



# Struggling Utility Customers on the Road to Recovery in 2022

January 19, 2022 Webinar  
Annual Low Income Consumer Survey (No. 47)

[Recording Link](#) Password: LIEIFJan22



# LIEIF and Report Overview

*The Low Income Energy Issues Forum adopted a challenge in 2013:*

***Propose innovative and integrated policies and approaches that help close the widening gap between what vulnerable energy consumers can pay and their current utility bills.***

*We are a unique group of 400 professionals focused on energy affordability. We come from utilities, regulatory agencies, consumer and research organizations, and software and analytical companies.*

## Struggling Utility Customers on the Road to Recovery in 2022

Each year, the Low Income Energy Issues Forum (LIEIF) surveys U.S. households with annual incomes below \$50,000. The pandemic has increased uncertainty and harmed paycheck-to-paycheck households. We conducted two extra consumer surveys in 2021 (in February and August) to better understand the customer experience during the pandemic. Those results informed this survey conducted in early November 2021. We examined consumers' ability to pay, their programs awareness, interest in new service options, communications issues, and other policies affecting service. Utilities are interested in how consumers think about these issues. Armed with better knowledge, utilities will design more accessible offerings and services for those who struggle to pay.

# Opportunity

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*During times of stress, there is an urgent need to solve problems. Opportunities may arise to improve service. With an understanding of consumer preferences, utilities can help reduce stress on households by helping consumer solve problems and get on the road to recovery*





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# Takeaways

- Many U.S. households earning less than \$50,000 per year continue to struggle. 30% indicated an income decline in 2021. Nearly 30% were unable to pay all utility bills during the pandemic. More than one third expressed concern about paying utility bills six months from now. Employment levels remain low for those in the bottom wage quartile and inflation is reducing their buying power
- Utilities are engaging customers with limited success. Communications strategies remain complex and require a segmented approach. There are opportunities to use many channels and targeted messages to raise awareness and offer services
- Awareness of energy assistance is reasonably high. Satisfaction with energy assistance is highest among people in the lowest income bracket. That raises questions about services for households that do not qualify for bill assistance
- Services most appreciated during the pandemic were the traditional offerings: protection from shutoffs, energy assistance, and payment arrangements

## Takeaways (continued)

- Late fees and penalties may be hard to reinstitute. Utilities must ensure that traditional services do not hold consumers back (e.g., failed deferred payment plans resulting in more debt). Services must be designed to help consumers recover
- Two new ideas were extremely or very interesting to four in ten respondents: “pay by day” (flat, guaranteed bills) and “conservation pricing” (reward lower use and thrift)
- Approximately one third of respondents believe it is reasonable for utilities to disconnect consumers who do not pay utility bills. Coincidentally, a similar proportion of respondents has been disconnected for nonpayment. Most respondents agree that shutoffs should not occur during certain seasons or during extreme temperatures
- Of households disconnected for nonpayment, two thirds were restored within a day. In one out of twelve disconnections (8%), one week or longer was needed to restore service; this was even higher in rural areas

# Survey Methodology and Notation

# How Did We Develop the Questions?

LIEIF members were solicited for ideas. More than a dozen questions were identified and reviewed. A panel of volunteers critiqued them, and these were included:

Q.E1. Has your household income gone up, gone down, or stayed about the same this past year?

Q.E2. When you need to contact your local electric utility, what do you do?

Q.E3. If your local electric utility needs to share important information, who or what should they rely on to get your full attention?

Q.E5. Most utility offices were closed during the pandemic and person-to-person contact was discouraged. What was your experience with greater use of computers and digital technology to interact with the utility?

Q.E7. Some households are eligible to receive utility bill assistance to help pay utility bills. Eligibility is based on household income and how many people live there. Regardless of whether your household might qualify, are you aware of “utility bill assistance programs”?

Q.E8. Where do you go when you need help in paying your utility bill?

Q.E9. Have you ever applied for or received utility bill assistance?

Q.E10. How would you rate the experience of applying for or receiving utility bill assistance?

Q.E11. From your perspective, which words or phrases best describe households that have difficulty paying bills?



# Research Methodology

The Russell Omnibus was conducted via the internet among 1,015 adults 18 years of age or older from November 5 through November 8, 2021. Figures for gender, age, and geography were weighted where necessary to match their actual proportions in the population. The bases shown in this report are the unweighted bases.

- The 1,015 omnibus respondents yielded 556 respondents with household incomes of less than \$50k who completed the survey.
- An additional 49 boost interviewers were conducted among respondents with household incomes of less than \$50k to bring the total sample size up to 605.

An invitation to participate in the study was sent by e-mail to panel members who have agreed to be contacted by Russell Research and interviewed over the Internet.

- Participating respondents were interviewed online at a secure Russell Research URL programmed for this study.
- Sample was provided to Russell Research from a leading sample provider.

All research was carried out in compliance with all relevant legal and ethical requirements within the market and in compliance with ISO 20252:2019.



# Statistical Analysis

The statistical significance of a result in this survey is the probability that the observed relationship (e.g., between variables) or a difference (e.g., between means) in a sample occurred by pure chance, and that in the population from which the sample was drawn, no such relationship or differences exist.

Using less technical terms, one could say that the statistical significance of a result tells us something about the degree to which the result is "true." More technically, the value of the p-value represents a decreasing index of the reliability of a result. The higher the p-value, the less we can believe that the observed relation between variables in the sample is a reliable indicator of the relation between the respective variables in the population.

Specifically, the p-value represents the probability of error that is involved in accepting our observed result as valid, that is, as "representative of the population." For example, a p-value of .05 (i.e., 1/20) indicates that there is a 5% probability that the relation between the variables found in our sample is a "fluke."

The following statistical notation is used throughout the report:

☐ = Indicates figure is significantly higher than the other/indicated sub-group at a 95% confidence level

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 4.0 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 and 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.

