



# EcoPinion

New Vision Required To Better Serve  
Low Income Customers in Utility Sector

Survey Report • Issue 20 • January 2015



Prepared by:  
Nat Treadway

[defgllc.com](http://defgllc.com)

© 2015 Distributed Energy Financial Group LLC All rights reserved.

# EcoPinion Consumer Survey Report

## New Vision Required To Better Serve Low Income Customers In The Utility Sector

### January 2015

## Introduction

It is apparent that the Great Recession is not over for many American households that earn less than \$50,000 per year. Despite significant and focused efforts by utilities, government and low income advocates, millions of Americans continue to struggle to pay their utility bills. A new vision is required to better serve these Americans.

In 1978, The Who recorded "New Song":

*I write the same old song with a few new lines  
And everybody wants to cheer it  
I write the same old song you heard a good few times  
Admit you really want to hear it.*

Low income consumers have heard "a few new lines" over and over again, played within that "same old song." Some people are well served and others are stuck in an old groove that does not serve them well.<sup>1</sup> However, relatively little market research has been done to actually ask low income customers what would be most helpful to better serve them. This survey was designed to look at low income households and their need to pay utility bills.

EcoAlign, a strategic marketing agency focused on energy and environment, and DEFG, a management consulting firm specializing in energy, partnered to conduct a survey using the Russell Research Omnibus Methodology. The DEFG team worked with members of the Low Income Energy Issues Forum<sup>2</sup>

---

<sup>1</sup> My apologies to anyone unfamiliar with The Who with the grooves and scratches on vinyl records. (Among some young audiophiles, records are making a comeback.)

<sup>2</sup> The Low Income Energy Issues Forum (LIEIF), managed by DEFG, is focused on innovative and integrated policies and approaches to help close the widening gap between what vulnerable energy consumers can pay and their current utility bills. The Forum is comprised of utilities, regulators, energy assistance administrators and others who want to take a fresh look at the best ways to provide utility services and bill payment assistance to low-income energy consumers. To learn more, contact Nat Treadway, [ntreadway@defgllc.com](mailto:ntreadway@defgllc.com).



to develop a 16-question survey instrument. Between November 21 and 24, 2014, Russell Research conducted Internet interviews with 723 adults—18 years or older—whose annual household incomes were under \$50,000.

The questions focus on the difficulties that households face in paying their utility bills, and the services they rely on for assistance. We want to improve our understanding of how best to communicate with consumers; the level of monthly savings that attracts their attention; the types of new programs that might gain traction. Our focus is on helping households better manage utility bills and the household budget.

To understand the current “song” that low income households hear, it is useful to make an analogy to another essential of our daily lives: food.

The kitchen may contain hundreds of food items. Imagine a scenario comprised of weekly trips to the grocery store. What if you picked up only the essentials each week. In this scenario, the shelves do not indicate the price of any food item. At checkout, your total is calculated, but you are not told the cost, and payment is not yet required. The grocery clerk assures you that an accurate bill will be sent at month’s end. You make three more weekly trips, and then receive a bill for one month’s groceries. There is no itemization on the bill. You have a few weeks to pay. If you cannot pay, you receive a warning. Eventually, you are not allowed to shop for groceries at that store—or at any store!

For nearly a century, electric utilities have read the meter each month and billed for the total electricity consumed. As with the many food items in the kitchen, our homes contain hundreds of items (electricity-consuming, end-use devices), but no cost itemization is ever provided. We have little information about the cost to operate any particular device. Normally, the bill arrives after the electricity has been consumed. If you cannot pay, you receive a warning. Eventually, service is disconnected.

For several decades the electric industry has talked about regulatory reform. Many useful programs have been created to educate consumers, encourage investments in energy efficiency, provide better pricing signals, or educate consumers about how to conserve. But at a basic level, most consumers receive a bill after they consume the electricity, and they receive little to no information about the cost of operating any of the many devices in their homes. They have relatively few tools available to manage costs. Some people believe that it is not possible to manage utility costs.

This survey is focused on consumers’ perceptions regarding the ease or difficulty in lowering the monthly utility bill. Consumers who consider it easy



to reduce their usage are likely well positioned to participate in a program and manage the household budget. Consumers who view their usage and/or utility bill as firm, fixed and unchangeable are in a poor position to help themselves. First, we must understand who these consumers are and why they think the way they do. Next, we must understand how the “song” must be reformed. New programs and offerings must be developed to put consumers in control of the household budget. Finally, we must understand how to educate consumers about the new programs and offerings so they can take action.

DEFG and the Low Income Energy Issues Forum are interested in developing a new vision of what is possible in the utility sector. We will build upon what is working in regard to payment assistance and other traditional approaches in combination with a new commitment to customer-driven innovation and change. Our research findings point to the fact that low income consumers would welcome new approaches to manage energy usage, control the utility bill and manage household budgets.

## Five Themes

- ❖ **The problem is significant.** The great recession is not over for American households earning less than \$50,000 per year. Households with low to moderate incomes continue to struggle to pay utility bills. During the period 1999-2013, income growth was flat and energy costs increased 10 percent in the U.S. on an inflation-adjusted basis.<sup>3</sup> Program funding to help people pay utility bills is declining.
- ❖ **Change is coming.** The existing approaches to customer education and interaction are being challenged. Technologies are changing how people live and interact. Consumers have greater access to information, and consumer preferences are changing due to generational shifts.
- ❖ **Policy reform is inevitable.** The electric utility industry has new players who are bringing new technologies and services to the demand side of the industry. The twentieth century was marked by dramatic improvements in scale and scope of power production, and the industry stakeholders (generation utilities, fuel and power companies, industrial cogenerators) were active in policy making. New players (from telecommunications, metering, customer systems, software, energy

---

<sup>3</sup> See: Conn, D., Quinn, C., Simon, T. A., & Treadway, N. (2014). *Energy Affordability and Energy Service Choices: Three Perspectives*. Distributed Energy Financial Group LLC. <http://defgllc.com/publication/energy-affordability-and-energy-service-choices-three-perspectives/>

efficiency, demand response, on-site power facilities) have entered the marketplace and they are becoming active in policy making.

- ❖ **The pressure to manage costs is rising.** Utilities are aware that one percent bad debt results in higher rates for everyone. Other customer-driven costs are significant, such as the cost of administering assistance programs and the burden on a utility call center when people make payment arrangements. The costs and value of various programs must be analyzed in order to lower the costs for all consumers, as well as to improve the overall sense of fairness of the ratemaking process.
- ❖ **Assumptions about consumers must be questioned.** Access to new technologies—particularly mobile phones—must alter traditional assumptions about low income customers. Once the smart phone is in the consumers’ hands, their ability to conduct new transactions, access information, and participate in new programs can increase. Many assumptions about how to serve low income customers can be revised in light of the customers’ increased awareness and access to information. As expectation rise, so too must the quality of the utilities’ websites, programs, rates and offerings. Low income customers include many distinct segments, representing a broad range of needs and preferences. Traditional assumptions must be replaced with more recent research and findings.

