.0178	20%	24

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Foxboro	$ 2,347	$ 24.44	$ 0.0500	24%	96
Framingham	$ 10,547	$ 11.89	$ 0.0276	34%	887
Franklin	$ 4,227	$ 28.18	$ 0.0472	27%	150
Gardner	$ 9,929	$ 21.17	$ 0.0500	30%	469
Gill	$ 244	$ 17.42	$ 0.0295	18%	14
Gloucester	$ 11,603	$ 28.72	$ 0.0564	25%	404
Goshen	$ 120	$ 17.19	$ 0.0492	19%	7
Grafton	$ 1,735	$ 21.16	$ 0.0441	26%	82
Granby	$ 1,131	$ 21.75	$ 0.0396	25%	52
Granville	$ 41	$ 3.72	$ 0.0057	25%	11
Green Harbor	NA	NA	NA	0%	-
Greenfield	$ 5,677	$ 14.12	$ 0.0351	21%	402
Gt Barrington	$ 1,780	$ 18.74	$ 0.0433	28%	95
Hadley	$ 185	$ 4.62	$ 0.0123	20%	40
Halifax	$ 1,728	$ 24.69	$ 0.0447	26%	70
Hamilton	$ 559	$ 31.06	$ 0.0560	23%	18
Hampden	$ 698	$ 25.86	$ 0.0440	20%	27
Hancock	$ 120	$ 19.98	$ 0.0359	16%	6
Hanover	$ 1,364	$ 30.31	$ 0.0451	22%	45
Hanson	$ 1,694	$ 35.30	$ 0.0463	21%	48
Hardwick	$ 1,975	$ 43.89	$ 0.0584	24%	45
Harvard	$ 62	$ 20.54	$ 0.0386	14%	3
Harwich	$ 892	$ 15.38	$ 0.0218	24%	58
Harwich Port	$ 10	$ 1.07	$ 0.0019	18%	9
Hatfield	$ 118	$ 16.87	$ 0.0420	9%	7
Haverhill	$ 25,752	$ 22.30	$ 0.0504	34%	1,155
Hawley	$ 43	$ 10.72	$ 0.0315	18%	4
Heath	$ 454	$ 32.42	$ 0.0611	24%	14
Hingham	NA	NA	NA	0%	-
Hinsdale	$ 309	$ 9.66	$ 0.0195	19%	32
Holbrook	$ 6,166	$ 34.25	$ 0.0529	35%	180
Holland	$ 1,774	$ 41.26	$ 0.0469	31%	43
Holliston	$ 784	$ 19.61	$ 0.0366	16%	40
Hopedale	$ 1,233	$ 35.22	$ 0.0449	28%	35
Hopkinton	$ 505	$ 10.74	$ 0.0202	20%	47
Hubbardston	$ 852	$ 21.85	$ 0.0469	28%	39
Humarock	$ 11	$ 10.69	$ 0.0587	14%	1
Huntington	$ 256	$ 12.80	$ 0.0269	14%	20
Hyannis	$ 6,844	$ 16.30	$ 0.0279	36%	420
Hyannis Port	NA	NA	NA	NA	-

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Hyde Park	$ 13,548	$ 15.24	$ 0.0308	35%	889
Indian Orchard	$ 6,718	$ 14.73	$ 0.0279	34%	456
Jamaica Plain	$ 4,248	$ 12.61	$ 0.0328	32%	337
Kingston	$ 516	$ 7.27	$ 0.0103	19%	71
Lake Pleasant	$ (14)	$ (14.17)	$(0.0110)	6%	1
Lakeville	$ 29	$ 4.77	$ 0.0072	30%	6
Lancaster	$ 753	$ 25.11	$ 0.0376	23%	30
Lanesborough	$ 208	$ 6.93	$ 0.0153	16%	30
Lawrence	$ 74,892	$ 28.68	$ 0.0582	34%	2,611
Lee	$ 492	$ 8.21	$ 0.0229	18%	60
Leicester	$ 3,031	$ 24.64	$ 0.0473	27%	123
Lenox	$ 434	$ 18.08	$ 0.0497	22%	24
Lenoxdale	NA	NA	NA	0%	-
Leominster	$ 20,949	$ 28.12	$ 0.0488	35%	745
Leverett	$ 90	$ 12.86	$ 0.0184	10%	7
Lexington	$ 392	$ 8.35	$ 0.0225	13%	47
Leyden	$ 47	$ 11.75	$ 0.0324	13%	4
Lincoln	$ 65	$ 8.11	$ 0.0139	10%	8
Longmeadow	$ 319	$ 7.09	$ 0.0206	17%	45
Lowell	$ 79,534	$ 27.29	$ 0.0553	43%	2,914
Ludlow	$ 2,860	$ 13.95	$ 0.0269	18%	205
Lunenburg	$ 2,839	$ 4.59	$ 0.0195	50%	618
Lynn	$ 55,401	$ 25.32	$ 0.0581	38%	2,188
Malden	$ 19,012	$ 20.87	$ 0.0513	34%	911
Manchester	$ 139	$ 17.36	$ 0.0379	15%	8
Manomet	$ 50	$ 16.50	$ 0.0347	25%	3
Marion	$ 228	$ 9.51	$ 0.0196	13%	24
Marlboro	$ 10,415	$ 24.80	$ 0.0566	32%	420
Marshfield	$ 1,533	$ 12.99	$ 0.0261	19%	118
Marshfld Hls	NA	NA	NA	0%	-
Marstons Mls	$ 457	$ 9.33	$ 0.0126	21%	49
Mashpee	$ 2,083	$ 12.25	$ 0.0226	24%	170
Mattapan	$ 12,477	$ 13.42	$ 0.0275	43%	930
Mattapoisett	$ 173	$ 6.40	$ 0.0123	19%	27
Maynard	$ 743	$ 8.74	$ 0.0180	30%	85
Medfield	$ 225	$ 9.77	$ 0.0205	15%	23
Medford	$ 7,157	$ 24.02	$ 0.0490	26%	298
Medway	$ 667	$ 15.88	$ 0.0282	20%	42
Melrose	$ 2,055	$ 20.97	$ 0.0446	21%	98
Mendon	$ 1,027	$ 28.52	$ 0.0439	41%	36

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Methuen	$ 18,348	$ 28.53	$ 0.0482	29%	643
Middlefield	$ (4)	$ (1.31)	$(0.0035)	16%	3
Milford	$ 6,997	$ 25.54	$ 0.0473	35%	274
Millbury	$ 2,508	$ 20.06	$ 0.0443	27%	125
Millers Falls	$ 141	$ 9.38	$ 0.0143	18%	15
Millis	$ 63	$ 1.69	$ 0.0024	20%	37
Millville	$ 434	$ 31.02	$ 0.0634	14%	14
Milton	$ 1,262	$ 15.21	$ 0.0265	22%	83
Monroe	$ 48	$ 16.07	$ 0.0515	33%	3
Monson	$ 2,621	$ 27.59	$ 0.0480	25%	95
Montague	$ 202	$ 16.86	$ 0.0305	12%	12
Monterey	$ 253	$ 63.15	$ 0.0621	14%	4
Montgomery	$ 10	$ 9.74	$ 0.0258	5%	1
Monument Bcl	$ 85	$ 16.97	$ 0.0329	13%	5
Mt Washingtoı	$ 22	$ 11.05	$ 0.0245	33%	2
Nahant	$ 392	$ 26.14	$ 0.0531	23%	15
Nantucket	$ 336	$ 19.76	$ 0.0326	12%	17
Natick	$ 2,047	$ 10.39	$ 0.0223	23%	197
Needham	$ 530	$ 10.39	$ 0.0189	16%	51
New Ashford	$ 35	$ 17.60	$ 0.0234	18%	2
New Bedford	$ 43,923	$ 13.53	$ 0.0284	29%	3,247
New Braintree	$ 173	$ 43.13	$ 0.0603	13%	4
New Marlboro	$ 184	$ 26.28	$ 0.0305	11%	7
New Salem	$ 371	$ 33.70	$ 0.0503	29%	11
Newbury	$ 995	$ 43.25	$ 0.0442	18%	23
Newburyport	$ 2,053	$ 25.98	$ 0.0542	20%	79
Newton	$ 468	$ 9.37	$ 0.0229	24%	50
Newton Cente	$ 279	$ 12.11	$ 0.0245	14%	23
Newton Hlds	$ 213	$ 9.27	$ 0.0158	16%	23
Newton L F	$ 50	$ 9.98	$ 0.0297	17%	5
Newton U F	$ 110	$ 11.04	$ 0.0341	16%	10
Newtonvlle	$ 293	$ 13.95	$ 0.0341	18%	21
Norfolk	$ 246	$ 15.36	$ 0.0231	15%	16
North Adams	$ 9,551	$ 22.85	$ 0.0548	27%	418
North Andover	$ 2,417	$ 20.84	$ 0.0540	19%	116
North Brookfie	$ 1,590	$ 26.96	$ 0.0432	25%	59
North Cambrid	$ 1,605	$ 12.07	$ 0.0294	25%	133
North Carver	$ 553	$ 92.21	$ 0.0222	26%	6
North Chathan	$ 23	$ 11.66	$ 0.0304	11%	2
North Dartmoı	$ 1,630	$ 11.40	$ 0.0224	18%	143

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
North Eastham	$ 222	$ 17.07	$ 0.0273	16%	13
North Falmout	$ 111	$ 7.41	$ 0.0129	22%	15
North Hatfield	NA	NA	NA	0%	-
North Truro	$ (17)	$ (2.77)	$(0.0036)	10%	6
Northampton	$ 6,345	$ 22.11	$ 0.0549	25%	287
Northboro	$ 1,495	$ 30.51	$ 0.0473	22%	49
Northfield	$ 391	$ 10.28	$ 0.0190	22%	38
Norton	$ 3,565	$ 26.21	$ 0.0516	23%	136
Norwell	$ 403	$ 31.02	$ 0.0591	17%	13
Oak Bluffs	$ 647	$ 20.86	$ 0.0254	24%	31
Oakham	$ 490	$ 28.81	$ 0.0507	24%	17
Ocean Bluff	$ 36	$ 35.63	$ 0.0505	33%	1
Onset	$ 821	$ 13.24	$ 0.0199	29%	62
Orange	$ 8,188	$ 23.39	$ 0.0367	39%	350
Orleans	$ 356	$ 10.78	$ 0.0233	18%	33
Osterville	$ 149	$ 9.93	$ 0.0180	18%	15
Otis	$ 90	$ 17.93	$ 0.0231	9%	5
Oxford	$ 4,602	$ 26.30	$ 0.0463	30%	175
Palmer	$ 7,220	$ 27.66	$ 0.0501	25%	261
Pelham	$ (83)	$ (13.78)	$(0.0117)	15%	6
Pembroke	$ 3,306	$ 37.57	$ 0.0436	23%	88
Pepperell	$ 1,802	$ 24.03	$ 0.0485	24%	75
Peru	$ 147	$ 9.82	$ 0.0199	27%	15
Petersham	$ 254	$ 28.22	$ 0.0412	23%	9
Phillipston	$ 707	$ 27.19	$ 0.0401	31%	26
Pittsfield	$ 16,082	$ 15.36	$ 0.0320	24%	1,047
Plainfield	$ 62	$ 5.65	$ 0.0100	23%	11
Plainville	$ 1,677	$ 22.07	$ 0.0453	23%	76
Plymouth	$ 4,167	$ 10.24	$ 0.0194	21%	407
Plympton	$ 10	$ 2.05	$ 0.0055	11%	5
Pocasset	$ 646	$ 22.26	$ 0.0414	24%	29
Provincetown	$ 376	$ 7.68	$ 0.0162	23%	49
Quincy	$ 19,940	$ 23.16	$ 0.0530	33%	861
Randolph	$ 23,104	$ 33.20	$ 0.0490	38%	696
Rehoboth	$ 1,617	$ 24.13	$ 0.0442	29%	67
Revere	$ 16,378	$ 24.37	$ 0.0530	29%	672
Richmond	$ 5	$ 0.87	$ 0.0012	13%	6
Rochester	$ 355	$ 11.84	$ 0.0145	24%	30
Rockland	$ 5,859	$ 36.17	$ 0.0539	28%	162
Rockport	$ 1,091	$ 28.71	$ 0.0556	18%	38