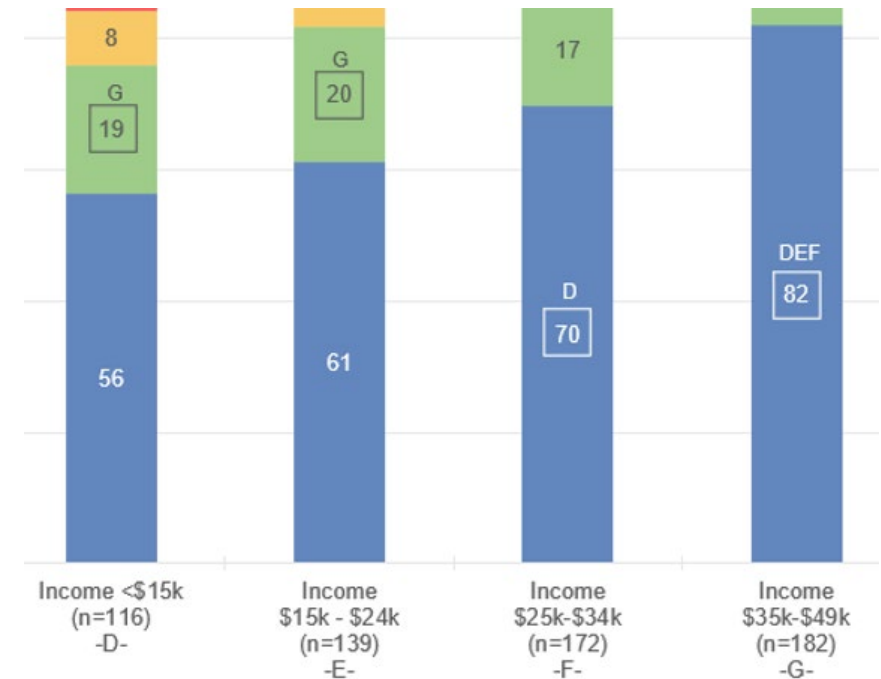
# The Meaning of “Statistically Significant”

When is a difference between two numbers “statistically significant”?

☐ = This square encloses figures that are significantly higher than a related data point at the 95% confidence level\*

The letters above the square refer to the columns containing the data that are lower by a statistically significant amount. Consider the blue columns

- The number 61 (61%) in column E (without a box) is larger than the 56 in column D. However, the difference of 5 percentage points is not statistically significant because it falls within the range of statistical precision (plus or minus some percentage points)
- In contrast, we can state with 95% confidence that the number 82 in the box in column G is significantly higher than each of the numbers 56, 61, and 70 that appear in columns D, E, and F



***“95% confidence level” means that a claim is expected to be false just once in twenty times***

\* Depending on the number of respondents, confidence levels may be calculated at the 95% level, the 90% level, or at some other level.



# A Note About Ethnicity

DEFG has asked Russell Research to display ethnic categories. Russell Research uses the words “Caucasian,” “African American,” and “Hispanic” (as does the U.S. Census). The actual wording of the survey questions appears below.

***What words would people prefer that we use?*** In a Gallup poll,\* people of different ethnic backgrounds were asked what they prefer to be called. ***Opinions vary; there is no one right answer.*** Therefore, we will display the words used by Russell Research and the U.S. Census Bureau.

## Black Americans' Preferred Term for Their Racial Subgroup

The terms “Black” and “African American” are both used to refer to this racial subgroup of Americans. Which term do you think should generally be used -- Black, African American, another term, or does it not matter to you either way?

	June 1-July 5, 2021
	%
Black	17
African American	17
Does not matter	58
Another term/Other	6
No opinion	2

GALLUP, JUN 1-JUL 5, 2021

## Hispanic Americans' Preferred Term for Their Ethnic Subgroup

The terms “Hispanic,” “Latino,” and “Latinx” are used to refer to this ethnic subgroup of Americans. Which term do you think should generally be used -- Hispanic, Latino, LatinX, another term, or does it not matter to you either way?

	June 1-July 5, 2021
	%
Hispanic	23
Latino	15
Latinx	4
Does not matter	57
Another term/Other	1
No opinion	0