## Top-Line Findings

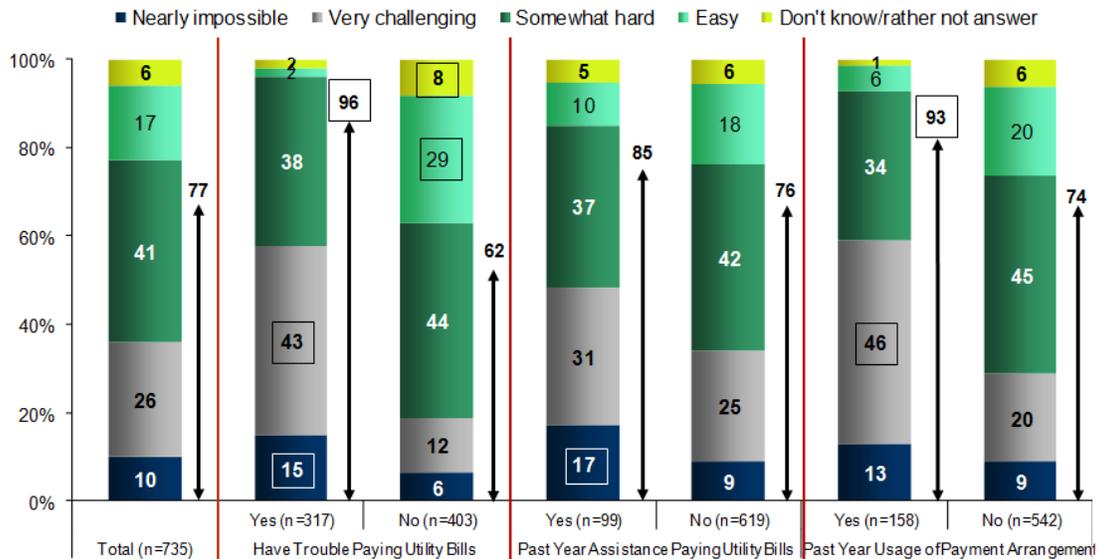
- ❖ Four in ten households with incomes under \$50,000 have trouble paying utility bills at least once in a while.
  - Renters and younger consumers (18-55 years old) are significantly more likely to have trouble paying their electric and heating bills, at least once in a while, compared to other consumers.
  - One in ten renters and younger consumers have this problem often.
  - Two thirds of households that received payment assistance<sup>4</sup> this past year have trouble paying bills at least once in a while.
  - Four in five households that made payment arrangements this past year have trouble paying bills at least once in a while.
- ❖ One in eight households received some type of payment assistance for utility bills this past year.

---

<sup>4</sup> “Payment assistance” was purposely not defined by source of the funds. The respondents could think in terms of payment or bill assistance from utilities, government funding or social service agencies and organizations.

- There were no noticeable differences based on age, gender, or home ownership.
- ❖ One in five households made a payment arrangement with the utility this past year.
  - This figure doubles for households that had trouble paying utility bills or those that received payment assistance during the past year.
- ❖ A majority of households find it hard or challenging to save money on electric or heating bills.
  - One in ten find it “nearly impossible” to reduce the utility bill.
  - An additional one in four says it is “very challenging.”
  - Four in ten say it is “somewhat challenging.”
  - That is, three out of four respondents find it at least “somewhat challenging” to save money on electric or heating bills.

**Difficulty Saving Money on Electric and Heating Bills (vs. Trouble Paying or Assistance Paying or Payment Arrangements)<sup>5</sup>**



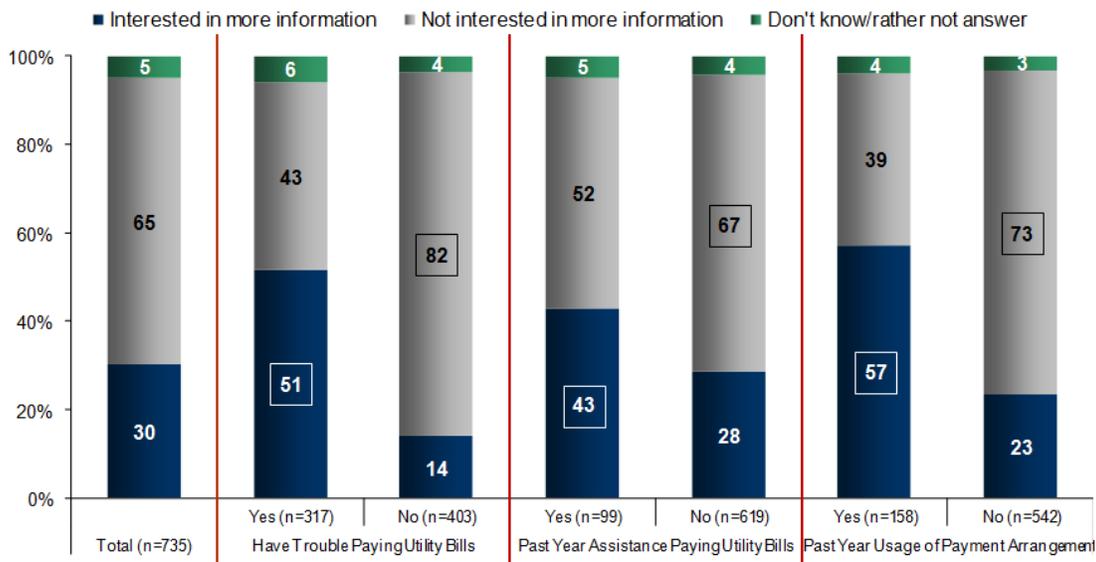
- In contrast, only one in six respondents say it is “easy” to save money on electric or heating bills.

<sup>5</sup> Question 2: How hard is it to save money on your electric and heating bills? (Note: This chart presents the results as compared to responses to three other questions, Q.1 dealing with trouble paying bills, Q.3 dealing with payment assistance, and Q.7 dealing with payment arrangement. See the appendix.)

- Women are significantly more likely than men to find it hard to save money on their utility bills.
  - Nearly all the respondents who have trouble paying their utility bills or who have used a payment arrangement in the past year have difficulty saving money on these bills. These levels are significantly higher than those without these payment issues.
- ❖ Among seven types of monthly bills received by households and listed in our question, the utility bills (especially the electric bills) are given priority status when cash is limited.
- Seven out of ten consumers will pay their utility bills (electric, heating, water or sewer) before paying their cable TV or telephone service bills or making loan payments.
  - The majority of the utility bills are represented by electric, with half of these adults saying that when their cash is limited they will choose to pay their electric bill first, before any of their other bills.
- ❖ Three out of four respondents find the information provided by utility companies to help customers manage their bills to be at least “somewhat useful.” Nearly half find utility communications “easy to understand.”
- No significant differences in usefulness of the communications were seen based on gender, age, or home ownership.
  - In terms of understanding, the older respondents were significantly more likely to find these communications “easy to understand.”
  - Those who have no trouble paying their utility bills were also significantly more likely to find these communications “easy to understand.”
- ❖ Overall, one out of five lower income households made a payment arrangement with their utility company during the past year.
- Four out of ten of those who have trouble paying their utility bills made use of payment arrangements.
  - Those who have used a payment arrangement are most likely to describe the experience as “easy”, followed by “helpful” or “embarrassing.”
- ❖ While there is a variety of assistance programs available, awareness and usage of these programs is limited and consumers are looking for more information on available options.

- ❖ The two most practical and useful programs that a utility company could offer to anyone having trouble paying their bills were “extended payments” and “more frequent payments without fees.”
- ❖ Three in ten respondents would like more information on the various types of payment arrangements or payment assistance options that are available.
  - Interest is significantly higher among younger adults and renters.
  - Interest is significantly higher among those who have trouble paying their utility bills, and those who received some type of payment assistance during the past year, and those who made a payment arrangement with the utility during the past year.