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Roslindale	$ 8,771	$ 17.06	$ 0.0346	33%	514
Rowe	$ 61	$ 20.24	$ 0.0750	13%	3
Roxbry Xng	$ 4,556	$ 13.68	$ 0.0292	42%	333
Roxbury	$ 18,157	$ 13.26	$ 0.0290	45%	1,369
Royalston	$ 454	$ 25.24	$ 0.0522	23%	18
Russell	$ 103	$ 34.24	$ 0.0423	17%	3
Rutland	$ 1,250	$ 20.83	$ 0.0447	30%	60
Sagamore	$ 75	$ 6.80	$ 0.0124	17%	11
Sagamore Bch	$ 484	$ 21.98	$ 0.0330	30%	22
Salem	$ 17,948	$ 29.42	$ 0.0574	32%	610
Salisbury	$ 2,242	$ 28.03	$ 0.0491	19%	80
Sandisfield	$ 134	$ 9.56	$ 0.0172	23%	14
Sandwich	$ 971	$ 16.74	$ 0.0234	21%	58
Saugus	$ 5,862	$ 34.08	$ 0.0433	22%	172
Savoy	$ 127	$ 7.45	$ 0.0196	26%	17
Scituate	$ 1,032	$ 33.30	$ 0.0502	15%	31
Seekonk	$ 3,557	$ 33.55	$ 0.0492	24%	106
Sharon	$ 486	$ 13.49	$ 0.0264	16%	36
Sheffield	$ 915	$ 22.89	$ 0.0498	19%	40
Shelburne	$ 36	$ 5.18	$ 0.0213	33%	7
Shelburne Fls	$ 239	$ 14.95	$ 0.0275	15%	16
Sherborn	$ 112	$ 22.33	$ 0.0270	17%	5
Shirley	$ 1,703	$ 19.58	$ 0.0464	29%	87
Shutesbury	$ 261	$ 26.10	$ 0.0399	16%	10
Somerset	$ 4,498	$ 21.12	$ 0.0490	28%	213
Somerville	$ 6,594	$ 10.86	$ 0.0317	34%	607
South Boston	$ 2,502	$ 12.83	$ 0.0313	27%	195
South Carver	$ 57	$ 18.91	$ 0.0223	9%	3
South Chathan	$ 74	$ 7.36	$ 0.0106	34%	10
South Dartmou	$ 974	$ 8.78	$ 0.0217	19%	111
South Deerfiel	$ 135	$ 4.66	$ 0.0143	19%	29
South Dennis	$ 971	$ 13.30	$ 0.0208	26%	73
South Harwich	$ 40	$ 9.94	$ 0.0245	33%	4
South Lee	NA	NA	NA	0%	-
South Orleans	$ 36	$ 18.15	$ 0.0399	11%	2
South Walpole	$ 15	$ 14.63	$ 0.0307	6%	1
South Wellflee	$ 197	$ 19.73	$ 0.0322	29%	10
South Yarmout	$ 1,599	$ 14.15	$ 0.0275	25%	113
Southampton	$ 241	$ 10.03	$ 0.0194	14%	24
Southborough	$ 579	$ 44.56	$ 0.0484	22%	13

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Southbridge	$ 14,758	$ 21.61	$ 0.0469	43%	683
Southwick	$ 1,627	$ 20.34	$ 0.0241	20%	80
Spencer	$ 5,337	$ 24.48	$ 0.0455	32%	218
Springfield	$ 111,080	$ 15.18	$ 0.0291	38%	7,316
Stockbridge	$ 255	$ 15.03	$ 0.0547	22%	17
Stoneham	$ 1,346	$ 11.31	$ 0.0295	18%	119
Stoughton	$ 10,025	$ 32.34	$ 0.0487	33%	310
Sturbridge	$ 1,725	$ 17.25	$ 0.0425	27%	100
Sudbury	$ 357	$ 10.19	$ 0.0306	17%	35
Sunderland	$ 427	$ 17.08	$ 0.0254	21%	25
Sutton	$ 926	$ 25.72	$ 0.0335	24%	36
Swampscott	$ 1,252	$ 27.23	$ 0.0574	21%	46
Swansea	$ 7,252	$ 31.81	$ 0.0539	31%	228
Teaticket	$ 591	$ 13.75	$ 0.0213	29%	43
Tewksbury	$ 6,286	$ 43.05	$ 0.0538	25%	146
Tolland	$ (14)	$ (4.72)	$(0.0056)	18%	3
Topsfield	$ 422	$ 52.71	$ 0.0598	21%	8
Townsend	$ 694	$ 16.92	$ 0.0717	13%	41
Truro	$ 179	$ 14.93	$ 0.0257	33%	12
Turners Falls	$ 2,081	$ 13.17	$ 0.0272	24%	158
Tyngsboro	$ 2,160	$ 27.34	$ 0.0452	27%	79
Tyringham	$ 13	$ 12.56	$ 0.0523	13%	1
Upton	$ 554	$ 16.78	$ 0.0504	24%	33
Uxbridge	$ 2,125	$ 18.64	$ 0.0402	29%	114
Vineyard Hvn	$ 496	$ 14.16	$ 0.0206	23%	35
Vlg Nag Wd	$ 1	$ 0.28	$ 0.0007	29%	2
Waban	$ 123	$ 13.67	$ 0.0252	16%	9
Wakefield	NA	NA	NA	NA	-
Wales	$ 786	$ 17.87	$ 0.0360	33%	44
Walpole	$ 329	$ 8.21	$ 0.0145	12%	40
Waltham	$ 5,910	$ 12.85	$ 0.0273	29%	460
Waquoit	$ 543	$ 16.98	$ 0.0288	29%	32
Ware	$ 8,784	$ 32.06	$ 0.0505	30%	274
Wareham	$ 3,986	$ 17.11	$ 0.0269	29%	233
Warren	$ 3,090	$ 28.35	$ 0.0414	29%	109
Warwick	$ 342	$ 19.00	$ 0.0613	29%	18
Washington	$ 115	$ 14.34	$ 0.0341	25%	8
Watertown	$ 2,323	$ 10.42	$ 0.0271	24%	223
Wayland	$ 192	$ 6.21	$ 0.0125	22%	31
Webster	$ 9,533	$ 24.38	$ 0.0490	29%	391

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Wellfleet	$ 135	$ 7.12	$ 0.0106	17%	19
Wendall	$ 0	$ 0.43	$ 0.0066	33%	1
Wenham	$ 41	$ 10.26	$ 0.0319	15%	4
West Barnstab	$ 239	$ 15.93	$ 0.0355	23%	15
West Bridgewa	$ 1,222	$ 18.80	$ 0.0383	29%	65
West Brookfiel	$ 1,362	$ 20.03	$ 0.0332	35%	68
West Chatham	$ 5	$ 4.63	$ 0.0138	4%	1
West Dennis	$ 182	$ 13.02	$ 0.0318	21%	14
West Falmouth	$ 25	$ 12.28	$ 0.0469	25%	2
West Harwich	$ 101	$ 7.80	$ 0.0112	25%	13
West Hatfield	$ 156	$ 14.14	$ 0.0320	26%	11
West Hyannisp	$ 120	$ 13.29	$ 0.0218	36%	9
West Newbury	$ 361	$ 45.13	$ 0.0444	21%	8
West Newton	$ 389	$ 14.95	$ 0.0273	16%	26
West Roxbury	$ 1,931	$ 9.61	$ 0.0230	28%	201
West Somervil	$ 752	$ 12.33	$ 0.0348	22%	61
West Springfie	$ 9,178	$ 13.86	$ 0.0262	32%	662
West Stockbric	$ 421	$ 23.38	$ 0.0603	25%	18
West Tisbury	$ 51	$ 5.13	$ 0.0067	14%	10
West Warehan	$ 1,081	$ 15.66	$ 0.0238	28%	69
West Yarmouth	$ 2,429	$ 16.99	$ 0.0260	28%	143
Westboro	$ 1,015	$ 29.87	$ 0.0466	18%	34
Westford	$ 1,683	$ 31.17	$ 0.0595	20%	54
Westhampton	$ 16	$ 2.65	$ 0.0045	13%	6
Westminster	$ 880	$ 22.56	$ 0.0405	20%	39
Weston	$ 83	$ 5.93	$ 0.0134	20%	14
Westport	$ 2,936	$ 15.78	$ 0.0324	27%	186
Westport Pt	NA	NA	NA	0%	-
Westwood	$ 317	$ 12.68	$ 0.0281	11%	25
Weymouth	$ 16,459	$ 31.23	$ 0.0532	30%	527
Whately	$ 103	$ 14.73	$ 0.0277	15%	7
Whitinsville	$ 6,361	$ 34.76	$ 0.0535	26%	183
Whitman	$ 4,033	$ 27.25	$ 0.0471	29%	148
Wht Horse Bch	NA	NA	NA	0%	-
Wilbraham	$ 2,392	$ 21.17	$ 0.0432	28%	113
Williamsburg	$ 300	$ 27.26	$ 0.0576	13%	11
Williamstown	$ 1,260	$ 26.25	$ 0.0584	24%	48
Winchendon	$ 3,233	$ 15.77	$ 0.0292	35%	205
Winchester	$ 536	$ 17.86	$ 0.0289	18%	30
Windsor	$ 124	$ 13.80	$ 0.0227	23%	9

Appendix 2C
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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Winthrop	$ 2,772	$ 25.43	$ 0.0520	21%	109
Woburn	$ 3,519	$ 10.86	$ 0.0220	26%	324
Woods Hole	$ (0)	$ (0.17)	$ (0.0012)	20%	1
Worcester	$ 104,517	$ 24.71	$ 0.0506	36%	4,230
Woronoco	$ 91	$ 22.71	$ 0.0327	21%	4
Worthington	$ 79	$ 7.91	$ 0.0286	17%	10
Wrentham	$ 1,097	$ 28.12	$ 0.0463	21%	39
Yarmouth Port	$ 604	$ 12.85	$ 0.0174	28%	47

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Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Abington	$ 3,707	$ 26.67	0.0313	27%	139
Acton	$ 131	$ 1.55	0.0036	23%	85
Acushnet	$ 270	$ 1.96	0.0030	27%	138
Adams	$ 4,473	$ 16.44	0.0364	30%	272
Agawam	$ 3,202	$ 13.68	0.0175	27%	234
Alford	$ 84	$ 21.09	0.0431	36%	4
Allston	$ 528	$ 3.38	0.0080	29%	156
Amesbury	$ 3,813	$ 28.67	0.0448	22%	133
Amherst	$ 1,368	$ 10.37	0.0257	18%	132
Andover	$ 1,365	$ 20.08	0.0347	16%	68
Aquinnah	$ 11	$ 10.97	0.0281	6%	1
Arlington	$ 1,437	$ 7.77	0.0172	22%	185
Ashby	$ 589	$ 3.78	0.0099	49%	156
Ashfield	$ 231	$ 8.57	0.0227	32%	27
Ashland	$ 413	$ 5.29	0.0081	20%	78
Assonet	$ 75	$ 2.60	0.0036	25%	29
Athol	$ 11,797	$ 30.64	0.0397	32%	385
Attleboro	$ 15,212	$ 23.84	0.0384	31%	638
Auburn	$ 3,455	$ 22.73	0.0328	23%	152
Auburndale	$ 53	$ 4.46	0.0082	16%	12
Avon	$ 1,107	$ 22.13	0.0334	29%	50
Ayer	$ 2,192	$ 21.28	0.0349	34%	103
Barnstable	$ 46	$ 5.75	0.0082	32%	8
Barre	$ 1,535	$ 18.06	0.0320	32%	85
Bass River	$ 90	$ 3.34	0.0068	28%	27
Becket	$ 299	$ 9.34	0.0155	19%	32
Bedford	$ 286	$ 9.53	0.0131	14%	30
Belchertown	$ 4,460	$ 20.65	0.0350	32%	216
Bellingham	$ 2,392	$ 20.10	0.0261	26%	119
Berlin	$ 324	$ 20.25	0.0229	27%	16
Bernardston	$ 401	$ 19.08	0.0296	16%	21
Beverly	$ 7,417	$ 21.13	0.0392	28%	351
Billerica	$ 6,441	$ 30.67	0.0370	27%	210
Blackstone	$ 3,063	$ 30.33	0.0368	31%	101