GALLUP, JUN 1-JUL 5, 2021

## Russell Research Questions

Q. Are you of Hispanic origin or descent? (CHECK ONE)

- ☐ Yes
- ☐ No
- ☐ Rather not answer

Q. Do you consider yourself ... (CHECK ONE)

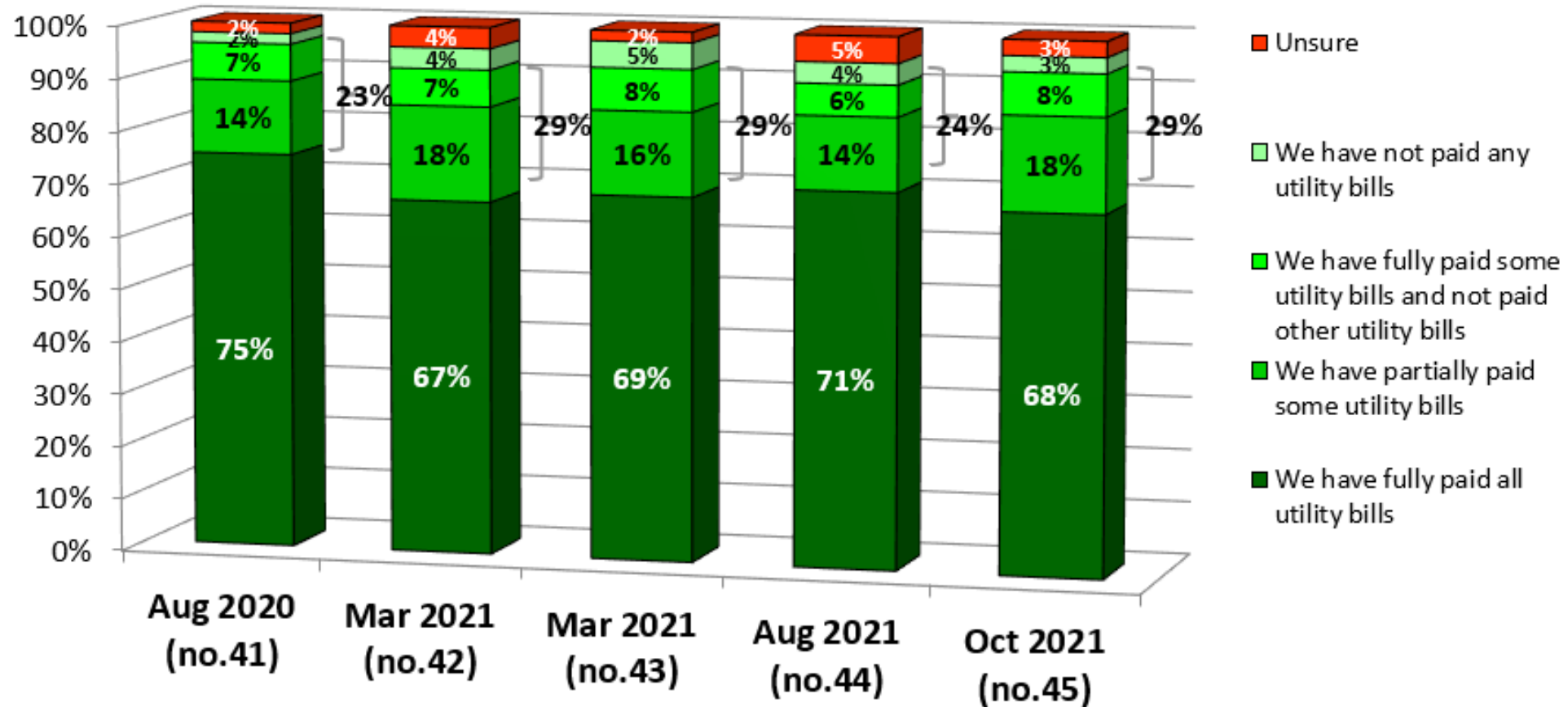
- ☐ African-American
- ☐ Asian/Pacific Islander
- ☐ Caucasian
- ☐ Native American
- ☐ Mixed ethnic background
- ☐ Other (Specify)
- ☐ Rather not answer

\* Source: <https://news.gallup.com/poll/353000/no-preferred-racial-term-among-black-hispanic-adults.aspx>