***Want More Information On Types of Payment Arrangements Available (vs. Trouble Paying or Assistance Paying or Payment Arrangements)<sup>6</sup>***

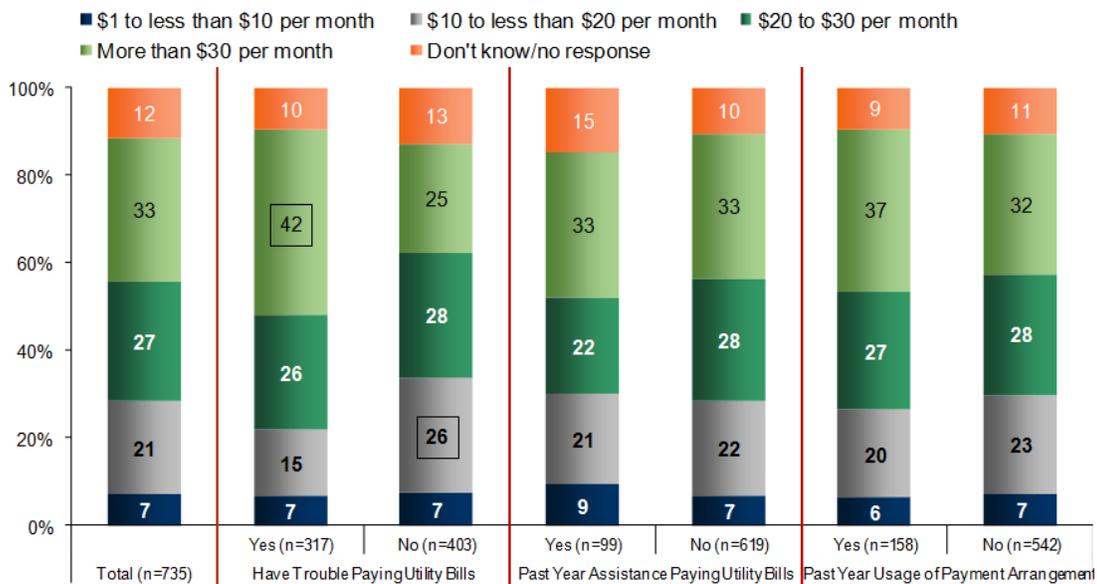


- ❖ Fewer than one third of respondents were aware of five listed programs available to either help manage bill payments or help conserve energy.
  - Awareness is highest among those who have made a bill payment arrangement during the past year, with one third aware of this program.

<sup>6</sup> Q.9: Would you like more Information on the various types of payment arrangements or payment assistance options that are available? (Note: This chart presents the results as compared to responses to three other questions, Q.1 dealing with trouble paying bills, Q.3 dealing with payment assistance, and Q.7 dealing with payment arrangement. See the appendix.)

- Awareness of the various conservation programs is approximately one in five, while utility rate discounts are virtually unknown to these consumers.
- Awareness of these programs is significantly higher among older adults and those who have received some type of payment assistance during the past year. Home owners had significantly higher awareness of bill payment arrangements.
- ❖ More than half of these adults have never used any of the five listed programs to help manage their monthly bills. Of the available programs, the most often used was the bill payment arrangement, with nearly three out of ten having ever used it.
  - Consumers who have trouble paying their bills or who have used some type of payment or assistance program in the past year were significantly more likely to have used one of these programs in the past.
- ❖ Consumers are most likely to hear about energy savings programs via communications from their utility company. People view the utility as the primary trustworthy source of information about energy savings.
  - Half of these adults learned about energy savings programs directly from their utility company, either in their bill or through emails.
  - Word-of-mouth, news stories, or utility website information was the source of information among one fourth of these adults.
- ❖ Respondents were fairly evenly divided regarding how much savings they needed in order to participate in energy or bill savings programs.
  - 28 percent would want to see savings of \$1-\$20 monthly
  - 27 percent were looking for savings of \$20-\$30
  - 33 percent would need to save \$30 or more monthly to participate.
  - Households that have trouble paying electric and heating bills at least once in a while are more likely to require more money to participate in an energy or bill savings program than those who do not have trouble paying utility bills.

## How Much Would Need to Save to Participate in Energy/Bill Savings Program (vs. Trouble Paying or Assistance Paying or Payment Arrangements)<sup>7</sup>



- ❖ Approximately three in four respondents expressed at least some interest in participating in a program that would let them set specific energy savings goals, provide daily information about how they did day-by-day, and provide matching incentives for dollars saved.
  - Interest was significantly higher among younger adults.
  - Nearly one half of consumers who claim that they have trouble paying bills or who made payment arrangements with utilities during the past year are very interested in this program. Nearly nine out of ten have some level of interest.
- ❖ Nearly half the respondents expressed interest in a mobile app that would provide information about cash or bill assistance programs, energy efficiency or conservation programs, as well as information about how to enroll in these programs.
  - The likelihood to download and use such an app was significantly higher among younger adults and renters.

<sup>7</sup> Q.14: How much would you need to save to be interested in participating in an energy or bill savings program? (Note: This chart presents the results as compared to responses to three other questions, Q.1 dealing with trouble paying bills, Q.3 dealing with payment assistance, and Q.7 dealing with payment arrangement. See the appendix for more on these questions.)



- One in four customers who had trouble playing, received payment assistance or made payment arrangements during the past year, are very likely to use a mobile app.

## What Does It All Mean?

The cutoff for participation in this survey was approximately the median household income in the U.S., so the survey represents about one half of all U.S. households. Since there are 115.6 million households, we can conclude that about 21 million households are having trouble paying their electric or heating bills at least once in a while.<sup>8</sup> Similar calculations reveal about 6 million who claim to have received some type of payment assistance during the past year, and about 11 million who claim to have made a payment arrangement with the utility in the past year.

- ❖ The respondents who claim the greatest difficulty in paying utility bills are much less likely to say it is easy to save money. This represents a cycle of dependence that must be broken.
  - Those who need the most help are the least likely to know how to lower utility bills, or even to understand that savings is possible.
  - People who receive energy assistance have less motivation to participate in energy-savings programs. Accepting that energy saving is possible would undercut the rationale for assistance.
  - Utilities that do a good job at providing payment assistance or in helping consumers to make payment arrangements may influence their ability to promote energy efficiency or encourage conservation. Utilities face a paradox: when programs are potentially conflict with one another, they must decide what is most important.<sup>9</sup>
- ❖ Payment arrangements are more common than bill payment assistance. There is an opportunity to look at the total cost of each from various perspectives, and to examine alternatives to each approach in order to reduce costs overall.

---

<sup>8</sup> A “back-of-the-envelope” calculation: one half of 115 million households in the U.S. (that have less than the median household income), multiplied by 0.86 (the proportion that receives and pays an electric bill), multiplied by 0.43 (the 43 percent who claim to have trouble paying at least once in a while), equals more than 21 million households.

<sup>9</sup> An even greater impediment to energy efficiency program success is the regulated cost-of-service and rate design process. Economic efficiency is only one of many criteria that are relied upon in the administrative processes to allocate costs and design retail rates.

- An integrated and strategic approach is needed to comprehensively consider payment assistance, payment arrangements and energy savings programs. Utilities should ensure that these approaches are integrated.
- Different customer segments are likely to be best served by different approaches and programs. Utilities should develop strategies to move customers from one program to another as they are ready.
- ❖ There are new opportunities available to use daily usage data from the smart meters.
  - Three in ten respondents are very interested in a program that would help them set an energy savings goals, offer them daily information about usage and costs, and provide incentives for achievements toward the energy savings goal.
  - Three in four showed some level of interest; interest was stronger among younger adults and those who have trouble paying bills.
  - Daily data ought to be translated into an offering that speaks to the “currency” of the consumer: dollars and time. Translating kilowatt-hour usage into a daily cost (a daily bill) is somewhat easy.
  - Consumers manage the household each day, week and month. It may be rewarding to translate dollars into days of usage. Daily information about utility costs are easily understood by consumers who are used to purchasing other household items in sizes that last for a certain number of days.
  - Daily information, received in a timely manner, can be processed by many consumers. Recent behaviors—such as yesterday’s thermostat setting, the outside temperature, the chores or the home’s occupancy—are relevant to yesterday’s usage.
  - Utility costs are inputs into household management; new ways of communicating may better meet consumers’ needs.
- ❖ There are opportunities for a mobile app that addresses all dimensions of energy and utility bills savings. A comprehensive mobile app would provide information about cash or bill assistance programs, energy efficiency or conservation programs, and how to enroll in these programs.
  - One in four who had trouble playing, received assistance or made payment arrangements are very likely to use a mobile app.
  - Nearly half are somewhat likely; interest was higher among younger adults, renters, and those who have trouble paying their utility bills.

## Recommendations

Technology is providing consumers with greater access to information and opportunities for empowerment. Consumer preferences are changing and utilities need to make changes that are consistent with what consumers need and prefer. Once a smart phone is in a consumer's hands, the ability to conduct new transactions, access information, and participate in new programs can increase. As expectation rise, so too must the quality of the utilities' websites, programs, rates and offerings.