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Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Blandford	$ 47	$ 4.69	0.0078	18%	10
Bolton	$ 389	$ 32.45	0.0391	33%	12
Boston	$ 4,483	$ 3.55	0.0108	28%	1,264
Bourne	$ (14)	$ (0.27)	-0.0004	21%	51
Boxford	$ 79	$ 15.77	0.0272	10%	5
Brant Rock	$ (26)	$ (8.64)	-0.0092	21%	3
Brewster	$ 62	$ 0.86	0.0013	21%	72
Bridgewater	$ 4,631	$ 27.40	0.0345	29%	169
Brighton	$ 1,202	$ 5.09	0.0115	24%	236
Brimfield	$ 1,235	$ 28.71	0.0436	25%	43
Brockton	$ 75,665	$ 22.47	0.0363	45%	3,368
Brookfield	$ 1,902	$ 20.02	0.0291	38%	95
Brookline	$ 61	$ 0.67	0.0016	15%	91
Buckland	$ 368	$ 14.15	0.0254	20%	26
Burlington	$ 409	$ 3.43	0.0061	23%	119
Buzzards Bay	$ 102	$ 3.09	0.0048	19%	33
Cambridge	$ 2,618	$ 5.75	0.0144	27%	455
Canton	$ 197	$ 1.50	0.0024	20%	131
Carlisle	$ (8)	$ (1.59)	-0.0023	19%	5
Carver	$ 221	$ 1.99	0.0025	23%	111
Cataumet	$ (43)	$ (21.62)	-0.0441	7%	2
Centerville	$ (132)	$ (1.85)	-0.0025	21%	71
Charlemont	$ 763	$ 28.26	0.0375	24%	27
Charlestown	$ 148	$ 4.76	0.0130	22%	31
Charlton	$ 2,498	$ 27.15	0.0279	26%	92
Chatham	$ 76	$ 2.46	0.0044	32%	31
Chelmsford	$ 4,306	$ 21.75	0.0339	29%	198
Chelsea	$ 4,488	$ 4.52	0.0099	40%	993
Cheshire	$ 1,410	$ 17.41	0.0325	33%	81
Chester	$ 24	$ 11.99	0.0332	50%	2
Chesterfield	$ 69	$ 6.89	0.0160	15%	10
Chestnut Hill	$ 214	$ 8.93	0.0127	14%	24
Chicopee	NA	NA	NA	NA	-
Chilmark	NA	NA	NA	0%	-

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Clarksburg	$ 765	$ 23.89	0.0333	26%	32
Clinton	$ 5,588	$ 19.33	0.0322	41%	289
Cohasset	$ 398	$ 24.86	0.0381	21%	16
Colrain	$ 484	$ 15.11	0.0237	26%	32
Concord	NA	NA	NA	NA	-
Conway	$ 123	$ 10.22	0.0232	21%	12
Cotuit	$ 65	$ 2.72	0.0041	24%	24
Cummaquid	$ (1)	$ (0.29)	-0.0005	24%	4
Cummington	$ 24	$ 4.78	0.0063	14%	5
Dalton	$ 1,349	$ 15.16	0.0270	22%	89
Dartmouth	NA	NA	NA	NA	-
Dedham	$ 1,072	$ 7.10	0.0108	22%	151
Deerfield	$ 22	$ 4.38	0.0041	13%	5
Dennis	$ 26	$ 1.61	0.0020	18%	16
Dennis Port	$ 201	$ 4.46	0.0097	21%	45
Dighton	$ 1,205	$ 32.57	0.0373	20%	37
Dorchester	$ 26,316	$ 4.67	0.0094	45%	5,636
Douglas	$ 1,951	$ 26.73	0.0344	30%	73
Dover	$ (21)	$ (21.06)	-0.0043	6%	1
Dracut	$ 7,154	$ 26.40	0.0343	27%	271
Dudley	$ 4,052	$ 24.41	0.0341	31%	166
Dunstable	$ 389	$ 48.59	0.0564	29%	8
Duxbury	$ 58	$ 1.66	0.0032	15%	35
East Boston	$ 3,922	$ 4.66	0.0105	39%	842
East Bridgewater	$ 3,386	$ 27.31	0.0288	31%	124
East Brookfield	$ 983	$ 25.88	0.0358	40%	38
East Cambridge	$ 529	$ 4.77	0.0114	28%	111
East Dennis	$ 70	$ 9.95	0.0179	21%	7
East Falmouth	$ 180	$ 1.26	0.0016	27%	143
East Freetown	$ 129	$ 3.22	0.0044	23%	40
East Harwich	$ (10)	$ (0.48)	-0.0007	24%	21
East Longmeadow	$ 2,731	$ 22.95	0.0342	23%	119
East Orleans	$ 13	$ 4.22	0.0064	13%	3
East Otis	$ (5)	$ (0.97)	-0.0012	17%	5

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
East Sandwich	$ 80	$ 2.49	0.0055	25%	32
East Walpole	$ (18)	$ (1.48)	-0.0021	14%	12
East Wareham	$ 479	$ 2.87	0.0042	37%	167
Eastham	$ 156	$ 9.19	0.0113	15%	17
Easthampton	$ 2,979	$ 12.41	0.0232	24%	240
Easton	$ 4,268	$ 27.36	0.0364	32%	156
Edgartown	$ (248)	$ (7.75)	-0.0092	21%	32
Egremont	$ 120	$ 10.03	0.0247	24%	12
Erving	$ 109	$ 8.35	0.0164	18%	13
Essex	$ 378	$ 19.88	0.0421	24%	19
Everett	$ 21,836	$ 23.18	0.0395	38%	942
Fairhaven	$ 571	$ 3.44	0.0049	18%	166
Fall River	$ 71,184	$ 21.38	0.0385	39%	3,329
Falmouth	$ 117	$ 2.30	0.0049	25%	51
Feeding Hills	$ 2,439	$ 14.78	0.0189	25%	165
Fitchburg	$ 20,902	$ 9.76	0.0363	46%	2,142
Florida-Drury	$ 464	$ 23.18	0.0503	22%	20
Forestdale	$ (15)	$ (0.58)	-0.0006	23%	26
Foxboro	$ 2,799	$ 25.45	0.0383	27%	110
Framingham	$ 3,067	$ 3.51	0.0067	34%	873
Franklin	$ 4,260	$ 27.31	0.0371	28%	156
Gardner	$ 9,234	$ 17.83	0.0381	31%	518
Gill	$ 129	$ 9.89	0.0145	18%	13
Gloucester	$ 12,649	$ 25.10	0.0461	29%	504
Goshen	$ 169	$ 21.08	0.0398	23%	8
Grafton	$ 2,789	$ 29.99	0.0385	29%	93
Granby	$ 2,256	$ 31.33	0.0271	30%	72
Granville	NA	NA	NA	0%	-
Green Harbor	$ (6)	$ (5.66)	-0.0160	14%	1
Greenfield	$ 5,254	$ 12.97	0.0246	22%	405
Gt Barrington	$ 2,212	$ 20.67	0.0351	30%	107
Hadley	$ 4	$ 1.28	0.0092	2%	3
Halifax	$ 1,781	$ 20.24	0.0279	32%	88
Hamilton	$ 677	$ 30.77	0.0439	25%	22

Appendix 2C
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)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Hampden	$ 1,188	$ 33.01	0.0309	28%	36
Hancock	$ 54	$ 10.83	0.0174	14%	5
Hanover	$ 1,140	$ 24.25	0.0325	23%	47
Hanson	$ 1,133	$ 19.88	0.0211	24%	57
Hardwick	$ 971	$ 19.05	0.0301	27%	51
Harvard	$ 12	$ 3.88	0.0104	13%	3
Harwich	$ 108	$ 1.97	0.0030	23%	55
Harwich Port	$ (50)	$ (4.57)	-0.0083	21%	11
Hatfield	$ 116	$ 11.62	0.0222	14%	10
Haverhill	$ 32,185	$ 26.02	0.0420	31%	1,237
Hawley	$ 178	$ 22.23	0.0433	32%	8
Heath	$ 709	$ 32.24	0.0548	35%	22
Hingham	NA	NA	NA	0%	-
Hinsdale	$ 267	$ 8.35	0.0163	20%	32
Holbrook	$ 4,126	$ 23.18	0.0340	33%	178
Holland	$ 1,090	$ 27.26	0.0288	31%	40
Holliston	$ 72	$ 1.56	0.0029	19%	46
Hopedale	$ 1,219	$ 31.25	0.0395	29%	39
Hopkinton	$ (114)	$ (3.92)	-0.0048	13%	29
Hubbardston	$ 771	$ 18.35	0.0307	32%	42
Humarock	$ 10	$ 9.94	0.0230	11%	1
Huntington	$ 265	$ 12.03	0.0212	16%	22
Hyannis	$ 689	$ 1.54	0.0026	38%	448
Hyannis Port	NA	NA	NA	0%	-
Hyde Park	$ 4,270	$ 4.64	0.0084	37%	921
Indian Orchard	$ 8,312	$ 16.30	0.0273	37%	510
Jamaica Plain	$ 1,680	$ 4.63	0.0103	35%	363
Kingston	$ (74)	$ (1.00)	-0.0012	20%	74
Lake Pleasant	$ (13)	$ (6.26)	-0.0035	11%	2
Lakeville	$ 7	$ 1.87	0.0025	20%	4
Lancaster	$ 768	$ 20.22	0.0262	29%	38
Lanesborough	$ 179	$ 5.77	0.0094	18%	31
Lawrence	$ 86,930	$ 26.82	0.0415	38%	3,241
Lee	$ 423	$ 6.32	0.0151	21%	67

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Leicester	$ 6,216	$ 35.73	0.0300	35%	174
Lenox	$ 548	$ 17.13	0.0418	23%	32
Lenoxdale	$ (5)	$ (4.51)	-0.0282	5%	1
Leominster	$ 18,219	$ 21.38	0.0345	37%	852
Leverett	$ 103	$ 7.91	0.0159	18%	13
Lexington	$ 345	$ 6.76	0.0170	14%	51
Leyden	$ 105	$ 21.05	0.0371	17%	5
Lincoln	$ (89)	$ (14.90)	-0.0154	8%	6
Longmeadow	$ 699	$ 13.99	0.0281	19%	50
Lowell	$ 75,743	$ 23.51	0.0363	44%	3,222
Ludlow	$ 3,254	$ 13.62	0.0204	22%	239
Lunenburg	$ 1,236	$ 1.86	0.0059	50%	665
Lynn	$ 71,200	$ 26.45	0.0411	42%	2,692
Malden	$ 20,827	$ 21.08	0.0373	34%	988
Manchester	$ 143	$ 20.37	0.0340	13%	7
Manomet	$ 39	$ 19.55	0.0282	18%	2
Marion	$ 83	$ 3.08	0.0058	14%	27
Marlboro	$ 9,807	$ 20.87	0.0362	35%	470
Marshfield	$ 645	$ 5.46	0.0094	20%	118
Marshfld Hls	$ (10)	$ (9.63)	-0.0139	33%	1
Marstons Mls	$ (278)	$ (9.57)	-0.0123	14%	29
Mashpee	$ 247	$ 1.30	0.0021	27%	190
Mattapan	$ 3,937	$ 3.91	0.0079	46%	1,008
Mattapoisett	$ 87	$ 3.21	0.0046	19%	27
Maynard	$ 115	$ 1.72	0.0026	25%	67
Medfield	$ 118	$ 5.62	0.0098	16%	21
Medford	$ 8,088	$ 23.65	0.0349	27%	342
Medway	$ 432	$ 10.80	0.0152	20%	40
Melrose	$ 2,993	$ 25.15	0.0412	21%	119
Mendon	$ 569	$ 18.96	0.0264	33%	30
Methuen	$ 19,831	$ 27.47	0.0381	31%	722
Middlefield	$ 13	$ 1.80	0.0035	37%	7
Milford	$ 8,085	$ 23.99	0.0352	38%	337
Millbury	$ 3,488	$ 24.39	0.0344	30%	143

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Millers Falls	$ 128	$ 6.40	0.0083	21%	20
Millis	$ (266)	$ (9.84)	-0.0105	15%	27
Millville	$ 494	$ 21.47	0.0361	22%	23
Milton	$ 432	$ 6.17	0.0097	18%	70
Monroe	$ 11	$ 5.75	0.0190	25%	2
Monson	$ 2,828	$ 27.20	0.0366	28%	104
Montague	$ 202	$ 11.91	0.0222	19%	17
Monterey	$ 200	$ 66.80	0.0574	11%	3
Montgomery	$ 5	$ 5.43	0.0129	5%	1
Monument Bch	$ 83	$ 7.50	0.0125	28%	11
Mt Washington	$ 50	$ 12.39	0.0187	44%	4
Nahant	NA	NA	NA	0%	-
Nantucket	$ 344	$ 21.50	0.0218	11%	16
Natick	$ 250	$ 1.39	0.0026	21%	180
Needham	$ 272	$ 6.32	0.0085	16%	43
New Ashford	$ 44	$ 14.58	0.0201	27%	3
New Bedford	$ 9,858	$ 2.75	0.0050	31%	3,579
New Braintree	$ 265	$ 33.18	0.0416	23%	8
New Marlboro	$ 112	$ 15.95	0.0180	10%	7
Newbury	$ 881	$ 35.25	0.0356	19%	25
Newburyport	$ 2,135	$ 22.01	0.0419	24%	97
Newton	$ 203	$ 4.40	0.0093	23%	46
Newton Center	$ 258	$ 9.20	0.0136	17%	28
Newton Hlds	$ (7)	$ (0.26)	-0.0004	19%	27
Newton L F	$ 8	$ 2.74	0.0080	11%	3
Newton U F	$ 73	$ 5.60	0.0132	22%	13
Newtonvlle	$ 122	$ 5.83	0.0126	18%	21
Norfolk	$ 74	$ 8.17	0.0080	9%	9
North Adams	$ 10,679	$ 21.27	0.0379	32%	502
North Andover	$ 2,571	$ 21.79	0.0406	20%	118
North Brookfield	$ 1,565	$ 23.02	0.0313	27%	68
North Cambridge	$ 749	$ 6.30	0.0145	24%	119
North Carver	$ 23	$ 4.57	0.0034	24%	5
North Chatham	$ 4	$ 1.99	0.0031	12%	2