# Bill Payment, Income, and Inflation

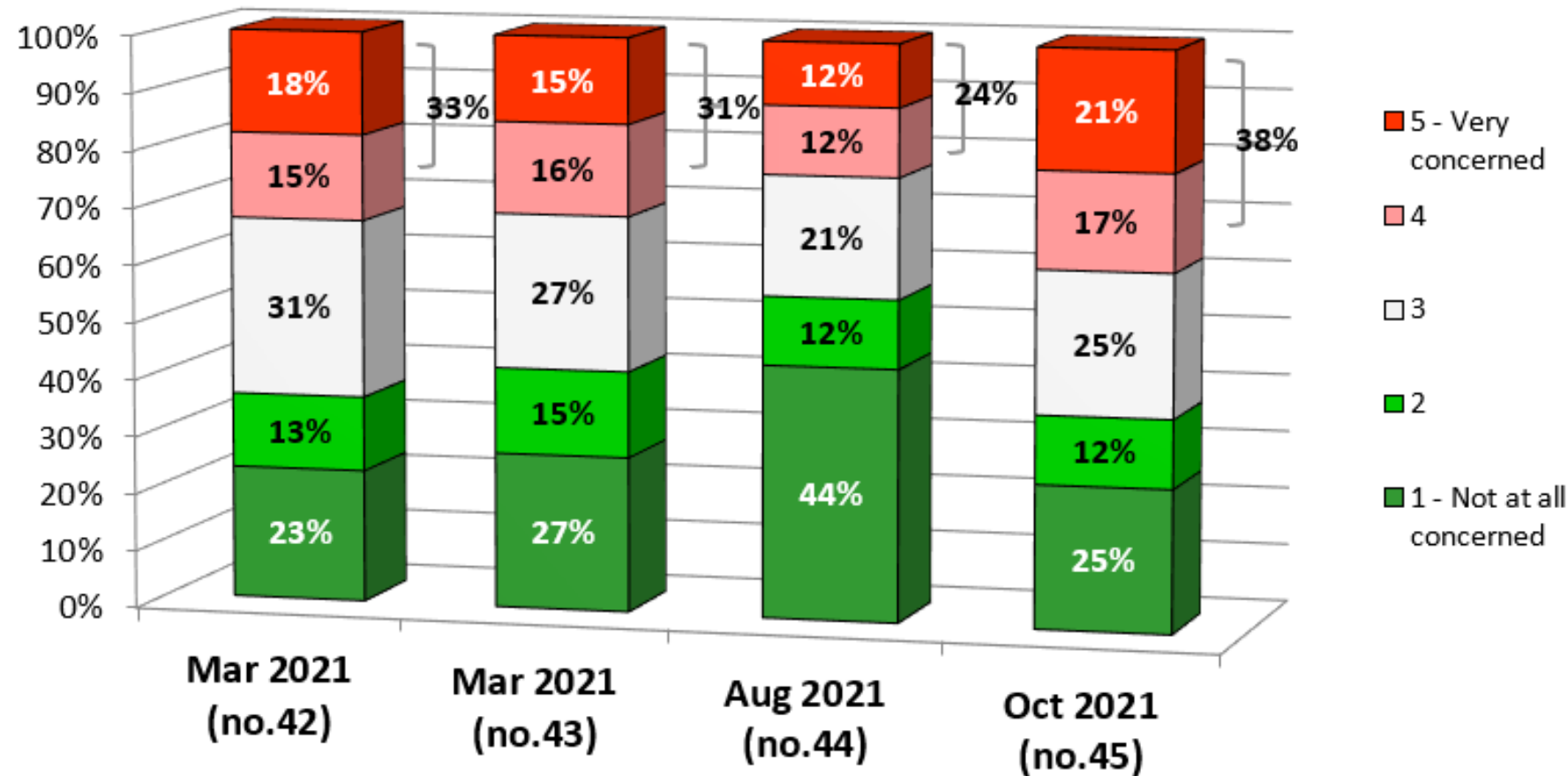


# Degree to Which Households Earning Less Than \$50K Paid Utility Bills During COVID-19 (from prior surveys)



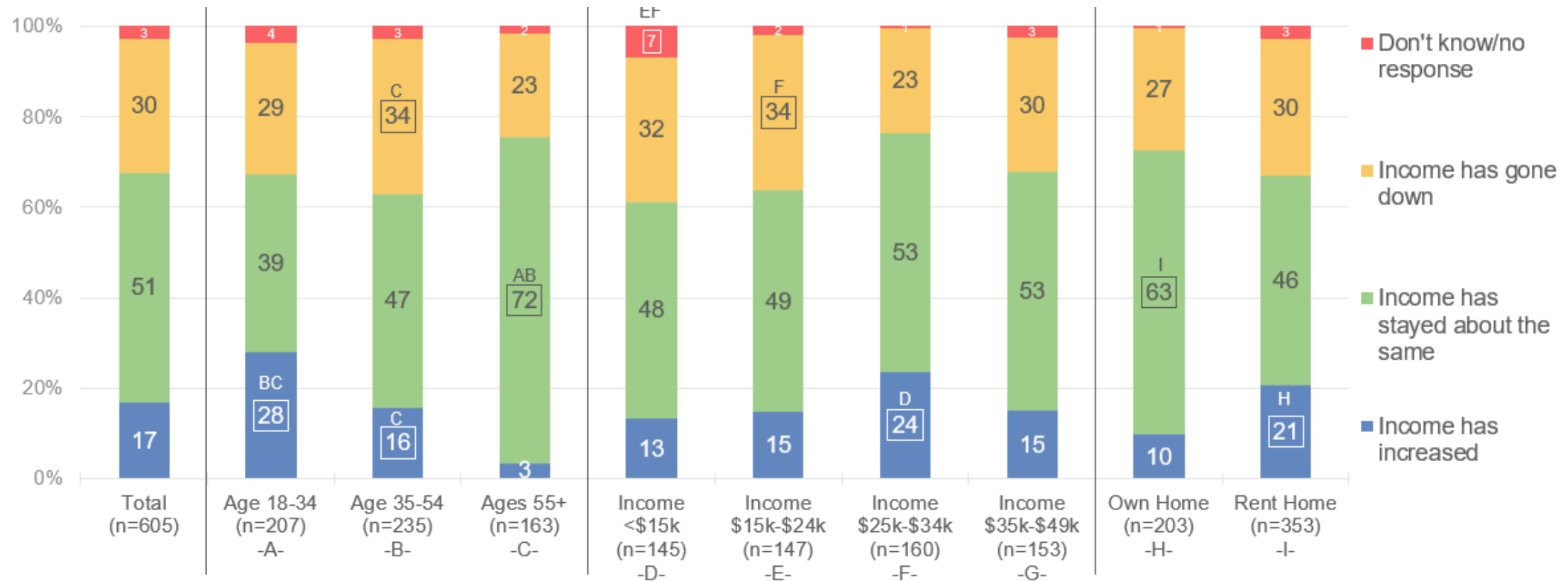
Source: Various DEFG Low Income and Prepay Consumer Survey Reports conducted by Russell Research in 2020 and 2021. Available on request. Question: “During the COVID-19 pandemic, nearly every electric, gas, and water utility has adopted a policy of not disconnecting customers who do not pay the utility bill (not shutting off utility service for non-payment). Which of the following best describes whether your household has paid utility bills during the COVID-19 pandemic?”

# Level of Concern in Households Earning Less Than \$50K Regarding Ability to Stay Current on Utility Bill Payments Over Next Six Months



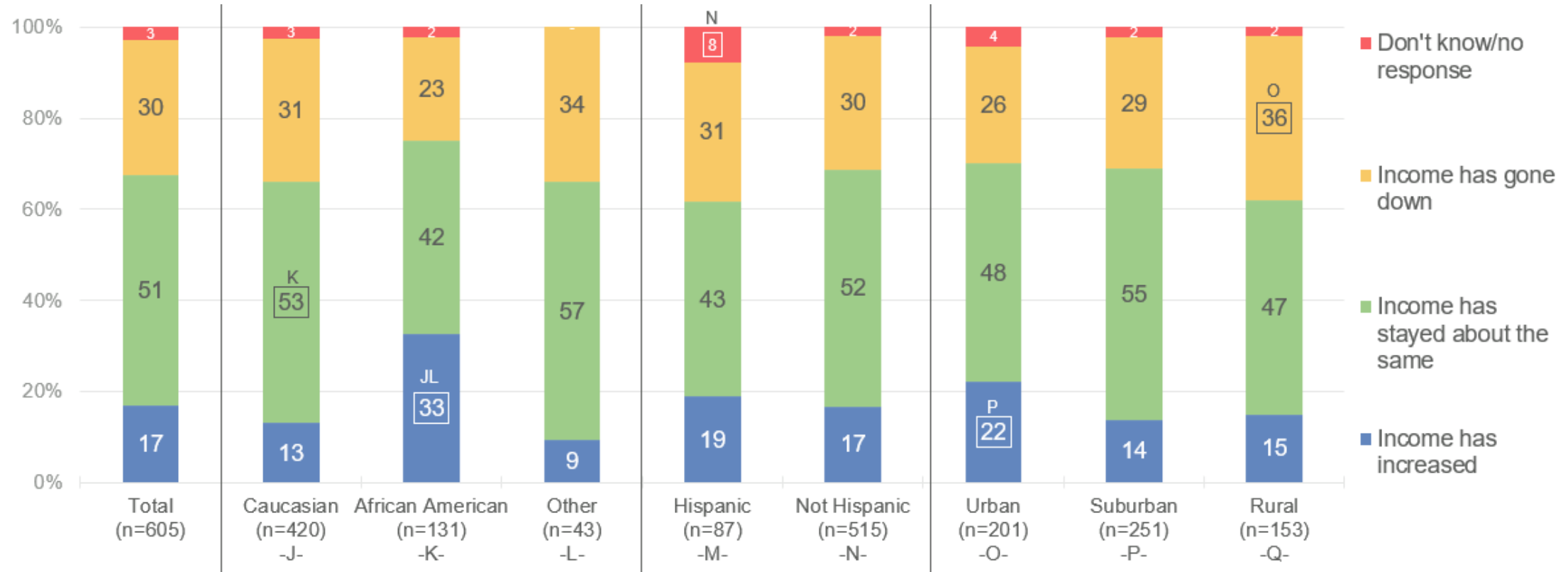
Source: Various DEFG Low Income and Prepay Consumer Survey Reports conducted by Russell Research in 2020 and 2021. Available on request. Question: “How concerned are you about your household’s ability to stay current on utility bill payments over the next six months?”