The emergence of new stakeholders in the utility industry, including entrants from telecommunications, customer systems and software, energy efficiency and demand response, and on-site power production technologies, has increased the rate of change of policy making. These competitive sectors of the economy closely listen to consumers to understand whether their goods and services will sell. Utilities must also listen more carefully.

Traditional regulatory pressures to lower costs, increase service and ensure fairness in ratemaking will not diminish. Bad debt and the costs of administering programs can raise costs for everyone. There is a need for utilities to assess payment assistance and payment arrangements, compare the costs with alternatives and find new approaches that help customers pay their bills.

Low income customers include many distinct segments, representing a broad range of needs and preferences. The energy consumer's "currency" includes both dollars and time. Because many low income consumers have both money and time constraints, program designers and implementers must ensure that information is supplied at just the right time. Consumers will be most interested in enrollment if the utility is addressing a relevant situation or problem, rather than pushing information out that may be technically sound, but not useful at the moment.

Time may also affect the consumers' sense of what is a fair incentive or what will get their attention. People who have trouble paying their utility bills may need larger incentives to participate in a new program, possibly because their time is extremely limited and therefore more valuable to them.

A significant barrier to new programs and offerings may be that people do not understand that savings are achievable. Respondents who claim the greatest difficulty in paying utility bills are much less likely to say it is easy to save money. Those who need the most help are, according to this survey, the least likely to know how to lower their utility bills, or even to understand that savings is possible on the utility bill.



There is an opportunity for utilities to take an integrated and strategic approach to comprehensively reconsider payment assistance, payment arrangements and energy savings programs. Different services place different demands on utility operations, and they operate out of different cost centers. Further, consumers are in different stages of life and circumstances; therefore, different programs are appropriate at different times. A comprehensive strategy is advised to identify different customer segments and to move them in a direction that better meets their needs, and lowers the cost to the utility and other ratepayers.

There is a need to utilities to increase experimentation with new programs and offerings. The smart grid can offer useful information, and there is a challenge to package the information in a program that people find useful. The two approaches tested here—daily information and mobile apps—each showed promise in terms of interest by respondents. A pilot program approach is needed to test different approaches and to receive regulatory approvals for new services to consumers.



**For more information about this survey, please contact Jamie Wimberly at 202-483-4443 or [jwimberly@defgllc.com](mailto:jwimberly@defgllc.com).**

**For more information about EcoAlign and DEFG, visit our website: [defgllc.com](http://defgllc.com).**

## **EcoAlign: The Energy and Environment Agency**

EcoAlign is the energy and environment marketing agency. We develop and execute marketing strategies for utilities, renewable energy providers and companies operating in the energy and environment space. We are uniquely suited to help companies achieve their business objectives, from reaching efficiency program targets and improving customer satisfaction, to launching new products, increasing market share and repositioning for growth in the green tech space.

## **Distributed Energy Financial Group LLC**

DEFG is a management consulting firm focused on energy. Our vision is that customers are core to the future of energy: as a resource, to reduce risk, and to increase revenue potential. Our mission is to help clients engage with customers to create value in the energy commodity market place and to enhance the customer experience. Our clients include energy utilities, technology companies, energy suppliers and energy solution providers. We focus on business strategy and planning, regulatory, customer service and operations, marketing and product development, and analysis of customer-facing technologies.

## **Methodology**

The Russell Omnibus was conducted nationally via the internet among 723 adults, 18 years of age or older, with household incomes of less than \$50,000, in November 2014. Figures for gender, age, and geography were weighted where necessary to match their actual proportions in the population.

In theory, with probability samples of this size, one could say with 95 percent certainty that the results have a statistical precision of plus or minus 3.6 percentage points of what they would be if the entire adult population had been polled with complete accuracy. Unfortunately, there are several other possible sources of error in all polls or surveys that are probably more serious than theoretical calculations of sampling error. They include refusals to be interviewed (non-response), question wording, question order and weighting. It is impossible to quantify the errors that may result from these factors. This online survey is not a probability sample. Online sample for the study was drawn from Survey Sampling International's SurveySpot online consumer panel. Survey Sampling is recognized as the premier sample provider in the market research industry. The SurveySpot panel currently has 1.6 million panel members who are recruited using a wide variety of online and offline methods, including website registrations, email invitations and telephone recruiting. For this study, invitations were emailed to potential respondents targeted by gender, age, census region and ethnicity.

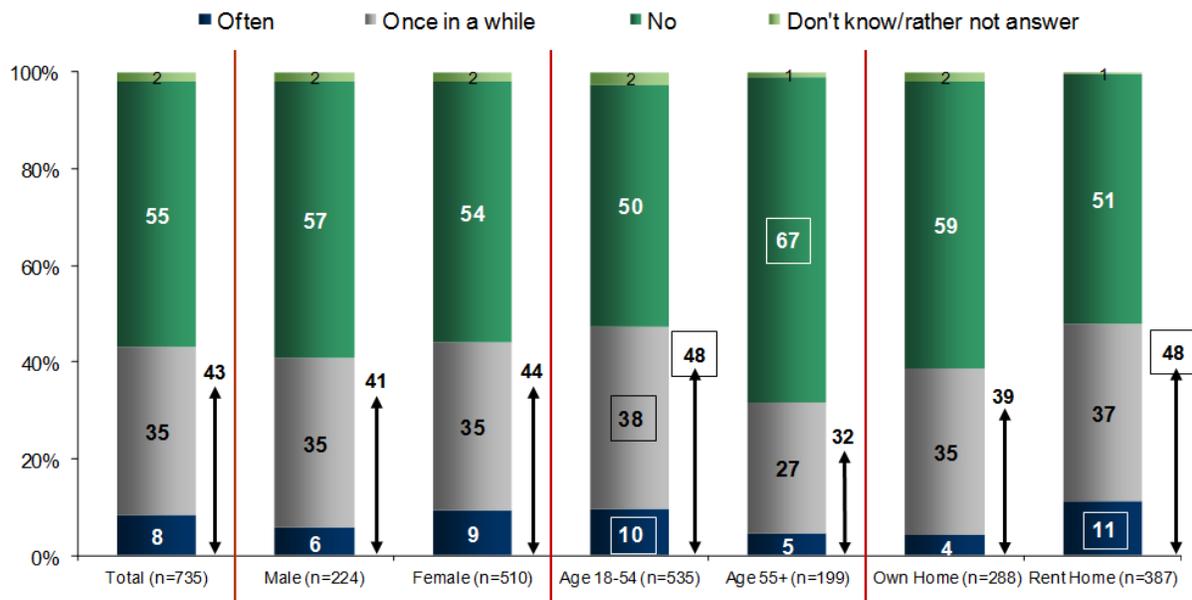
**These statements conform to the principles of disclosure of the National Council on Public Polls.**

## Addendum: Survey Results

The survey results are presented here in the order that the questions were asked. The wording of each question appears in footnotes. The boxed percentages are significantly different from a corresponding column with 95 percent confidence.