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
North Dartmouth	$ 763	$ 4.68	0.0084	20%	163
North Eastham	$ 68	$ 3.77	0.0057	21%	18
North Falmouth	$ (103)	$ (9.34)	-0.0181	19%	11
North Hatfield	NA	NA	NA	0%	-
North Truro	$ (2)	$ (0.45)	-0.0007	7%	4
Northampton	$ 7,202	$ 20.75	0.0417	28%	347
Northboro	$ 1,423	$ 25.41	0.0315	24%	56
Northfield	$ 226	$ 7.07	0.0126	22%	32
Norton	$ 7,913	$ 42.31	0.0356	17%	187
Norwell	$ 369	$ 36.86	0.0520	13%	10
Oak Bluffs	$ 303	$ 10.11	0.0112	25%	30
Oakham	$ 706	$ 33.62	0.0428	28%	21
Ocean Bluff	$ 33	$ 32.55	0.0319	33%	1
Onset	$ 20	$ 0.28	0.0004	33%	71
Orange	$ 6,012	$ 17.89	0.0290	35%	336
Orleans	$ 93	$ 2.72	0.0046	20%	34
Osterville	$ 84	$ 5.25	0.0089	19%	16
Otis	$ 106	$ 15.09	0.0253	13%	7
Oxford	$ 4,354	$ 21.99	0.0315	33%	198
Palmer	$ 6,434	$ 23.40	0.0331	27%	275
Pelham	$ 11	$ 2.19	0.0022	14%	5
Pembroke	$ 2,721	$ 29.58	0.0318	23%	92
Pepperell	$ 1,925	$ 21.88	0.0374	27%	88
Peru	$ 176	$ 13.52	0.0232	23%	13
Petersham	$ 136	$ 13.63	0.0295	22%	10
Phillipston	$ 678	$ 28.24	0.0339	30%	24
Pittsfield	$ 16,204	$ 13.69	0.0252	28%	1,184
Plainfield	$ 125	$ 8.94	0.0142	31%	14
Plainville	$ 2,782	$ 30.24	0.0440	28%	92
Plymouth	$ 109	$ 0.26	0.0004	22%	428
Plympton	$ 9	$ 3.01	0.0038	7%	3
Pocasset	$ 307	$ 9.30	0.0184	26%	33
Provincetown	$ 182	$ 3.87	0.0079	22%	47
Quincy	$ 24,793	$ 19.90	0.0390	34%	1,246

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(Sorted Alphabetically)

Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
Randolph	$ 14,866	$ 21.12	0.0314	36%	704
Rehoboth	$ 2,097	$ 29.95	0.0358	30%	70
Revere	$ 19,611	$ 24.36	0.0403	32%	805
Richmond	$ 60	$ 8.53	0.0153	19%	7
Rochester	$ 76	$ 2.72	0.0030	24%	28
Rockland	$ 6,014	$ 32.16	0.0382	30%	187
Rockport	$ 619	$ 14.41	0.0358	16%	43
Roslindale	$ 2,756	$ 5.47	0.0095	34%	504
Rowe	$ 132	$ 26.39	0.0529	23%	5
Roxbry Xng	$ 2,294	$ 6.57	0.0127	45%	349
Roxbury	$ 6,659	$ 4.54	0.0091	49%	1,468
Royalston	$ 408	$ 22.65	0.0359	23%	18
Russell	$ (13)	$ (6.27)	-0.0080	14%	2
Rutland	$ 1,623	$ 24.97	0.0366	35%	65
Sagamore	$ 122	$ 11.08	0.0196	16%	11
Sagamore Bch	$ 158	$ 7.54	0.0115	28%	21
Salem	$ 16,602	$ 25.15	0.0446	32%	660
Salisbury	$ 2,570	$ 28.56	0.0418	22%	90
Sandisfield	NA	NA	NA	0%	-
Sandwich	$ (11)	$ (0.16)	-0.0002	25%	69
Saugus	$ 5,796	$ 32.20	0.0353	23%	180
Savoy	$ 45	$ 1.94	0.0040	35%	23
Scituate	$ 1,163	$ 23.73	0.0317	20%	49
Seekonk	$ 3,839	$ 32.54	0.0345	25%	118
Sharon	$ 48	$ 1.46	0.0023	15%	33
Sheffield	$ 1,502	$ 29.45	0.0380	25%	51
Shelburne	$ 53	$ 13.19	0.0254	25%	4
Shelburne Fls	$ 173	$ 10.20	0.0209	17%	17
Sherborn	$ (65)	$ (16.14)	-0.0142	16%	4
Shirley	$ 1,604	$ 16.53	0.0258	32%	97
Shutesbury	$ 7	$ 3.51	0.0068	40%	2
Somerset	$ 5,831	$ 25.80	0.0409	29%	226
Somerville	$ 3,645	$ 5.46	0.0120	37%	668
South Boston	$ 1,291	$ 6.79	0.0145	27%	190

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Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
South Carver	$ 1	$ 0.25	0.0003	17%	6
South Chatham	$ 1	$ 0.10	0.0002	31%	9
South Dartmouth	$ 257	$ 2.12	0.0040	20%	121
South Deerfield	$ 106	$ 2.86	0.0066	24%	37
South Dennis	$ 75	$ 1.18	0.0016	25%	64
South Harwich	$ 8	$ 2.12	0.0049	33%	4
South Lee	$ (21)	$ (21.13)	-0.0176	17%	1
South Orleans	$ 9	$ 4.43	0.0066	11%	2
South Walpole	$ 10	$ 4.93	0.0059	11%	2
South Wellfleet	$ (2)	$ (0.30)	-0.0007	24%	8
South Yarmouth	$ 309	$ 2.29	0.0041	29%	135
Southampton	$ 254	$ 9.06	0.0117	17%	28
Southborough	$ 540	$ 31.76	0.0346	30%	17
Southbridge	$ 15,435	$ 20.63	0.0322	45%	748
Southwick	$ 1,975	$ 24.68	0.0229	22%	80
Spencer	$ 5,163	$ 19.41	0.0297	38%	266
Springfield	$ 131,436	$ 16.46	0.0263	42%	7,986
Stockbridge	$ 269	$ 12.79	0.0393	29%	21
Stoneham	$ 466	$ 3.95	0.0084	19%	118
Stoughton	$ 12,703	$ 33.17	0.0335	33%	383
Stow	NA	NA	NA	NA	-
Sturbridge	$ 1,839	$ 16.42	0.0277	31%	112
Sudbury	$ 202	$ 6.74	0.0122	15%	30
Sunderland	$ 404	$ 14.43	0.0211	22%	28
Sutton	$ 1,060	$ 25.23	0.0285	27%	42
Swampscott	$ 510	$ 51.01	0.0565	20%	10
Swansea	$ 6,245	$ 26.57	0.0368	31%	235
Teaticket	$ 19	$ 0.36	0.0005	34%	53
Tewksbury	$ 4,792	$ 30.14	0.0356	26%	159
Tolland	$ (47)	$ (15.71)	-0.0155	20%	3
Townsend	$ 462	$ 8.88	0.0344	15%	52
Truro	$ 44	$ 4.00	0.0058	31%	11
Turners Falls	$ 1,824	$ 11.47	0.0205	26%	159
Tyngsboro	$ 2,186	$ 23.76	0.0310	29%	92

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Tyringham	$ 15	$ 14.62	0.0522	14%	1
Upton	$ 706	$ 19.08	0.0377	27%	37
Uxbridge	$ 2,113	$ 17.32	0.0275	31%	122
Vineyard Hvn	$ 195	$ 5.27	0.0074	25%	37
Vlg Nag Wd	$ (31)	$ (15.74)	-0.0329	50%	2
Waban	$ 62	$ 5.66	0.0127	20%	11
Wakefield	NA	NA	NA	NA	-
Wales	$ 482	$ 11.21	0.0189	34%	43
Walpole	$ 81	$ 2.18	0.0034	13%	37
Waltham	$ 2,156	$ 4.70	0.0082	28%	459
Waquoit	$ 24	$ 0.72	0.0011	28%	33
Ware	$ 5,944	$ 19.05	0.0282	33%	312
Wareham	$ 375	$ 1.39	0.0018	34%	270
Warren	$ 2,363	$ 19.69	0.0257	32%	120
Warwick	$ 409	$ 19.48	0.0444	31%	21
Washington	$ 98	$ 14.06	0.0257	27%	7
Watertown	$ 1,021	$ 4.93	0.0103	22%	207
Wayland	$ (23)	$ (1.02)	-0.0016	17%	23
Webster	$ 11,803	$ 23.99	0.0377	34%	492
Wellfleet	$ (89)	$ (4.69)	-0.0070	17%	19
Wenham	$ 9	$ 3.13	0.0017	11%	3
West Barnstable	$ 83	$ 5.56	0.0113	25%	15
West Bridgewater	$ 1,572	$ 24.57	0.0376	28%	64
West Brookfield	$ 1,298	$ 19.09	0.0285	35%	68
West Chatham	$ 4	$ 4.37	0.0140	5%	1
West Dennis	$ 144	$ 12.04	0.0229	18%	12
West Falmouth	$ (16)	$ (16.44)	-0.0500	17%	1
West Harwich	$ (30)	$ (2.29)	-0.0030	21%	13
West Hatfield	$ 100	$ 8.36	0.0183	30%	12
West Hyannisprt	$ (109)	$ (12.07)	-0.0191	35%	9
West Newbury	$ 216	$ 24.05	0.0225	20%	9
West Newton	$ 98	$ 4.90	0.0096	12%	20
West Roxbury	$ 262	$ 1.25	0.0026	30%	210
West Somerville	$ 407	$ 6.36	0.0124	23%	64

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Municipality	Total Consumer Loss in Month	Average Per Household Loss in Month	Premium (per kWh)	% of Households Participating in Competitive Supply Market	# Competitive Supply Accounts
West Springfield	$ 8,596	$ 12.66	0.0194	34%	679
West Stockbridge	$ 253	$ 18.05	0.0362	21%	14
West Tisbury	$ 76	$ 8.40	0.0090	14%	9
West Townsend	NA	NA	NA	NA	-
West Wareham	$ 25	$ 0.36	0.0004	30%	69
West Yarmouth	$ 323	$ 2.63	0.0038	25%	123
Westboro	$ 1,247	$ 25.99	0.0410	24%	48
Westford	$ 1,697	$ 30.85	0.0414	18%	55
Westhampton	$ 112	$ 16.00	0.0266	16%	7
Westminster	$ 1,196	$ 29.91	0.0420	22%	40
Weston	$ (30)	$ (2.31)	-0.0035	19%	13
Westport	$ 2,912	$ 14.13	0.0233	31%	206
Westport Pt	NA	NA	NA	0%	-
Westwood	$ 52	$ 2.90	0.0049	10%	18
Weymouth	$ 13,570	$ 25.95	0.0359	29%	523
Whately	$ 98	$ 13.93	0.0207	14%	7
Whitinsville	$ 5,722	$ 28.05	0.0394	28%	204
Whitman	$ 3,984	$ 26.56	0.0323	27%	150
Wht Horse Bch	NA	NA	NA	0%	-
Wilbraham	$ 3,502	$ 26.13	0.0340	32%	134
Williamsburg	$ 252	$ 17.98	0.0272	15%	14
Williamstown	$ 1,095	$ 19.20	0.0341	29%	57
Winchendon	$ 4,485	$ 24.24	0.0366	31%	185
Winchester	$ (12)	$ (0.54)	-0.0007	13%	22
Windsor	$ 90	$ 6.95	0.0127	30%	13
Winthrop	$ 3,503	$ 26.95	0.0448	22%	130
Woburn	$ 1,307	$ 3.91	0.0069	27%	334
Woods Hole	$ 14	$ 13.52	0.0561	20%	1
Worcester	$ 99,546	$ 21.19	0.0361	39%	4,697
Woronoco	$ 61	$ 20.47	0.0268	19%	3
Worthington	$ 245	$ 22.30	0.0272	20%	11
Wrentham	$ 1,250	$ 30.50	0.0341	24%	41
Yarmouth Port	$ 97	$ 2.11	0.0027	27%	46