# Household Income Change in the Past Year in Households Earning Less Than \$50K



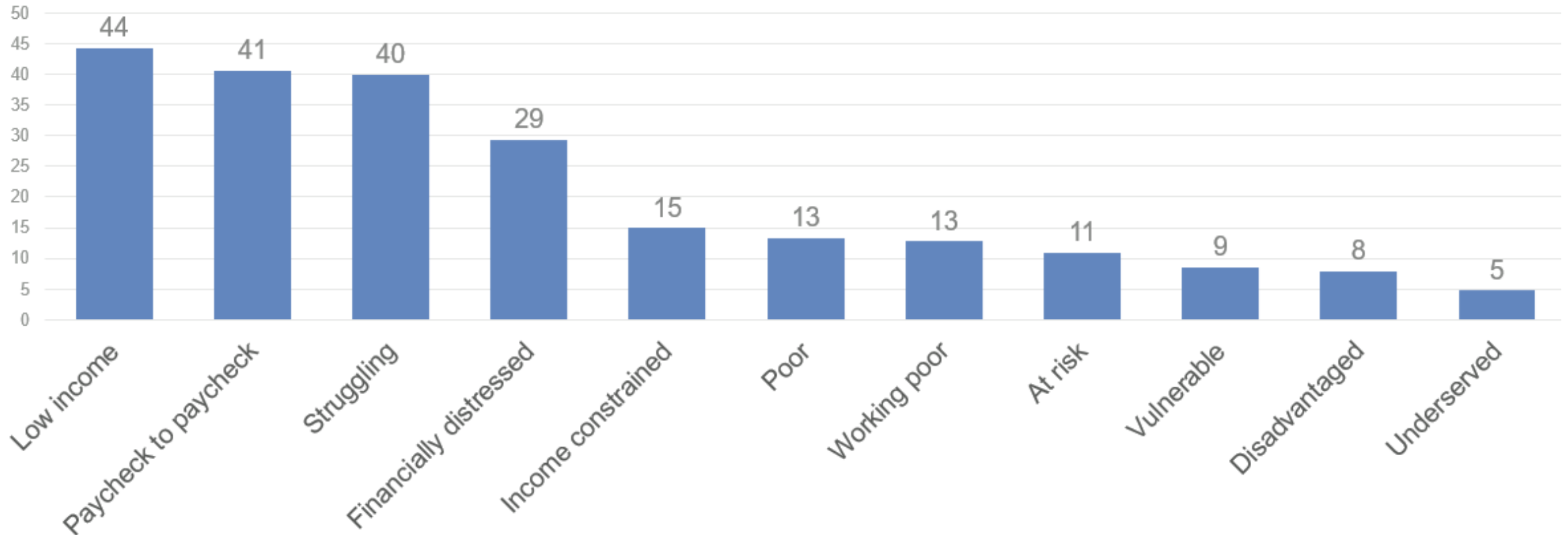
Base: Total Respondents. Q.E1. Has your household income gone up, gone down, or stayed about the same this past year?

# Household Income Change in the Past Year (continued)



Base: Total Respondents. Q.E1. Has your household income gone up, gone down, or stayed about the same this past year?

# Top Three Best Words or Phrases to Describe Households that Have Difficulty Paying Bills (Total Respondents)



Base: Total Respondents (n=605). Q.E11. From your perspective, which words or phrases best describe households that have difficulty paying bills?



# Inflation is Up 7% this Past Year

The Consumer Price Index for All Urban Consumers (CPI-U) increased 0.5% in December on a seasonally-adjusted basis (after increasing 0.9% in October and 0.8% in November) and 7.0% over the last 12 months (before seasonal adjustment)