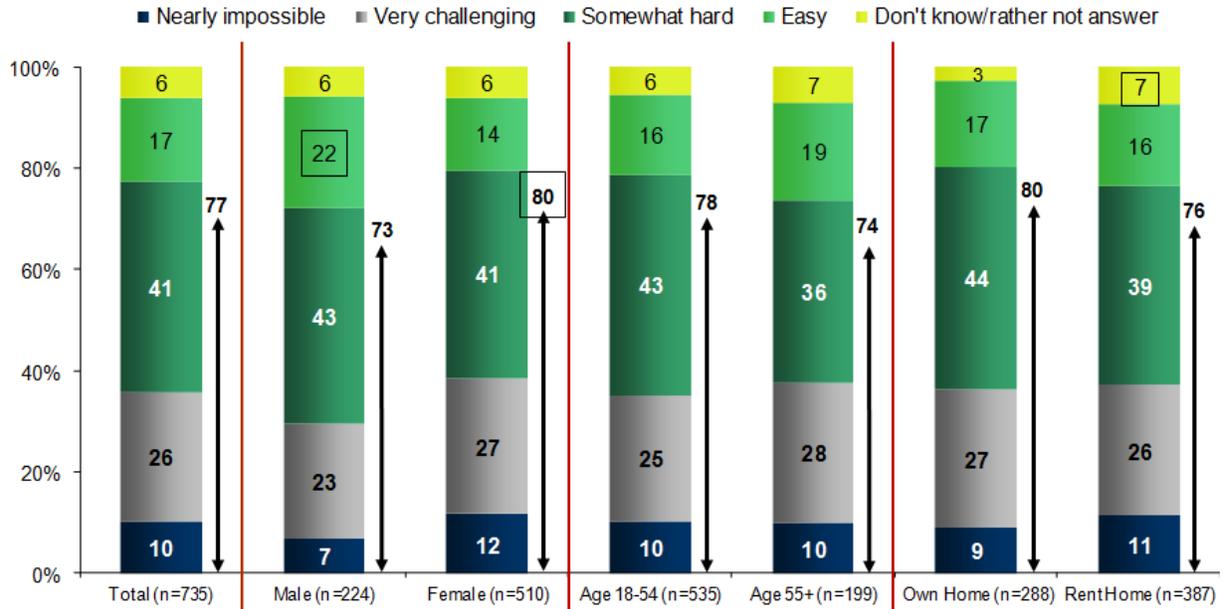
Other charts are available that display cross tabulation with other questions. Many of these are available on request.

### *Trouble Paying Electric and Heating Bills<sup>10</sup>*

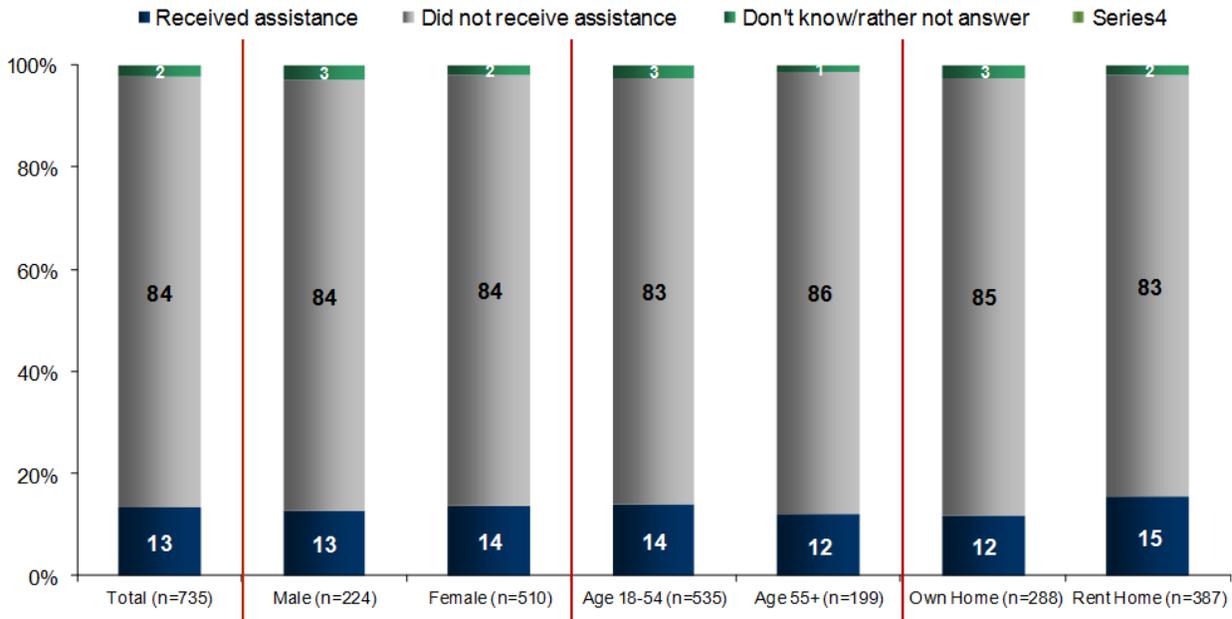


<sup>10</sup> Q.1: Do you have trouble paying your electric and heating bills? (The subsequent footnotes each contain the question just as it was asked.)

### Difficulty Saving Money on Electric and Heating Bills<sup>11</sup>



### Past Year Assistance Paying Utility Bills<sup>12</sup>



<sup>11</sup> Q.2: How hard is it to save money on your electric and heating bills?

<sup>12</sup> Q.3: Have you received any assistance paying your utility bills during the past year?

### Types of Bills Received and Paid<sup>13</sup>

	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>18-54</u>	<u>55+</u>	<u>Own</u>	<u>Rent</u>
Total Respondents with HH Income <\$50,000	(735)	(224)	(510)	(535)	(199)	(288)	(387)
	%	%	%	%	%	%	%
<u>TV/Phone Service (net)</u>	<u>95</u>	<u>95</u>	<u>94</u>	<u>94</u>	<u>96</u>	<u>94</u>	<u>96</u>
Telephone/mobile phone	89	90	89	89	91	89	90
Cable TV	67	69	67	65	74	68	72
<u>Utilities (net)</u>	<u>91</u>	<u>86</u>	<u>93</u>	<u>90</u>	<u>92</u>	<u>97</u>	<u>90</u>
Electric utility	86	82	88	85	90	93	86
Heating	57	54	59	55	64	68	51
Water and sewer	57	56	57	56	60	74	47
<u>Loans (net)</u>	<u>38</u>	<u>38</u>	<u>38</u>	<u>44</u>	<u>24</u>	<u>36</u>	<u>39</u>
Vehicle loan payment	28	24	30	30	21	26	28
Student loan payment	18	19	18	23	4	13	22

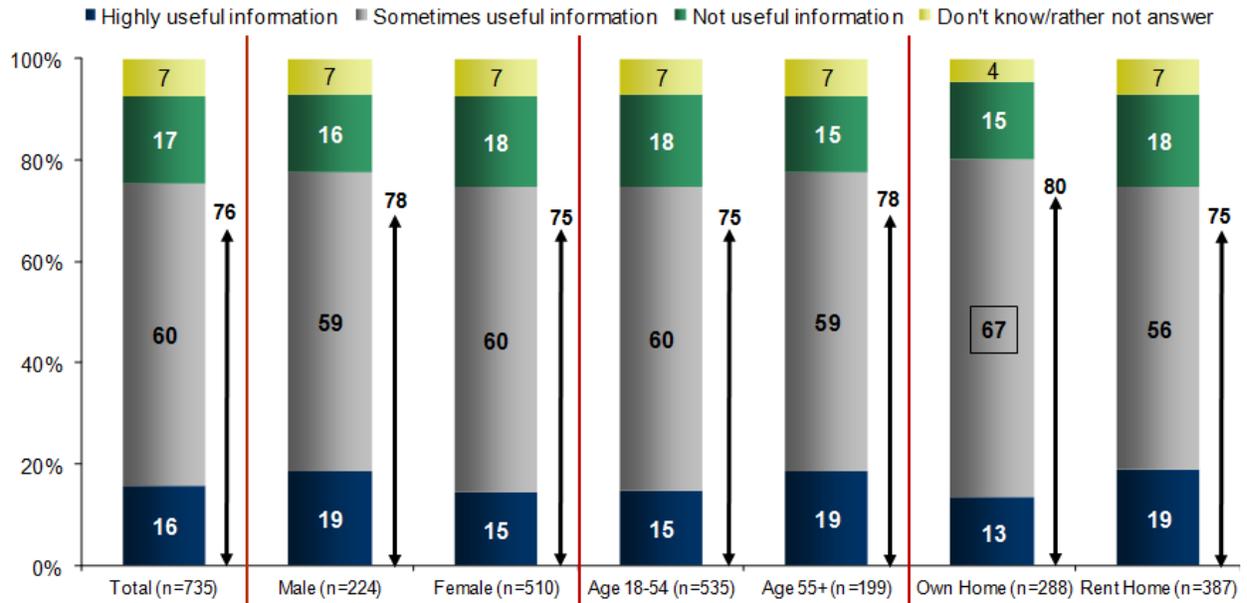
### Bill Paid First or Second When Cash is Limited<sup>14</sup>