Appendix 2D

Supplier-Specific Information – All Households

July 2018 – June 2019 and

July 2019 – June 2020

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
18	$0.1892	43	$ 0.0846	0.00%	$ 2,367	$ 2,424	$ (57)	0.00%	0.00%
70	$0.0000	10	$ 0.0641	0.00%	$ 237	$ 237	$ -	0.00%	0.00%
24	$0.1782	42,312	$ 0.0631	0.78%	$ 1,364,623	$ 1,420,571	$ (55,948)	1.46%	0.50%
15	$0.1754	72,026	$ 0.0575	1.33%	$ 1,886,942	$ 1,943,757	$ (56,815)	2.00%	0.50%
6	$0.1741	160,629	$ 0.0568	2.96%	$ 4,800,608	$ 4,906,883	$ (106,275)	5.06%	0.94%
1	$0.1730	27,319	$ 0.0553	0.50%	$ 889,396	$ 912,899	$ (23,503)	0.94%	0.21%
25	$0.1726	330,142	$ 0.0528	6.09%	$ 7,865,586	$ 8,097,116	$ (231,530)	8.34%	2.05%
51	$0.1545	2	$ 0.0465	0.00%	$ 9	$ 9	$ -	0.00%	0.00%
48	$0.1616	30,738	$ 0.0465	0.57%	$ 836,800	$ 842,164	$ (5,363)	0.87%	0.05%
39	$0.1640	31,672	$ 0.0454	0.58%	$ 701,637	$ 712,087	$ (10,450)	0.73%	0.09%
66	$0.1621	120,316	$ 0.0443	2.22%	$ 2,447,269	$ 2,477,159	$ (29,890)	2.55%	0.26%
60	$0.1634	290,972	$ 0.0440	5.37%	$ 6,243,047	$ 6,683,700	$ (440,653)	6.89%	3.90%
35	$0.1641	72,770	$ 0.0439	1.34%	$ 1,804,224	$ 1,822,240	$ (18,016)	1.88%	0.16%
12	$0.1597	244,713	$ 0.0412	4.52%	$ 4,538,670	$ 4,688,555	$ (149,885)	4.83%	1.33%
57	$0.1610	36,773	$ 0.0406	0.68%	$ 708,200	$ 725,165	$ (16,965)	0.75%	0.15%
37	$0.1590	526,480	$ 0.0397	9.72%	$ 12,294,159	$12,643,496	$ (349,338)	13.03%	3.10%
41	$0.1475	263,443	$ 0.0394	4.86%	$ 5,782,738	$ 6,079,749	$ (297,011)	6.27%	2.63%
23	$0.1584	141,213	$ 0.0385	2.61%	$ 2,794,581	$ 2,843,607	$ (49,027)	2.93%	0.43%
4	$0.1570	137,084	$ 0.0383	2.53%	$ 2,447,105	$ 2,573,716	$ (126,611)	2.65%	1.12%
36	$0.1584	114,025	$ 0.0380	2.10%	$ 2,358,303	$ 2,582,022	$ (223,718)	2.66%	1.98%
46	$0.1487	16,780	$ 0.0326	0.31%	$ 261,821	$ 274,122	$ (12,301)	0.28%	0.11%
22	$0.1453	275,503	$ 0.0325	5.09%	$ 5,031,249	$ 5,164,957	$ (133,707)	5.32%	1.18%
43	$0.1431	225,583	$ 0.0311	4.16%	$ 3,681,648	$ 3,872,939	$ (191,290)	3.99%	1.69%
55	$0.1484	91,547	$ 0.0311	1.69%	$ 1,444,621	$ 1,491,321	$ (46,700)	1.54%	0.41%

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
42	$0.1446	434,772	$ 0.0244	8.02%	$ 6,111,217	$ 7,049,113	$ (937,895)	7.26%	8.31%
32	$0.1429	221,178	$ 0.0242	4.08%	$ 3,300,031	$ 3,463,834	$ (163,803)	3.57%	1.45%
20	$0.1437	44,285	$ 0.0239	0.82%	$ 573,753	$ 625,460	$ (51,707)	0.64%	0.46%
13	$0.1400	62,780	$ 0.0236	1.16%	$ 852,575	$ 904,841	$ (52,267)	0.93%	0.46%
26	$0.1390	149,051	$ 0.0220	2.75%	$ 1,892,333	$ 2,185,067	$ (292,734)	2.25%	2.59%
29	$0.1358	141,877	$ 0.0177	2.62%	$ 1,531,175	$ 2,128,380	$ (597,206)	2.19%	5.29%
9	$0.1360	204,698	$ 0.0164	3.78%	$ 2,133,074	$ 2,934,090	$ (801,016)	3.02%	7.10%
3	$0.1288	18,049	$ 0.0106	0.33%	$ 132,828	$ 210,024	$ (77,196)	0.22%	0.68%
27	$0.1424	1,061	$ 0.0087	0.02%	$ 3,327	$ 3,875	$ (548)	0.00%	0.00%
61	$0.1097	6,752	$ 0.0076	0.12%	$ 25,041	$ 25,041	$ -	0.03%	0.00%
7	$0.1248	114,639	$ 0.0064	2.12%	$ 485,679	$ 884,149	$ (398,471)	0.91%	3.53%
50	$0.1257	2,786	$ 0.0059	0.05%	$ 7,254	$ 12,240	$ (4,986)	0.01%	0.04%
10	$0.1219	23,731	$ 0.0044	0.44%	$ 90,268	$ 220,301	$ (130,033)	0.23%	1.15%
49	$0.1265	24,964	$ 0.0043	0.46%	$ 63,253	$ 157,969	$ (94,716)	0.16%	0.84%
68	$0.1236	13,769	$ 0.0037	0.25%	$ 33,641	$ 106,931	$ (73,290)	0.11%	0.65%
28	$0.1103	2	$ 0.0024	0.00%	$ 4	$ 4	$ (0)	0.00%	0.00%
17	$0.1211	190,790	$ 0.0022	3.52%	$ 250,177	$ 1,296,973	$ (1,046,796)	1.34%	9.27%
44	$0.1101	96	$ 0.0022	0.00%	$ 214	$ 746	$ (532)	0.00%	0.00%
14	$0.1225	19,963	$ 0.0013	0.37%	$ 15,412	$ 111,757	$ (96,345)	0.12%	0.85%
67	$0.1044	9	$ 0.0009	0.00%	$ 7	$ 41	$ (34)	0.00%	0.00%
8	$0.1157	8,369	$ (0.0041)	0.15%	$ (27,185)	$ 54,067	$ (81,252)	0.06%	0.72%
38	$0.1100	2,981	$ (0.0045)	0.06%	$ (11,981)	$ 8,562	$ (20,542)	0.01%	0.18%
34	$0.1145	442,846	$ (0.0047)	8.17%	$ (1,460,969)	$ 1,753,193	$ (3,214,162)	1.81%	28.48%
53	$0.0949	2	$ (0.0049)	0.00%	$ (1)	$ -	$ (1)	0.00%	0.00%

Appendix 2D Supplier-Specific Information -- All Households (Ranked by Weighted Average Premium)									
Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
59	$0.1090	231	$ (0.0054)	0.00%	$ (1,310)	$ 1,189	$ (2,499)	0.00%	0.02%
63	$0.1123	5,174	$ (0.0071)	0.10%	$ (17,743)	$ 12,435	$ (30,178)	0.01%	0.27%
31	$0.1154	8	$ (0.0075)	0.00%	$ (56)	$ 76	$ (132)	0.00%	0.00%
11	$0.1093	8,212	$ (0.0091)	0.15%	$ (60,499)	$ 27,773	$ (88,271)	0.03%	0.78%
16	$0.1029	6,259	$ (0.0094)	0.12%	$ (65,981)	$ 48,507	$ (114,488)	0.05%	1.01%
21	$0.1110	1,984	$ (0.0120)	0.04%	$ (26,114)	$ 13,000	$ (39,114)	0.01%	0.35%
33	$0.1067	6,196	$ (0.0154)	0.11%	$ (69,652)	$ 12,490	$ (82,142)	0.01%	0.73%
52	$0.1009	3,009	$ (0.0159)	0.06%	$ (59,975)	$ 11,220	$ (71,195)	0.01%	0.63%
69	$0.0990	4,966	$ (0.0177)	0.09%	$ (46,487)	$ 13	$ (46,500)	0.00%	0.41%
56	$0.0827	124	$ (0.0338)	0.00%	$ (4,695)	$ 0	$ (4,695)	0.00%	0.04%
64	$0.0843	29	$ (0.0462)	0.00%	$ (1,290)	$ -	$ (1,290)	0.00%	0.01%

The analysis in Appendix 2D relies on data as reported by the utilities on behalf of the suppliers. In a few instances, the rate reported (e.g. $0.00001 per kWh for Supplier #70) does not match the rate that one would derive by dividing "total amount billed" by "kwh billed." As a secondary calculation, in order to test the robustness of my results, I computed “derived rates” and based on the use of those rates, determined that the overall amount billed by utilities on behalf of suppliers in Massachusetts over the study period increases by only $3587, or 0.00034% if one uses "derived rates." In other words, although there are some unexplained data anomalies, they do not affect my overall analyses and conclusions.

Appendix 2D

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #25	$0.1892	234,583	$0.0650	4.21%	$6,852,237	$6,927,124	-$74,887	6.92%	0.57%
Supplier #46	$0.1697	9,773	$0.0551	0.18%	$261,170	$263,903	-$2,734	0.26%	0.02%
Supplier #18	$0.1587	20,450	$0.0522	0.37%	$726,514	$791,991	-$65,477	0.79%	0.50%
Supplier #1	$0.1734	33,831	$0.0517	0.61%	$1,063,802	$1,099,758	-$35,956	1.10%	0.28%
Supplier #39	$0.1711	28,896	$0.0494	0.52%	$722,163	$733,672	-$11,509	0.73%	0.09%
Supplier #35	$0.1708	83,780	$0.0487	1.50%	$2,512,769	$2,537,391	-$24,622	2.54%	0.19%
Supplier #36	$0.1678	113,402	$0.0473	2.04%	$3,184,004	$3,303,790	-$119,787	3.30%	0.92%
Supplier #48	$0.1711	37,430	$0.0470	0.67%	$1,097,111	$1,114,164	-$17,053	1.11%	0.13%
Supplier #4	$0.1675	105,773	$0.0459	1.90%	$2,471,218	$2,506,962	-$35,744	2.51%	0.27%
Supplier #15	$0.1659	111,673	$0.0445	2.01%	$2,372,550	$2,495,160	-$122,610	2.49%	0.94%
Supplier #24	$0.1644	47,783	$0.0442	0.86%	$1,153,231	$1,185,305	-$32,074	1.18%	0.25%
Supplier #12	$0.1631	262,158	$0.0419	4.71%	$5,007,908	$5,094,152	-$86,244	5.09%	0.66%
Supplier #6	$0.1630	207,408	$0.0415	3.72%	$4,880,519	$5,348,591	-$468,072	5.35%	3.59%
Supplier #51	$0.1578	32,578	$0.0389	0.59%	$630,676	$633,642	-$2,966	0.63%	0.02%
Supplier #66	$0.1593	138,707	$0.0378	2.49%	$2,483,828	$2,632,756	-$148,928	2.63%	1.14%
Supplier #57	$0.1666	18,325	$0.0377	0.33%	$329,825	$339,522	-$9,697	0.34%	0.07%
Supplier #41	$0.1476	352,657	$0.0375	6.33%	$7,670,079	$7,924,533	-$254,454	7.92%	1.95%
Supplier #22	$0.1552	200,993	$0.0352	3.61%	$4,300,133	$4,504,780	-$204,647	4.50%	1.57%
Supplier #60	$0.1583	238,979	$0.0350	4.29%	$3,979,761	$4,355,068	-$375,307	4.35%	2.88%
Supplier #37	$0.1533	525,855	$0.0310	9.44%	$9,968,255	$10,639,865	-$671,611	10.64%	5.15%
Supplier #43	$0.1430	256,618	$0.0268	4.61%	$3,792,451	$4,099,315	-$306,864	4.10%	2.35%