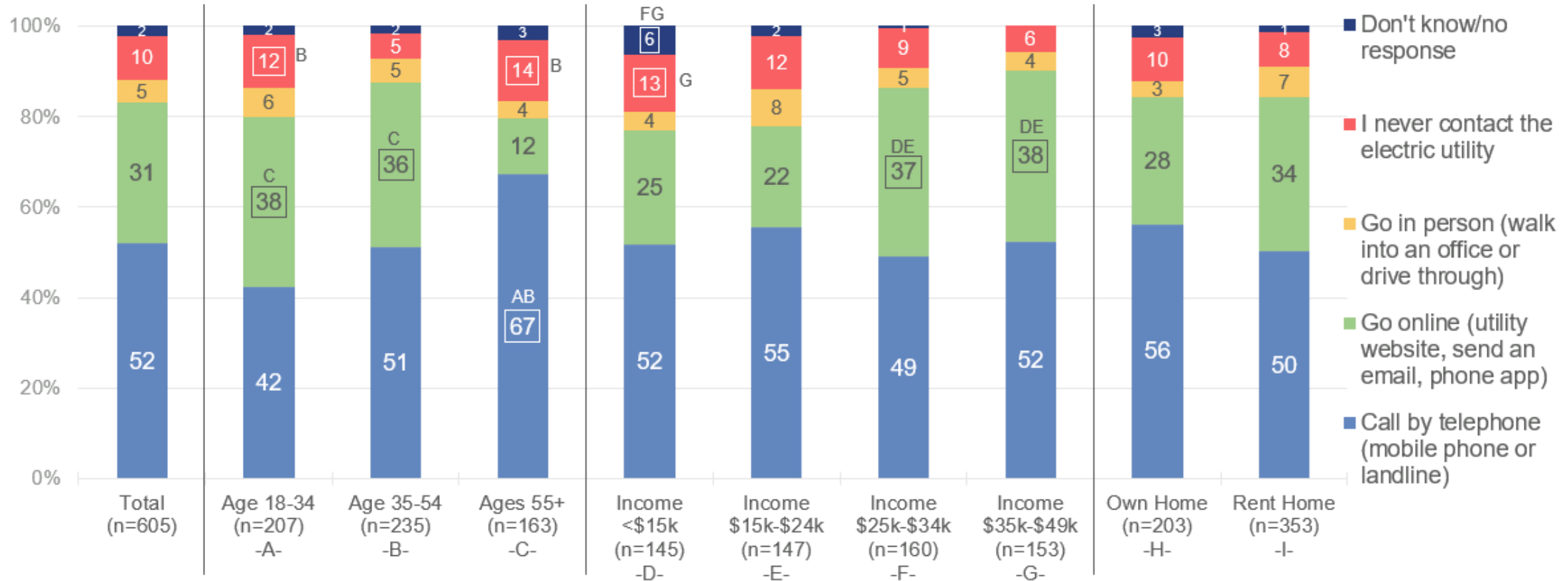
The energy index rose 29.3% over the last 12 months (before seasonal adjustment). Here are the components of the energy index:

	October	November	December	One Year
Gasoline	6.1%	6.1%	-0.5%	49.6%
Fuel oil	12.3%	3.5%	-2.4%	41.0%
Electricity	1.8%	0.3%	0.3%	6.3%
Utility piped gas	6.6%	0.6%	-1.2%	24.1%

Source: Consumer Price Index Summary released 8:30 a.m. (ET) January 12, 2022. (<https://www.bls.gov/news.release/cpi.nr0.htm>)