	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>18-54</u>	<u>55+</u>	<u>Own</u>	<u>Rent</u>
Total Respondents with HH Income <\$50,000	(735)	(224)	(510)	(535)	(199)	(288)	(387)
	%	%	%	%	%	%	%
<u>Utilities (net)</u>	<u>85</u>	<u>79</u>	<u>87</u>	<u>84</u>	<u>87</u>	<u>93</u>	<u>83</u>
Electric utility	74	70	76	73	78	81	73
Heating	34	33	34	31	42	47	25
Water and sewer	26	23	27	28	22	30	25
<u>TV/Phone Service (net)</u>	<u>33</u>	<u>40</u>	<u>31</u>	<u>33</u>	<u>35</u>	<u>21</u>	<u>41</u>
Telephone/mobile phone	28	31	26	27	29	16	34
Cable TV	9	14	7	9	10	7	11
<u>Loans (net)</u>	<u>22</u>	<u>19</u>	<u>23</u>	<u>25</u>	<u>13</u>	<u>15</u>	<u>24</u>
Vehicle loan payment	18	14	19	20	12	14	19
Student loan payment	5	6	4	6	1	3	5

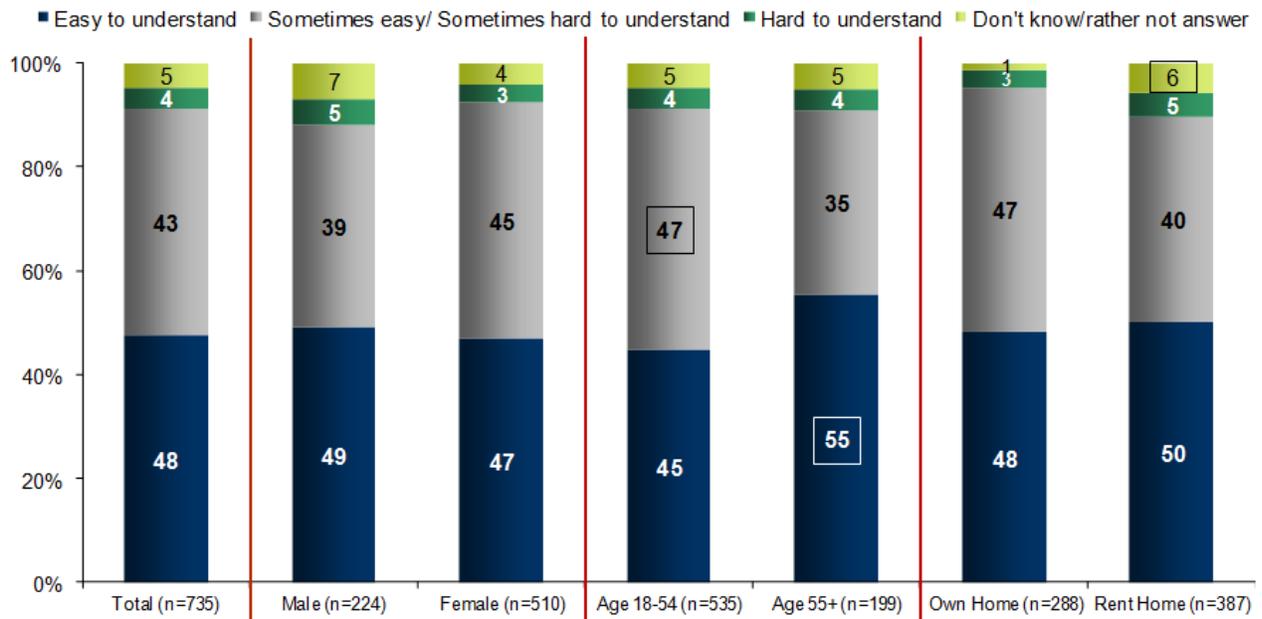
<sup>13</sup> Q.4a: Which, if any, of the following bills do you receive and pay?

<sup>14</sup> Q.4b: When cash is limited which bills do you pay first? Of the following bills you indicated you received and pay, please rank the following with regard to priority for payment.

## Usefulness of Information Provided by Utilities to Help Manage Bills<sup>15</sup>



## Are Communications from Local Utility Easy or Hard to Understand<sup>16</sup>

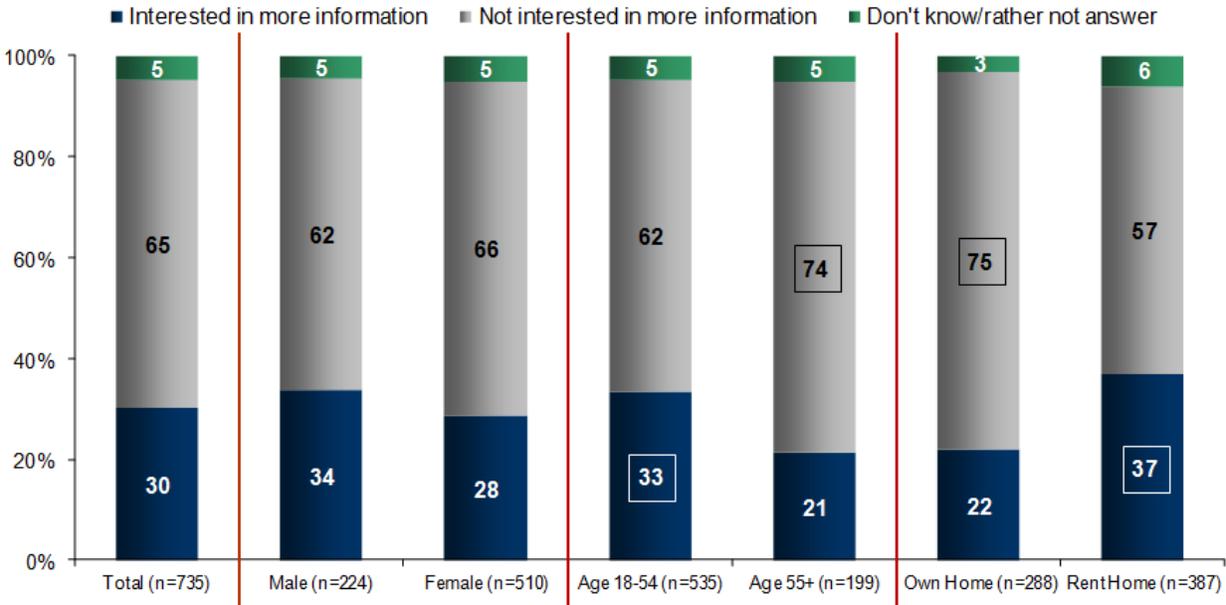


<sup>15</sup> Q.5: Most electric and natural gas utilities provide information to help customers manage the utility bill. Which of the following describes your feelings about the usefulness of the information you receive?