Appendix 2D

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #32	$0.1474	294,195	$0.0259	5.28%	$4,967,158	$5,139,843	-$172,685	5.14%	1.32%
Supplier #42	$0.1480	446,150	$0.0241	8.01%	$6,578,084	$7,874,507	-$1,296,423	7.87%	9.94%
Supplier #23	$0.1465	177,683	$0.0233	3.19%	$2,265,640	$2,467,804	-$202,164	2.47%	1.55%
Supplier #55	$0.1484	100,718	$0.0229	1.81%	$1,190,240	$1,202,979	-$12,739	1.20%	0.10%
Supplier #31	$0.1304	21,745	$0.0202	0.39%	$317,169	$399,531	-$82,362	0.40%	0.63%
Supplier #20	$0.1441	30,776	$0.0194	0.55%	$317,641	$345,039	-$27,398	0.34%	0.21%
Supplier #13	$0.1374	70,721	$0.0183	1.27%	$783,461	$862,419	-$78,958	0.86%	0.61%
Supplier #27	$0.1391	191,090	$0.0176	3.43%	$1,845,935	$2,449,879	-$603,945	2.45%	4.63%
Supplier #7	$0.1374	101,736	$0.0149	1.83%	$1,038,413	$1,307,169	-$268,756	1.31%	2.06%
Supplier #5	$0.1204	3	$0.0142	0.00%	-$114	$0	-$114	0.00%	0.00%
Supplier #29	$0.1343	151,566	$0.0125	2.72%	$1,117,184	$1,825,767	-$708,584	1.83%	5.43%
Supplier #19	$0.1204	4,595	$0.0096	0.08%	$32,958	$42,320	-$9,362	0.04%	0.07%
Supplier #26	$0.1292	168,301	$0.0059	3.02%	$597,537	$1,363,383	-$765,846	1.36%	5.87%
Supplier #10	$0.1296	11,529	$0.0053	0.21%	$66,234	$204,383	-$138,148	0.20%	1.06%
Supplier #68	$0.1325	12,104	$0.0047	0.22%	$36,319	$124,548	-$88,229	0.12%	0.68%
Supplier #9	$0.1276	247,501	$0.0047	4.44%	$793,786	$2,986,119	-$2,192,334	2.98%	16.81%
Supplier #3	$0.1237	30,007	$0.0047	0.54%	$99,568	$266,109	-$166,541	0.27%	1.28%
Supplier #34	$0.1225	334,217	$0.0002	6.00%	$51,100	$2,157,238	-$2,106,137	2.16%	16.15%
Supplier #14	$0.1221	18,582	-$0.0010	0.33%	-$12,075	$68,647	-$80,722	0.07%	0.62%
Supplier #50	$0.1273	755	-$0.0012	0.01%	-$366	$1,517	-$1,883	0.00%	0.01%
Supplier #38	$0.1204	4,418	-$0.0033	0.08%	-$15,359	$42,066	-$57,424	0.04%	0.44%

Appendix 2D

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #28	$0.1155	21,008	-$0.0036	0.38%	-$81,056	$128,925	-$209,981	0.13%	1.61%
Supplier #64	$0.1045	12,729	-$0.0041	0.23%	-$33,217	$72,077	-$105,294	0.07%	0.81%
Supplier #49	$0.1238	19,165	-$0.0055	0.34%	-$60,273	$54,353	-$114,627	0.05%	0.88%
Supplier #44	$0.1046	1,866	-$0.0063	0.03%	-$10,970	$3,542	-$14,512	0.00%	0.11%
Supplier #21	$0.1159	1,943	-$0.0063	0.03%	-$10,104	$14,828	-$24,932	0.01%	0.19%
Supplier #11	$0.1146	7,362	-$0.0082	0.13%	-$48,424	$40,975	-$89,399	0.04%	0.69%
Supplier #59	$0.1093	927	-$0.0089	0.02%	-$7,583	$3,510	-$11,094	0.00%	0.09%
Supplier #52	$0.1129	2,975	-$0.0098	0.05%	-$12,583	$2,565	-$15,148	0.00%	0.12%
Supplier #67	$0.1057	2	-$0.0112	0.00%	-$21	$0	-$21	0.00%	0.00%
Supplier #8	$0.1109	13,208	-$0.0113	0.24%	-$122,139	$42,717	-$164,856	0.04%	1.26%
Supplier #58	$0.0984	250	-$0.0137	0.00%	-$3,141	$245	-$3,387	0.00%	0.03%
Supplier #33	$0.1053	3,263	-$0.0175	0.06%	-$46,236	$3,749	-$49,985	0.00%	0.38%
Supplier #63	$0.1056	1,450	-$0.0182	0.03%	-$22,372	$1,624	-$23,996	0.00%	0.18%
Supplier #65	$0.0868	3	-$0.0187	0.00%	-$16	$0	-$16	0.00%	0.00%
Supplier #16	$0.1044	1,874	-$0.0233	0.03%	-$61,084	$6,293	-$67,376	0.01%	0.52%
Supplier #17	$0.0722	24	-$0.0362	0.00%	-$251	$0	-$251	0.00%	0.00%
Supplier #56	$0.0825	94	-$0.0433	0.00%	-$17,121	$0	-$17,121	0.00%	0.13%

Appendix 3A

Supplier-Specific Information – Low-Income Households

July 2018 – June 2019; and July 2019 – June 2020

Appendix 3A									
Supplier-Specific Information -- Low-IncomeHouseholds (Ranked by Weighted Average Premium)									
Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
18	$0.1822	17	$ 0.0805	0.00%	$ 880	$ 930	$ (50)	0.01%	0.00%
15	$0.1857	23,323	$ 0.0687	2.31%	$ 702,335	$ 706,542	$ (4,207)	3.81%	0.32%
24	$0.1741	9,870	$ 0.0621	0.98%	$ 304,129	$ 312,553	$ (8,424)	1.68%	0.64%
6	$0.1753	36,348	$ 0.0577	3.60%	$ 1,064,745	$ 1,082,204	$ (17,458)	5.83%	1.33%
39	$0.1742	3,447	$ 0.0569	0.34%	$ 97,882	$ 98,457	$ (575)	0.53%	0.04%
1	$0.1692	1,136	$ 0.0532	0.11%	$ 32,281	$ 32,955	$ (674)	0.18%	0.05%
60	$0.1692	117,072	$ 0.0498	11.59%	$ 2,851,380	$ 2,963,755	$ (112,376)	15.97%	8.56%
57	$0.1650	11,894	$ 0.0455	1.18%	$ 267,704	$ 270,832	$ (3,128)	1.46%	0.24%
48	$0.1601	4,473	$ 0.0444	0.44%	$ 98,210	$ 98,317	$ (107)	0.53%	0.01%
35	$0.1636	15,532	$ 0.0442	1.54%	$ 368,913	$ 371,201	$ (2,288)	2.00%	0.17%
12	$0.1612	66,885	$ 0.0439	6.62%	$ 1,332,632	$ 1,348,136	$ (15,504)	7.27%	1.18%
66	$0.1599	36,911	$ 0.0437	3.65%	$ 789,058	$ 799,093	$ (10,036)	4.31%	0.76%
41	$0.1475	48,160	$ 0.0405	4.77%	$ 1,009,937	$ 1,051,651	$ (41,714)	5.67%	3.18%
4	$0.1552	42,083	$ 0.0380	4.16%	$ 723,818	$ 758,925	$ (35,106)	4.09%	2.67%
23	$0.1575	7,592	$ 0.0374	0.75%	$ 128,002	$ 130,657	$ (2,655)	0.70%	0.20%
43	$0.1474	57,227	$ 0.0365	5.66%	$ 1,080,483	$ 1,098,398	$ (17,915)	5.92%	1.36%
46	$0.1487	8,236	$ 0.0351	0.82%	$ 140,010	$ 143,341	$ (3,331)	0.77%	0.25%
36	$0.1546	15,269	$ 0.0345	1.51%	$ 266,470	$ 297,577	$ (31,107)	1.60%	2.37%
29	$0.1529	26,863	$ 0.0337	2.66%	$ 426,882	$ 471,174	$ (44,292)	2.54%	3.37%
37	$0.1536	63,553	$ 0.0331	6.29%	$ 1,214,200	$ 1,280,877	$ (66,676)	6.90%	5.08%
55	$0.1485	21,332	$ 0.0320	2.11%	$ 325,169	$ 334,131	$ (8,962)	1.80%	0.68%
42	$0.1505	62,766	$ 0.0304	6.21%	$ 1,048,480	$ 1,156,659	$ (108,178)	6.23%	8.24%
26	$0.1439	33,328	$ 0.0277	3.30%	$ 454,263	$ 484,600	$ (30,337)	2.61%	2.31%
22	$0.1394	56,077	$ 0.0261	5.55%	$ 816,573	$ 865,669	$ (49,096)	4.67%	3.74%

Appendix 3A									
Supplier-Specific Information -- Low-IncomeHouseholds (Ranked by Weighted Average Premium)									
Supplier ID	**Average Rate**	**# of Bills**	**Average Premium**	**Share of Accounts**	**Net Consumer Loss**	**Loss**	**Gain**	**Share of Loss**	**Share of Gain**
32	$0.1440	23,461	$ 0.0261	2.32%	$ 353,654	$ 364,709	$ (11,055)	1.97%	0.84%
20	$0.1462	8,875	$ 0.0257	0.88%	$ 107,079	$ 110,217	$ (3,138)	0.59%	0.24%
3	$0.1399	2,373	$ 0.0246	0.23%	$ 32,854	$ 38,686	$ (5,832)	0.21%	0.44%
25	$0.1425	44,120	$ 0.0219	4.37%	$ 411,719	$ 464,584	$ (52,865)	2.50%	4.03%
13	$0.1331	12,864	$ 0.0190	1.27%	$ 140,441	$ 149,674	$ (9,233)	0.81%	0.70%
9	$0.1384	36,943	$ 0.0184	3.66%	$ 380,036	$ 513,363	$ (133,327)	2.77%	10.15%
10	$0.1310	107	$ 0.0144	0.01%	$ 1,592	$ 2,607	$ (1,015)	0.01%	0.08%
17	$0.1322	47,573	$ 0.0143	4.71%	$ 348,771	$ 463,216	$ (114,446)	2.50%	8.72%
16	$0.1337	7	$ 0.0110	0.00%	$ 65	$ 65	$ -	0.00%	0.00%
7	$0.1247	13,091	$ 0.0067	1.30%	$ 49,847	$ 87,753	$ (37,907)	0.47%	2.89%
68	$0.1274	2,452	$ 0.0063	0.24%	$ 9,016	$ 20,331	$ (11,315)	0.11%	0.86%
49	$0.1278	3,221	$ 0.0056	0.32%	$ 10,569	$ 21,438	$ (10,869)	0.12%	0.83%
38	$0.1237	31	$ 0.0053	0.00%	$ 96	$ 178	$ (82)	0.00%	0.01%
59	$0.1108	31	$ 0.0031	0.00%	$ 110	$ 282	$ (173)	0.00%	0.01%
50	$0.1231	157	$ 0.0031	0.02%	$ 201	$ 503	$ (302)	0.00%	0.02%
14	$0.1250	2,473	$ 0.0023	0.24%	$ 3,440	$ 13,900	$ (10,460)	0.07%	0.80%
44	$0.1094	2	$ 0.0015	0.00%	$ 2	$ 2	$ -	0.00%	0.00%
8	$0.1211	879	$ (0.0001)	0.09%	$ (82)	$ 6,505	$ (6,587)	0.04%	0.50%
33	$0.1111	10	$ (0.0002)	0.00%	$ (1)	$ 19	$ (19)	0.00%	0.00%
63	$0.1166	817	$ (0.0030)	0.08%	$ (1,113)	$ 3,002	$ (4,115)	0.02%	0.31%
34	$0.1161	39,069	$ (0.0049)	3.87%	$ (109,597)	$ 134,617	$ (244,214)	0.73%	18.60%
11	$0.1003	25	$ (0.0105)	0.00%	$ (81)	$ 3	$ (84)	0.00%	0.01%
27	$0.1425	587	$ (0.0107)	0.06%	$ (1,881)	$ 468	$ (2,349)	0.00%	0.18%
61	$0.1097	722	$ (0.0174)	0.07%	$ (4,617)	$ -	$ (4,617)	0.00%	0.35%