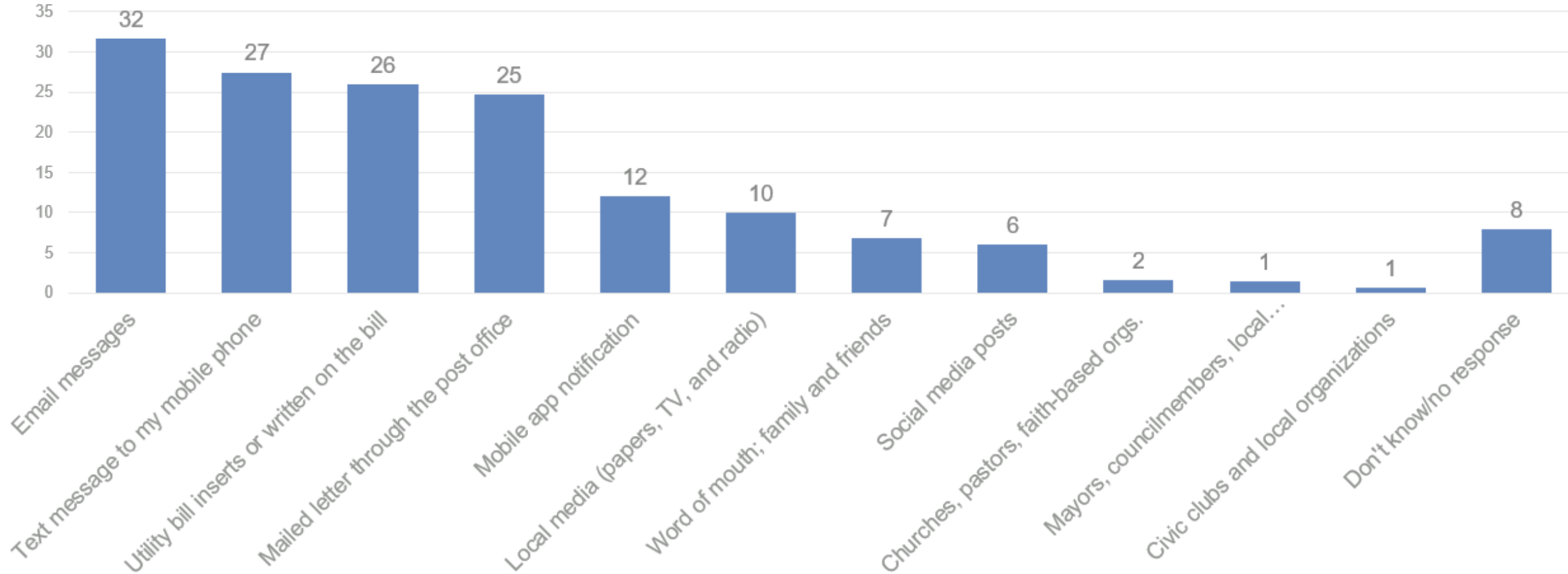
# Communicating with the Utility

# Age is Critical for the Method of Communication



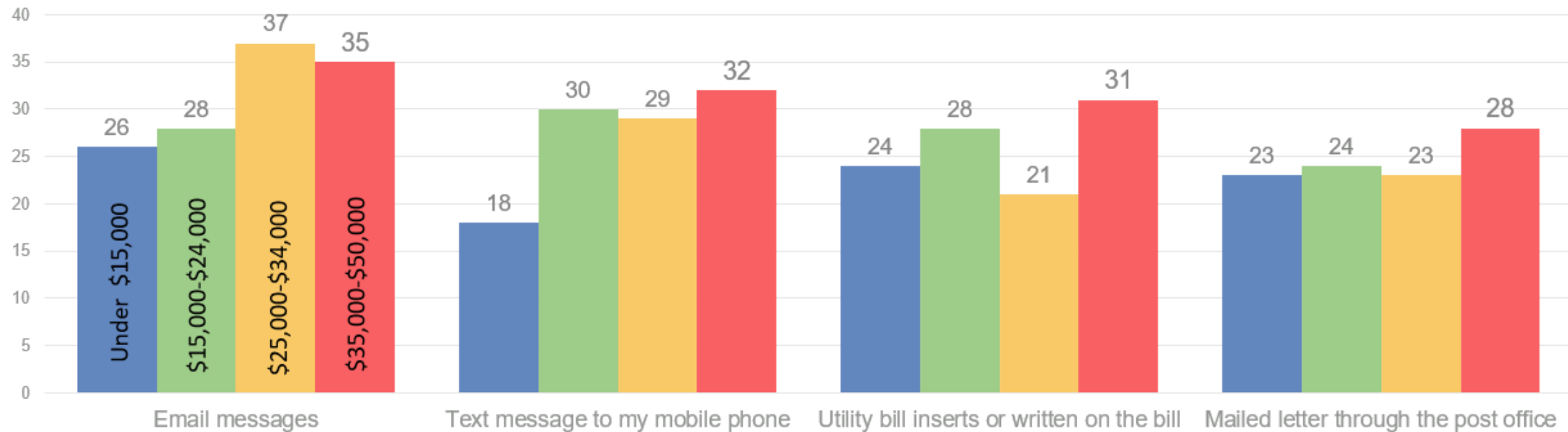
(How to Contact Local Electric Utility) Base: Total Respondents. Q.E2. When you need to contact your local electric utility, what do you do?

# Top Two Ways Electric Utility Can Get Your Full Attention (Total Respondents)



Base: Total Respondents (n=605). Q.E3. If your local electric utility needs to share important information, who or what should they rely on to get your full attention?

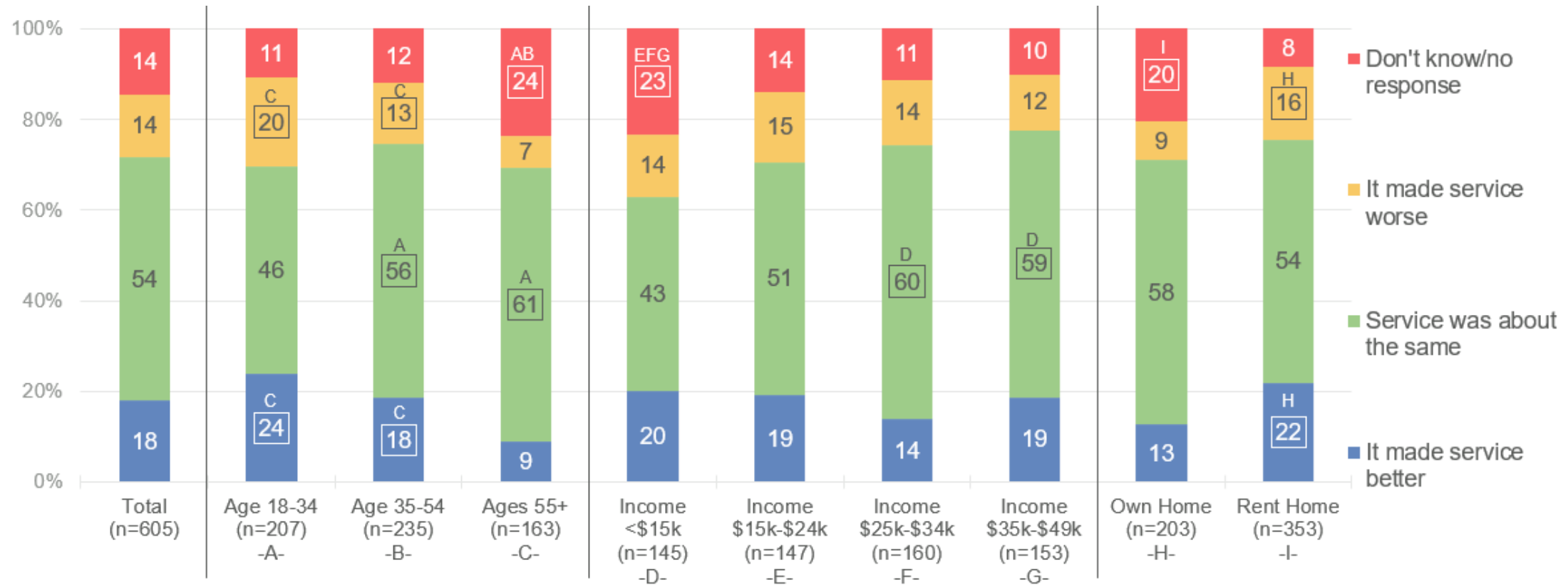
# Top Two Ways Electric Utility Can Get Your Full Attention (Top Four Responses Displayed by Income Level)



Base: Total Respondents (n=605). Q.E3. If your local electric utility needs to share important information, who or what should they rely on to get your full attention?