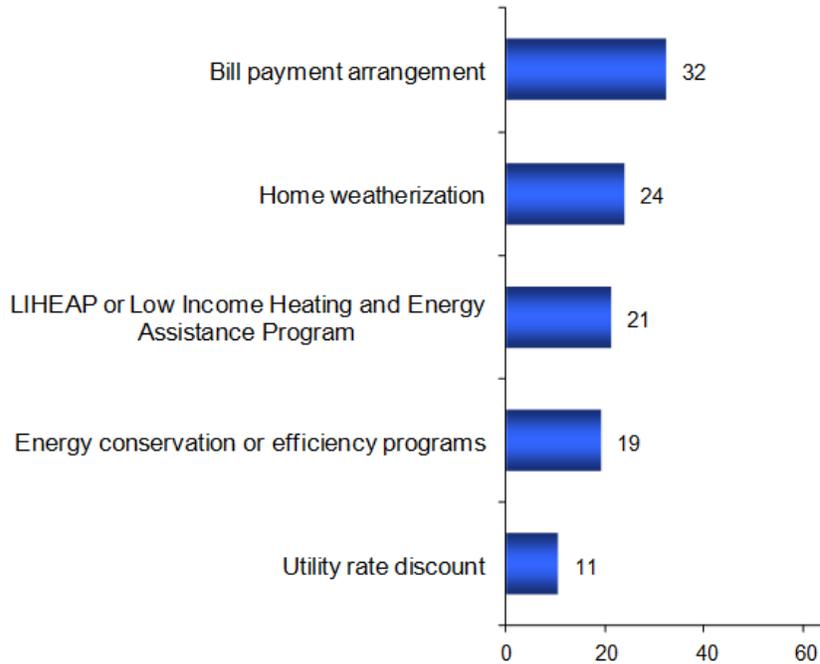
<sup>16</sup> Q.6: Are the communications from your local utility "easy" or "hard" to understand?



**Want More Information on Types of Payment Arrangements or Payment Options Available<sup>19</sup>**



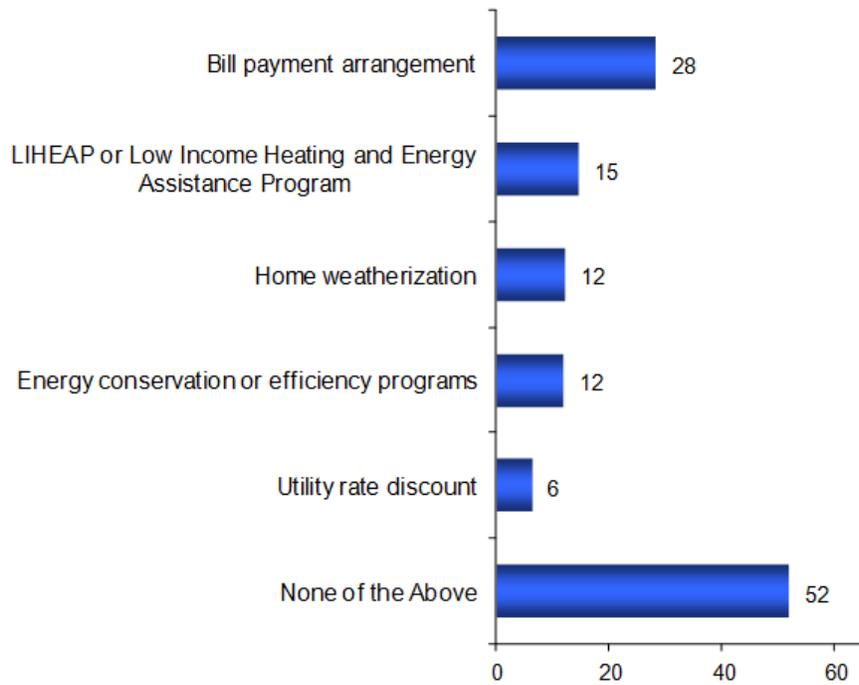
**Awareness of Programs to Help Manage and Pay Utility Bills (Top-2-Box; Rated 9 or 10 on a 10-point Scale; Fully Aware)<sup>20</sup>**



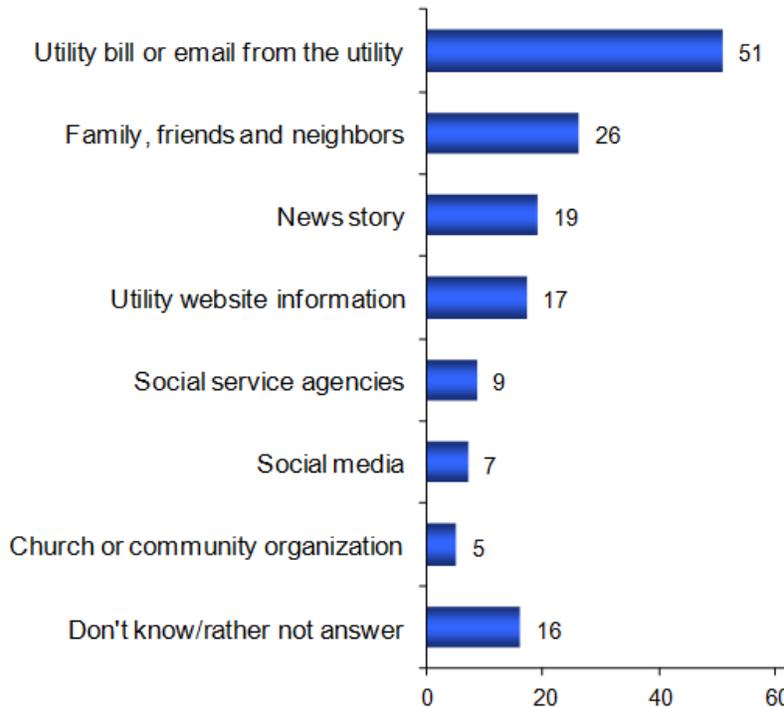
<sup>19</sup> Q.9: Would you like more Information on the various types of payment arrangements or payment assistance options that are available?

<sup>20</sup> Q.10: Using a scale of 1 to 10, how aware are you of each of the following programs to help you manage and pay your utility bills?

**Programs Ever Relied on to Manage Monthly Utility Bills<sup>21</sup>**



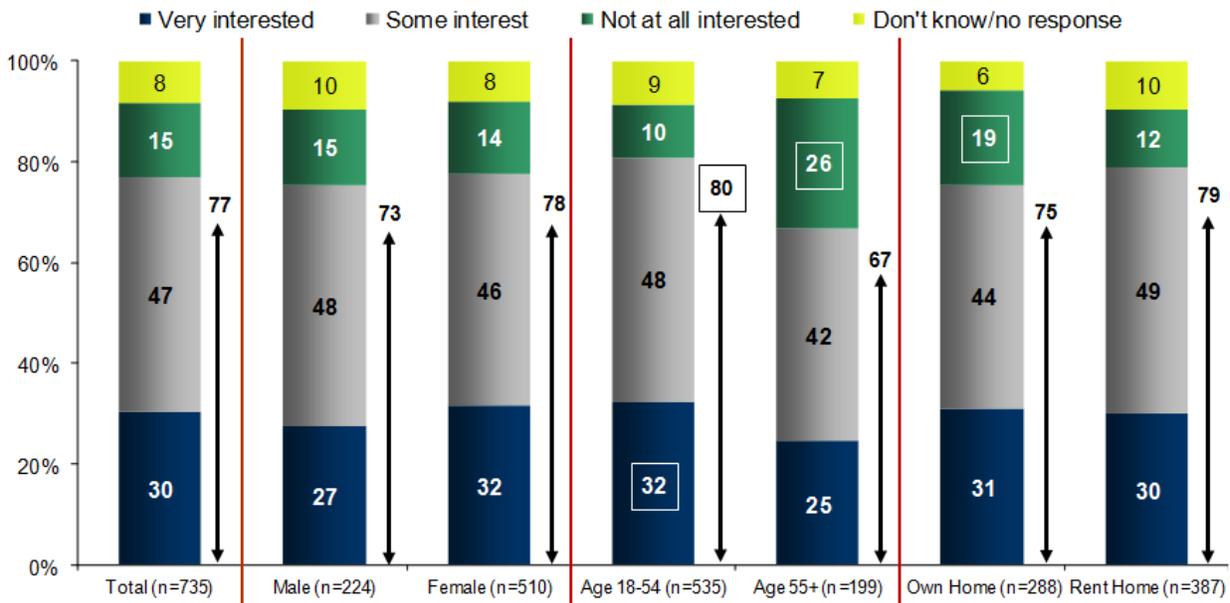
**How Typically Hear About Utility Programs to Save Energy<sup>22</sup>**