Appendix 3A									
Supplier-Specific Information -- Low-IncomeHouseholds (Ranked by Weighted Average Premium)									
Supplier ID	**Average Rate**	**# of Bills**	**Average Premium**	**Share of Accounts**	**Net Consumer Loss**	**Loss**	**Gain**	**Share of Loss**	**Share of Gain**
69	$0.0990	375	$ (0.0177)	0.04%	$ (4,470)	$ -	$ (4,470)	0.00%	0.34%
52	$0.1037	780	$ (0.0337)	0.08%	$ (11,996)	$ 47	$ (12,043)	0.00%	0.92%

Appendix 3A

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #25	$0.1848	34,124	$0.0616	3.09%	$863,563	$872,620	-$9,058	4.45%	0.55%
Supplier #46	$0.1690	4,978	$0.0560	0.45%	$143,137	$144,289	-$1,151	0.74%	0.07%
Supplier #39	$0.1766	4,313	$0.0559	0.39%	$129,496	$131,094	-$1,597	0.67%	0.10%
Supplier #15	$0.1720	37,235	$0.0510	3.38%	$874,200	$883,458	-$9,258	4.50%	0.56%
Supplier #1	$0.1694	1,476	$0.0502	0.13%	$39,330	$40,388	-$1,058	0.21%	0.06%
Supplier #35	$0.1724	17,862	$0.0498	1.62%	$518,406	$521,759	-$3,353	2.66%	0.20%
Supplier #36	$0.1677	14,926	$0.0473	1.35%	$391,688	$409,561	-$17,873	2.09%	1.08%
Supplier #48	$0.1719	5,496	$0.0466	0.50%	$134,499	$135,380	-$881	0.69%	0.05%
Supplier #4	$0.1660	31,620	$0.0451	2.87%	$694,579	$704,950	-$10,371	3.59%	0.63%
Supplier #12	$0.1655	75,386	$0.0450	6.83%	$1,578,188	$1,586,371	-$8,183	8.08%	0.49%
Supplier #6	$0.1647	45,875	$0.0435	4.16%	$1,069,271	$1,142,904	-$73,633	5.82%	4.44%
Supplier #24	$0.1598	11,702	$0.0421	1.06%	$252,939	$258,571	-$5,632	1.32%	0.34%
Supplier #57	$0.1689	6,499	$0.0398	0.59%	$125,735	$127,739	-$2,004	0.65%	0.12%
Supplier #60	$0.1619	98,681	$0.0392	8.95%	$1,891,819	$1,983,083	-$91,264	10.10%	5.51%
Supplier #10	$0.1635	95	$0.0387	0.01%	$4,243	$4,259	-$17	0.02%	0.00%
Supplier #51	$0.1576	11,158	$0.0385	1.01%	$225,609	$226,473	-$864	1.15%	0.05%
Supplier #41	$0.1459	73,068	$0.0369	6.62%	$1,462,055	$1,512,247	-$50,192	7.70%	3.03%
Supplier #66	$0.1557	43,479	$0.0357	3.94%	$800,840	$854,747	-$53,906	4.35%	3.25%
Supplier #18	$0.1403	1,325	$0.0342	0.12%	$21,413	$24,656	-$3,242	0.13%	0.20%
Supplier #43	$0.1466	68,716	$0.0307	6.23%	$1,169,360	$1,197,185	-$27,825	6.10%	1.68%
Supplier #22	$0.1520	27,837	$0.0304	2.52%	$509,607	$541,231	-$31,624	2.76%	1.91%
Supplier #42	$0.1523	74,114	$0.0279	6.72%	$1,155,218	$1,309,677	-$154,459	6.67%	9.32%
Supplier #27	$0.1477	67,249	$0.0277	6.10%	$941,353	$1,034,180	-$92,828	5.27%	5.60%
Supplier #31	$0.1360	4,610	$0.0274	0.42%	$77,334	$85,992	-$8,658	0.44%	0.52%
Supplier #32	$0.1478	32,531	$0.0269	2.95%	$530,231	$541,686	-$11,456	2.76%	0.69%

Appendix 3A

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #29	$0.1499	34,388	$0.0267	3.12%	$425,844	$480,912	-$55,068	2.45%	3.32%
Supplier #55	$0.1487	26,352	$0.0247	2.39%	$322,074	$324,581	-$2,507	1.65%	0.15%
Supplier #23	$0.1472	9,841	$0.0235	0.89%	$115,221	$122,290	-$7,069	0.62%	0.43%
Supplier #20	$0.1460	6,270	$0.0214	0.57%	$62,305	$65,599	-$3,294	0.33%	0.20%
Supplier #37	$0.1432	56,520	$0.0205	5.12%	$677,213	$805,788	-$128,574	4.10%	7.76%
Supplier #3	$0.1331	4,176	$0.0157	0.38%	$38,522	$58,628	-$20,105	0.30%	1.21%
Supplier #7	$0.1377	15,505	$0.0153	1.41%	$127,541	$155,124	-$27,583	0.79%	1.66%
Supplier #13	$0.1316	14,924	$0.0152	1.35%	$134,677	$148,845	-$14,168	0.76%	0.85%
Supplier #38	$0.1374	45	$0.0135	0.00%	$310	$445	-$136	0.00%	0.01%
Supplier #19	$0.1237	1,029	$0.0133	0.09%	$9,289	$10,418	-$1,129	0.05%	0.07%
Supplier #26	$0.1362	39,327	$0.0126	3.57%	$250,151	$340,294	-$90,143	1.73%	5.44%
Supplier #68	$0.1403	2,354	$0.0111	0.21%	$15,140	$29,222	-$14,081	0.15%	0.85%
Supplier #9	$0.1311	44,331	$0.0080	4.02%	$211,444	$537,275	-$325,831	2.74%	19.66%
Supplier #33	$0.1167	11	$0.0057	0.00%	$31	$41	-$11	0.00%	0.00%
Supplier #34	$0.1253	40,260	$0.0017	3.65%	$40,028	$234,232	-$194,204	1.19%	11.72%
Supplier #28	$0.1218	203	$0.0009	0.02%	$171	$1,642	-$1,472	0.01%	0.09%
Supplier #44	$0.1042	58	-$0.0009	0.01%	-$36	$105	-$141	0.00%	0.01%
Supplier #14	$0.1222	3,358	-$0.0016	0.30%	-$3,516	$12,484	-$16,001	0.06%	0.97%
Supplier #64	$0.1061	2,254	-$0.0016	0.20%	-$1,921	$12,822	-$14,743	0.07%	0.89%
Supplier #50	$0.1246	22	-$0.0030	0.00%	-$16	$27	-$43	0.00%	0.00%
Supplier #49	$0.1241	3,094	-$0.0058	0.28%	-$10,161	$8,325	-$18,486	0.04%	1.12%
Supplier #8	$0.1172	1,340	-$0.0060	0.12%	-$6,104	$6,882	-$12,986	0.04%	0.78%
Supplier #11	$0.1028	39	-$0.0079	0.00%	-$322	$7	-$329	0.00%	0.02%
Supplier #59	$0.1067	134	-$0.0096	0.01%	-$1,330	$361	-$1,691	0.00%	0.10%
Supplier #58	$0.0918	24	-$0.0193	0.00%	-$345	$0	-$345	0.00%	0.02%

Appendix 3A

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

Supplier ID	Average Rate	# of Bills	Average Premium	Share of Accounts	Net Consumer Loss	Loss	Gain	Share of Loss	Share of Gain
Supplier #63	$0.1062	119	-$0.0198	0.01%	-$1,578	$250	-$1,827	0.00%	0.11%
Supplier #52	$0.1136	798	-$0.0327	0.07%	-$8,022	$15	-$8,037	0.00%	0.48%
Supplier #61	$0.1097	1,856	-$0.0347	0.17%	-$27,185	$0	-$27,185	0.00%	1.64%

Appendix 3B

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market, September 2018 and September 2019: Majority-Minority vs. Rest of State

Zip Code and Municipality Participation in the Competitive Supply Market, September 2019: Majority-Minority 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
Majority Minority		68%	357,226	22%	$ 0.0375	27%	39%	23%
Rest of State		18%	2,097,319	9%	$ 0.0338	17%	28%	16%
02121	Dorchester	97%	9,923	36%	$ 0.0283	38%	44%	34%
02126	Mattapan	96%	8,026	27%	$ 0.0264	37%	43%	35%
01840	Lawrence	91%	2,682	33%	$ 0.0585	22%	33%	17%
02119	Roxbury	90%	10,454	29%	$ 0.0243	33%	45%	28%
01107	Springfield	88%	4,143	51%	$ 0.0291	36%	48%	23%
01841	Lawrence	86%	14,366	33%	$ 0.0576	28%	34%	24%
01841	Methuen	86%	56	36%	$ 0.0620	29%	30%	28%
01105	Springfield	85%	4,995	51%	$ 0.0292	34%	47%	21%
02124	Dorchester	83%	17,555	25%	$ 0.0273	30%	40%	27%
01561	Lancaster	82%	348	8%	$ 0.0386	14%	19%	14%
01103	Springfield	80%	1,288	20%	$ 0.0337	14%	32%	9%
01109	Springfield	78%	10,391	40%	$ 0.0282	27%	40%	19%
02150	Chelsea	76%	13,083	18%	$ 0.0268	30%	36%	28%
01608	Worcester	75%	1,614	10%	$ 0.0457	15%	42%	12%
01843	Lawrence	75%	8,849	24%	$ 0.0534	25%	34%	22%
02136	Hyde Park	74%	12,273	21%	$ 0.0274	29%	35%	27%
02125	Dorchester	69%	14,160	19%	$ 0.0273	25%	40%	21%
02122	Dorchester	68%	9,014	20%	$ 0.0275	27%	43%	23%
01902	Lynn	68%	16,137	20%	$ 0.0565	28%	40%	25%
01104	Springfield	68%	8,428	37%	$ 0.0273	25%	35%	19%
02128	East Boston	68%	16,348	13%	$ 0.0293	21%	36%	19%
01901	Lynn	67%	1,310	34%	$ 0.0623	24%	31%	21%
01108	Springfield	66%	10,627	35%	$ 0.0274	23%	34%	17%
01905	Lynn	65%	8,647	17%	$ 0.0549	27%	38%	25%
02366	South Carver	64%	498	7%	$ 0.0181	9%	9%	9%

Zip Code and Municipality Participation in the Competitive Supply Market, September 2019: Majority-Minority vs. Rest of State

						Percent of accounts in competitive supply:		
Zip	Municipality	Percent nonwhite and/or Hispanic	Total Accounts	Percent low income accounts	Average markup over basic	All	Low income	Non-low income
02368	Randolph	63%	12,226	15%	$ 0.0475	30%	38%	29%
02301	Brockton	63%	21,991	21%	$ 0.0443	35%	47%	32%
01610	Worcester	61%	7,808	26%	$ 0.0499	31%	42%	27%
01151	Indian Orchard	60%	3,742	35%	$ 0.0248	22%	34%	16%
01151	Springfield	60%	41	29%	$ 0.0133	20%	17%	21%
01851	Lowell	60%	10,362	18%	$ 0.0504	31%	46%	28%
02120	Roxbry Xng	60%	5,423	15%	$ 0.0239	20%	42%	16%
02111	Boston	60%	4,210	18%	$ 0.0120	13%	29%	9%
01605	Worcester	54%	8,433	18%	$ 0.0442	24%	37%	21%
02118	Boston	53%	12,660	10%	$ 0.0164	15%	32%	13%
02148	Malden	53%	25,348	11%	$ 0.0508	21%	34%	19%
01119	Springfield	53%	5,282	30%	$ 0.0238	20%	31%	15%
01854	Lowell	53%	8,473	17%	$ 0.0495	26%	44%	22%
02302	Brockton	52%	11,390	20%	$ 0.0440	34%	45%	32%
02131	Roslindale	51%	11,881	13%	$ 0.0269	24%	33%	22%
02142	Cambridge	50%	2,741	3%	$ 0.0377	5%	19%	4%