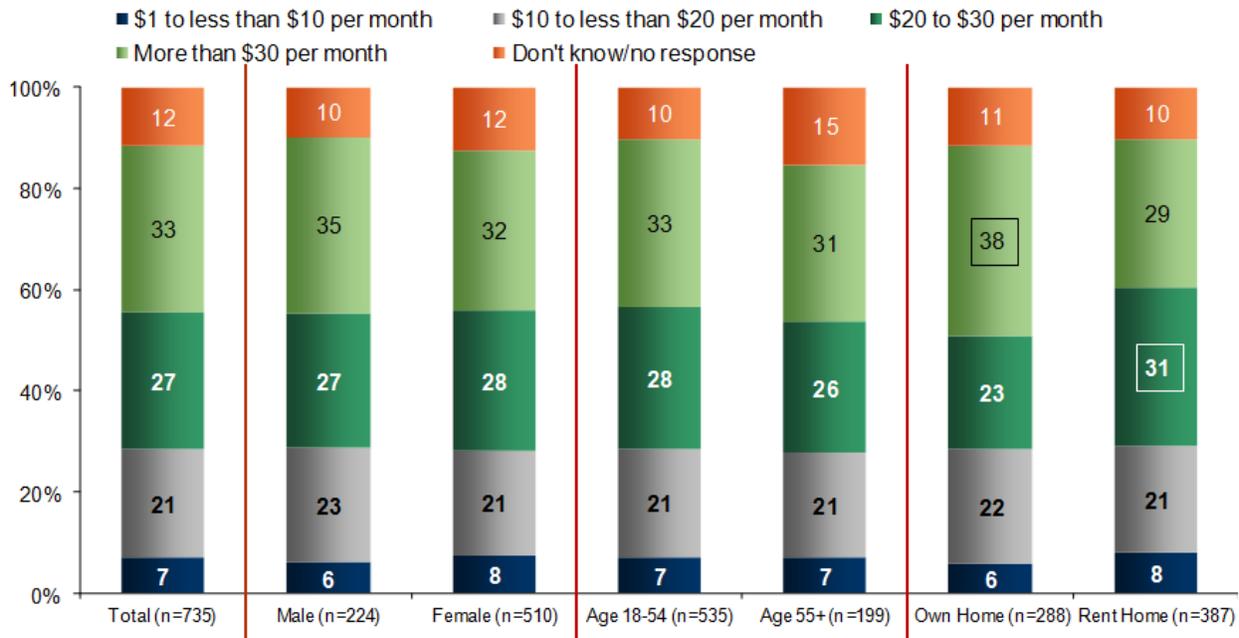
<sup>21</sup> Q.11: Which, if any, of the following programs have you ever relied on to manage your monthly utility bills?

<sup>22</sup> Q.12: How do you typically hear about utility programs to save energy?

### Customer Reaction to Daily Information Program Concept<sup>23</sup>



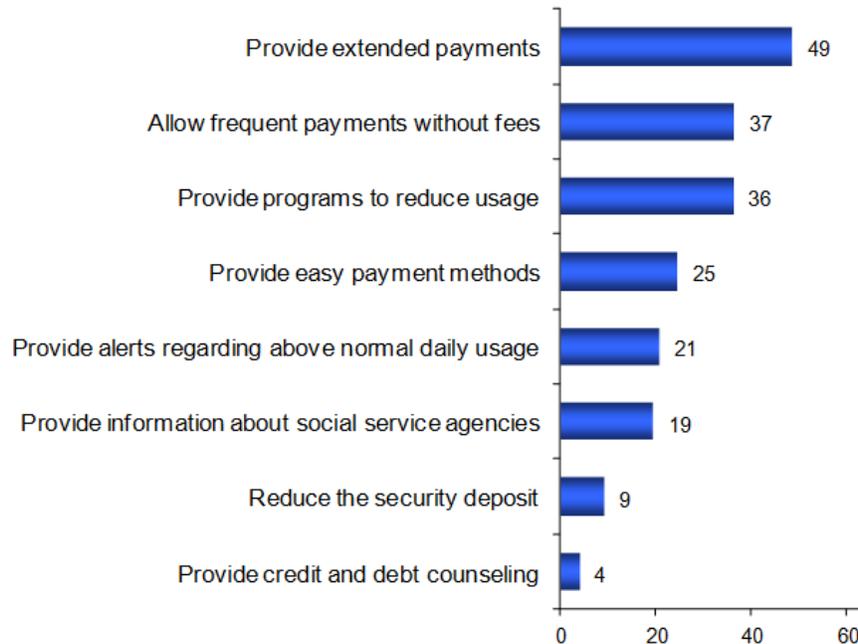
### How Much Would Need to Save to Participate in Energy/Bill Savings Program<sup>24</sup>



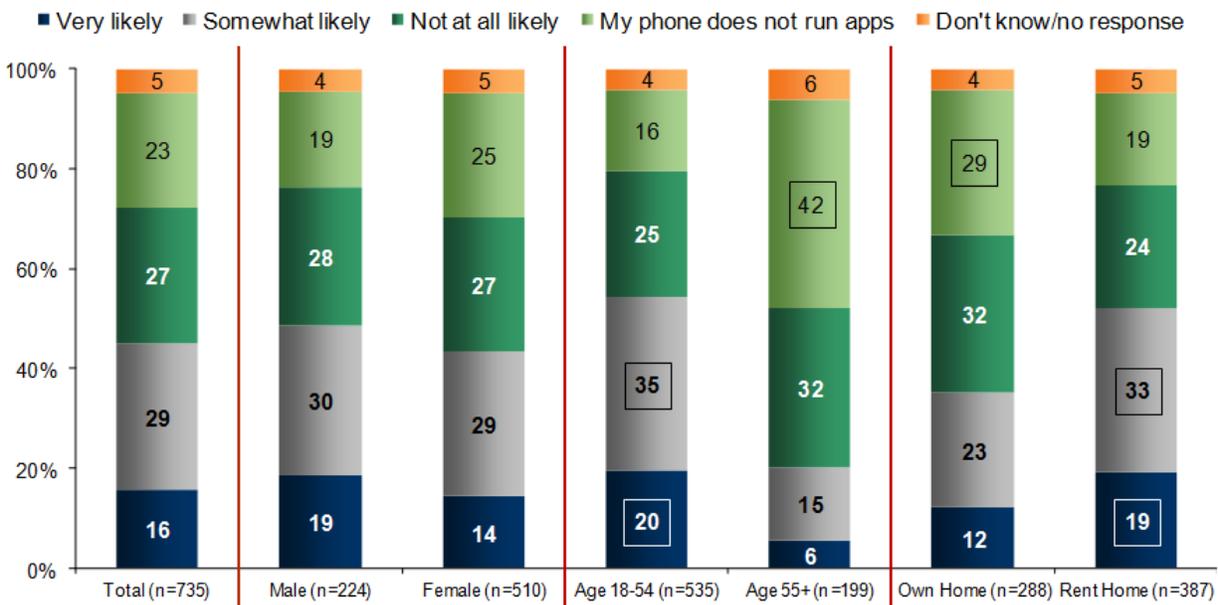
<sup>23</sup> Q.13: Assume that your local electric utility actively helps you set a specific energy savings goal, provides daily information about how you did yesterday toward your goal, and provides matching incentives every day for every dollar saved. How interested would you be to participate in the program?

<sup>24</sup> Q.14: How much would you need to save to be interested in participating in an energy or bill savings program?

### Top 2 Most Practical/Useful Options for Someone Having Trouble Paying their Utility Bill <sup>25</sup>



### Likelihood to Use Mobile Phone App from Utility Which Provides Information about Bill Assistance, Energy Conservation Programs, and How to Enroll <sup>26</sup>



<sup>25</sup> Q.15: If you, or someone you knew, was having trouble paying their utility bill, what options are the most practical and useful for your local utility to offer?

<sup>26</sup> Q. 16: How likely would you be to download and use a mobile phone app that provides information about cash or bill assistance programs, energy efficiency or conservation programs, and how to enroll in programs?