Zip Code and Municipality Participation in the Competitive Supply Market, September 2018: Majority-Minority 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
Majority Minority		68%	353,570	23%	$ 0.0258	29%	43%	25%
Rest of State		18%	2,087,834	8%	$ 0.0234	18%	33%	17%
02121	Dorchester	97%	9,740	37%	$ 0.0165	41%	48%	37%
02126	Mattapan	96%	7,991	27%	$ 0.0131	40%	46%	37%
01840	Lawrence	91%	2,603	35%	$ 0.0437	27%	39%	20%
02119	Roxbury	90%	10,232	30%	$ 0.0125	36%	49%	30%
01107	Springfield	88%	4,770	50%	$ 0.0321	47%	58%	37%
01841	Lawrence	86%	14,246	37%	$ 0.0402	31%	39%	26%
01841	Methuen	86%	59	32%	$ 0.0291	27%	26%	28%
01105	Springfield	85%	3,832	49%	$ 0.0159	21%	38%	5%
02124	Dorchester	83%	17,197	25%	$ 0.0129	33%	43%	29%
01561	Lancaster	82%	348	4%	$ 0.0301	14%	38%	13%
01103	Springfield	80%	1,095	15%	$ 0.0026	4%	6%	4%
01109	Springfield	78%	10,914	39%	$ 0.0314	33%	47%	24%
02150	Chelsea	76%	12,829	19%	$ 0.0119	33%	40%	32%
01608	Worcester	75%	1,518	12%	$ 0.0370	14%	37%	11%
01843	Lawrence	75%	8,870	26%	$ 0.0409	27%	37%	23%
02136	Hyde Park	74%	12,068	21%	$ 0.0136	31%	37%	29%
02125	Dorchester	69%	13,497	21%	$ 0.0157	27%	42%	23%
02122	Dorchester	68%	8,951	21%	$ 0.0139	29%	47%	25%
01902	Lynn	68%	16,144	22%	$ 0.0406	30%	41%	27%
01104	Springfield	68%	10,668	41%	$ 0.0277	43%	56%	33%

Zip Code and Municipality Participation in the Competitive Supply Market, September 2018: Majority-Minority 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
Majority Minority		68%	353,570	23%	$ 0.0258	29%	43%	25%
Rest of State		18%	2,087,834	8%	$ 0.0234	18%	33%	17%
02128	East Boston	68%	15,586	14%	$ 0.0164	25%	39%	22%
01901	Lynn	67%	1,339	35%	$ 0.0446	24%	32%	19%
01108	Springfield	66%	8,909	32%	$ 0.0065	13%	21%	9%
01905	Lynn	65%	9,280	19%	$ 0.0395	35%	48%	32%
02366	South Carver	64%	498	7%	$ 0.0066	11%	17%	11%
02368	Randolph	63%	12,246	16%	$ 0.0312	29%	36%	28%
02301	Brockton	63%	22,071	23%	$ 0.0347	35%	47%	31%
01610	Worcester	61%	7,812	27%	$ 0.0355	32%	46%	27%
01151	Indian Orchard	60%	3,737	37%	$ 0.0243	25%	37%	18%
01151	Springfield	60%	26	23%	NA	0%	17%	0%
01851	Lowell	60%	10,345	13%	$ 0.0331	33%	75%	27%
02120	Roxbry Xng	60%	5,093	15%	$ 0.0139	23%	45%	19%
02111	Boston	60%	4,186	18%	$ 0.0057	12%	32%	8%
01605	Worcester	54%	8,382	19%	$ 0.0308	25%	40%	22%
02118	Boston	53%	12,400	10%	$ 0.0059	13%	32%	11%
02148	Malden	53%	25,155	12%	$ 0.0371	21%	34%	20%
01119	Springfield	53%	4,863	33%	$ 0.0186	15%	32%	6%
01854	Lowell	53%	8,450	11%	$ 0.0356	26%	68%	21%
02302	Brockton	52%	11,354	21%	$ 0.0343	32%	43%	29%
02131	Roslindale	51%	11,684	13%	$ 0.0149	25%	34%	24%
02142	Cambridge	50%	2,582	3%	$ 0.0251	5%	19%	4%

Appendix 3C

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market, September 2018 and September 2019: Bottom 20 Median Income vs. Rest of State

Zip Code and Municipality Participation in the Competitive Supply Market, September 2019: Bottom 20 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 20: Median Household Income		$ 28,714	120,484	30%	$ 0.0387	28%	39%	23%
Rest of State		$ 74,417	2,324,552	10%	$ 0.0343	18%	30%	17%
01103	Springfield	$ 15,558	1,288	20%	$ 0.0337	14%	32%	9%
01105	Springfield	$ 16,845	4,995	51%	$ 0.0292	34%	47%	21%
01094	Hardwick	$ 17,708	163	42%	$ 0.0463	18%	19%	17%
01840	Lawrence	$ 18,291	2,682	33%	$ 0.0585	22%	33%	17%
01901	Lynn	$ 21,605	1,310	34%	$ 0.0623	24%	31%	21%
01107	Springfield	$ 22,288	4,143	51%	$ 0.0291	36%	48%	23%
01608	Worcester	$ 22,789	1,614	10%	$ 0.0457	15%	42%	12%
02121	Dorchester	$ 26,150	9,923	36%	$ 0.0283	38%	44%	34%
02746	New Bedford	$ 26,705	6,269	34%	$ 0.0226	28%	33%	26%
01104	Springfield	$ 28,858	8,428	37%	$ 0.0273	25%	35%	19%
02119	Roxbury	$ 28,885	10,454	29%	$ 0.0243	33%	45%	28%
02721	Fall River	$ 29,684	11,272	28%	$ 0.0531	30%	41%	25%
02120	Roxbry Xng	$ 30,487	5,423	15%	$ 0.0239	20%	42%	16%
02724	Fall River	$ 30,688	7,259	28%	$ 0.0540	28%	37%	24%
01610	Worcester	$ 31,019	7,808	26%	$ 0.0499	31%	42%	27%
02047	Humarock	$ 31,302	686	1%	$ 0.0214	10%	14%	10%
02744	New Bedford	$ 31,709	5,120	34%	$ 0.0291	25%	30%	22%
02115	Boston	$ 31,737	10,360	10%	$ 0.0158	12%	25%	11%
02723	Fall River	$ 32,275	6,921	27%	$ 0.0523	30%	42%	25%
01841	Lawrence	$ 32,928	14,366	33%	$ 0.0576	28%	34%	24%

Zip Code and Municipality Participation in the Competitive Supply Market, September 2018: Bottom 20 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 20: Median HH Income		$ 28,745	115,201	29%	$ 0.0261	31%	47%	24%
Rest of State		$ 74,389	2,316,695	9%	$ 0.0238	19%	35%	17%
01103	Springfield	$ 15,558	1,095	15%	$ 0.0026	4%	6%	4%
01105	Springfield	$ 16,845	3,832	49%	$ 0.0159	21%	38%	5%
01094	Hardwick	$ 17,708	164	36%	$ 0.0301	20%	27%	15%
01840	Lawrence	$ 18,291	2,603	35%	$ 0.0437	27%	39%	20%
01901	Lynn	$ 21,605	1,339	35%	$ 0.0446	24%	32%	19%
01107	Springfield	$ 22,288	4,770	50%	$ 0.0321	47%	58%	37%
01608	Worcester	$ 22,789	1,518	12%	$ 0.0370	14%	37%	11%
02121	Dorchester	$ 26,150	9,740	37%	$ 0.0165	41%	48%	37%
02746	New Bedford	$ 26,705	6,176	35%	$ 0.0052	30%	35%	27%
01104	Springfield	$ 28,858	10,668	41%	$ 0.0277	43%	56%	33%
02119	Roxbury	$ 28,885	10,232	30%	$ 0.0125	36%	49%	30%
02721	Fall River	$ 29,684	9,259	17%	$ 0.0372	30%	69%	22%
02120	Roxbry Xng	$ 30,487	5,093	15%	$ 0.0139	23%	45%	19%
02724	Fall River	$ 30,688	3,988	18%	$ 0.0386	30%	72%	21%
01610	Worcester	$ 31,019	7,812	27%	$ 0.0355	32%	46%	27%
02047	Humarock	$ 31,302	687	1%	$ 0.0097	10%	11%	10%
02744	New Bedford	$ 31,709	5,046	34%	$ 0.0113	27%	34%	23%
02115	Boston	$ 31,737	10,134	10%	$ 0.0072	13%	25%	12%
02723	Fall River	$ 32,275	6,799	17%	$ 0.0371	31%	71%	22%
01841	Lawrence	$ 32,928	14,246	37%	$ 0.0402	31%	39%	26%

Appendix 3D

Zip Code and Municipality Participation in the Individual Residential Electric Supply Market, September 2018 and September 2019: Top 20 Median Income vs. Rest of State

Zip Code and Municipality Participation in the Competitive Supply Market, September 2019: Top 20 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 20: Median HH Income		$ 152,557	73,421	3%	$ 0.0212	13%	17%	13%
Rest of State		$ 69,676	2,371,615	11%	$ 0.0349	19%	32%	17%
02493	Weston	$ 199,519	3,933	2%	$ 0.0172	14%	20%	14%
02468	Waban	$ 196,250	2,292	2%	$ 0.0238	12%	16%	12%
02030	Dover	$ 185,542	2,091	1%	$ 0.0107	13%	6%	13%
01467	Harvard	$ 183,750	73	3%	$ 0.0376	19%	50%	18%
01741	Carlisle	$ 166,111	1,918	1%	$ 0.0177	14%	8%	14%
01776	Sudbury	$ 165,745	6,507	3%	$ 0.0192	12%	17%	12%
01770	Sherborn	$ 155,956	1,585	2%	$ 0.0157	13%	17%	13%
01773	Lincoln	$ 153,438	2,252	4%	$ 0.0259	15%	10%	15%
02420	Lexington	$ 151,607	5,466	3%	$ 0.0238	12%	13%	12%
01740	Bolton	$ 147,446	1,899	2%	$ 0.0353	16%	31%	16%
02421	Lexington	$ 147,335	6,364	3%	$ 0.0195	12%	13%	12%
01772	Southborough	$ 145,179	3,534	2%	$ 0.0339	16%	21%	16%
01778	Wayland	$ 143,616	5,084	3%	$ 0.0147	15%	22%	15%
01890	Winchester	$ 143,017	7,736	2%	$ 0.0242	11%	18%	11%
02056	Norfolk	$ 141,278	3,607	3%	$ 0.0133	14%	15%	14%
02492	Needham	$ 140,734	6,863	2%	$ 0.0179	14%	16%	14%
02461	Newton Hlds	$ 140,733	2,847	5%	$ 0.0250	14%	16%	14%
01885	Boxford	$ 140,268	92	3%	$ 0.0401	14%	0%	15%
01921	Boxford	$ 140,268	2,787	1%	$ 0.0445	14%	11%	14%
01748	Hopkinton	$ 138,551	6,491	4%	$ 0.0129	13%	20%	12%

Zip Code and Municipality Participation in the Competitive Supply Market, September 2018: Top 20 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 20: Median HH Income		$ 152,554	72,901	2%	$ 0.0116	14%	16%	14%
Rest of State		$ 69,745	2,358,995	10%	$ 0.0243	20%	36%	18%
02493	Weston	$ 199,519	3,913	2%	$ 0.0057	15%	19%	15%
02468	Waban	$ 196,250	2,289	2%	$ 0.0108	13%	20%	13%
02030	Dover	$ 185,542	2,087	1%	$ 0.0029	14%	6%	14%
01467	Harvard	$ 183,750	73	3%	$ 0.0128	18%	50%	17%
01741	Carlisle	$ 166,111	1,891	1%	$ (0.0005)	14%	19%	14%
01776	Sudbury	$ 165,745	6,358	3%	$ 0.0074	13%	15%	13%
01770	Sherborn	$ 155,956	1,567	2%	$ 0.0089	13%	16%	13%
01773	Lincoln	$ 153,438	2,253	3%	$ 0.0129	16%	8%	16%
02420	Lexington	$ 151,607	5,452	3%	$ 0.0106	13%	15%	13%
01740	Bolton	$ 147,446	1,878	2%	$ 0.0295	17%	33%	17%
02421	Lexington	$ 147,335	6,339	3%	$ 0.0092	13%	13%	13%
01772	Southborough	$ 145,179	3,535	1%	$ 0.0240	19%	73%	18%
01778	Wayland	$ 143,616	5,085	3%	$ 0.0075	15%	17%	15%
01890	Winchester	$ 143,017	7,706	2%	$ 0.0130	12%	13%	12%
02056	Norfolk	$ 141,278	3,573	3%	$ 0.0054	14%	9%	14%
02492	Needham	$ 140,734	6,827	2%	$ 0.0109	15%	16%	15%
02461	Newton Hlds	$ 140,733	2,845	5%	$ 0.0170	15%	19%	15%
01885	Boxford	$ 140,268	92	2%	$ 0.0318	13%	0%	13%
01921	Boxford	$ 140,268	2,795	2%	$ 0.0352	15%	11%	15%
01748	Hopkinton	$ 138,551	6,343	3%	$ 0.0044	12%	13%	12%