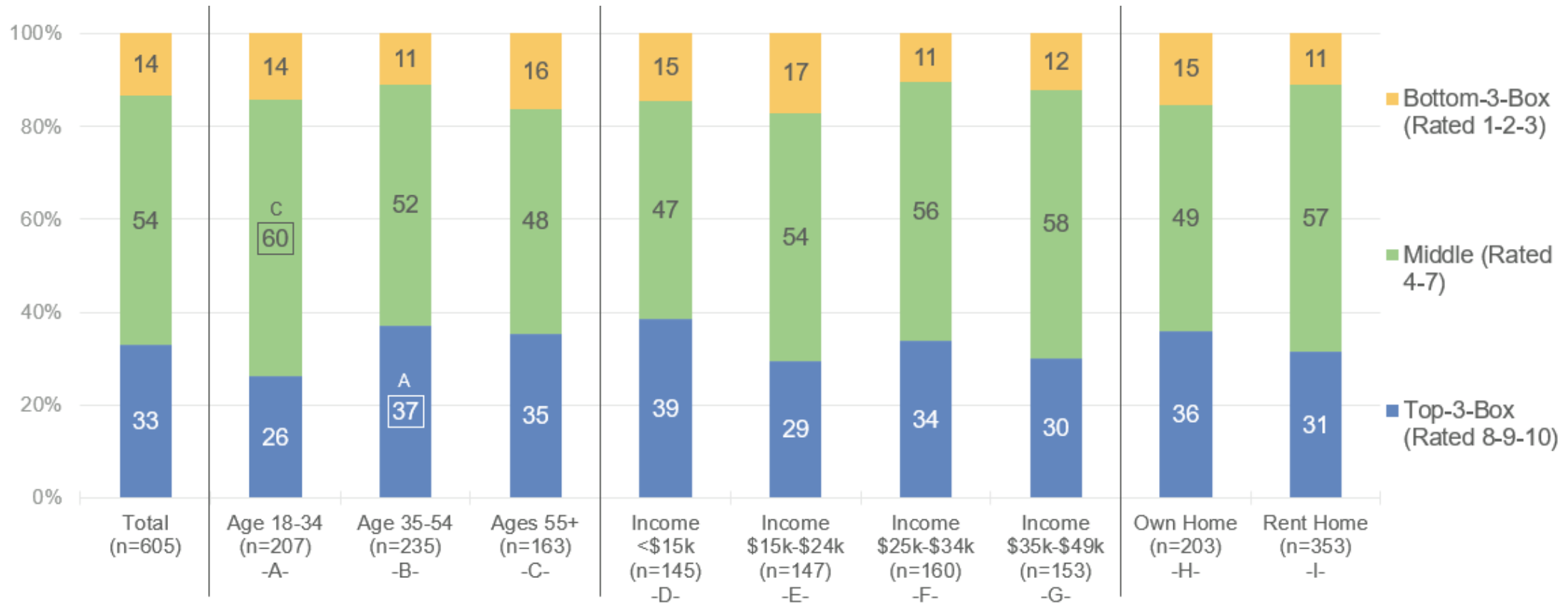


# Customer Experience with Digital Utility Service During Pandemic



Base: Total Respondents. Q.E5. Most utility offices were closed during the pandemic and person-to-person contact was discouraged. What was your experience with greater use of computers and digital technology to interact with the utility?

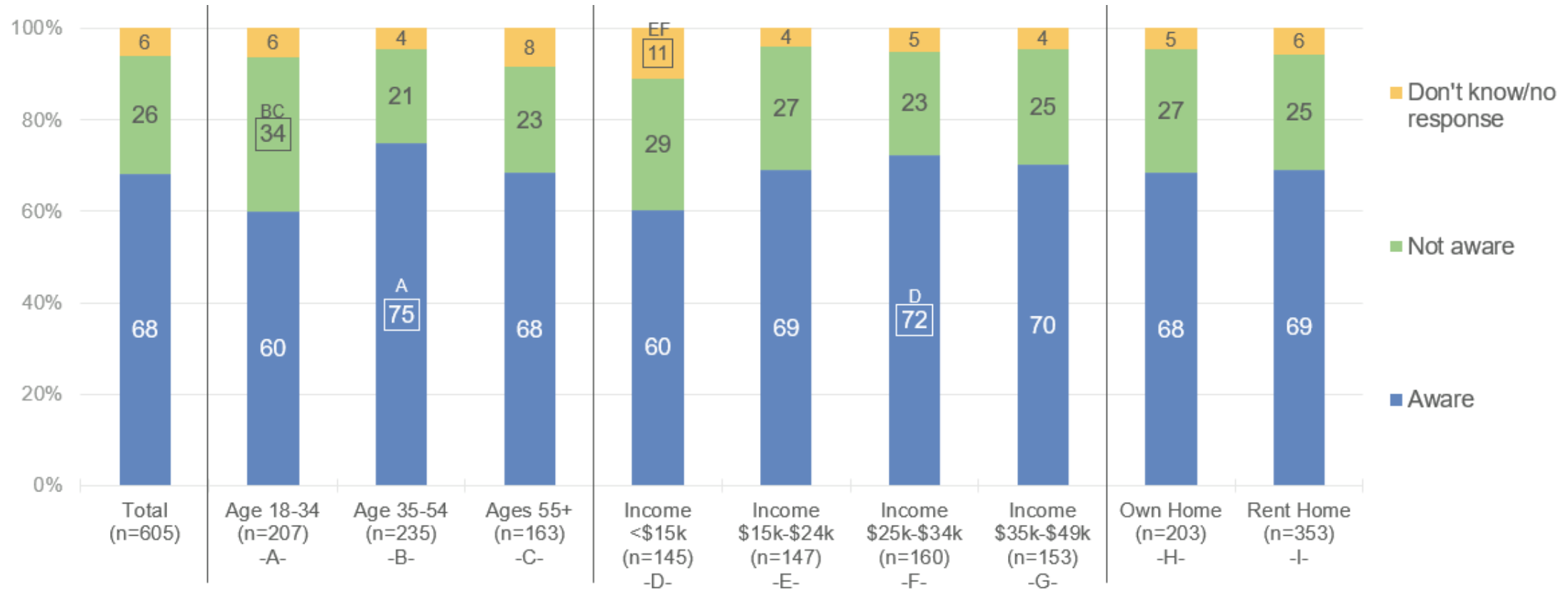
# Concern Level for Customers With No Internet Service



Base: Total Respondents. Q.E6. Many lower-income households use a mobile phone with a service cap (measured plan) and they do not have home Internet service. How concerned are you that some customers will be left behind as the use of computers and digital communications by utilities becomes more common?

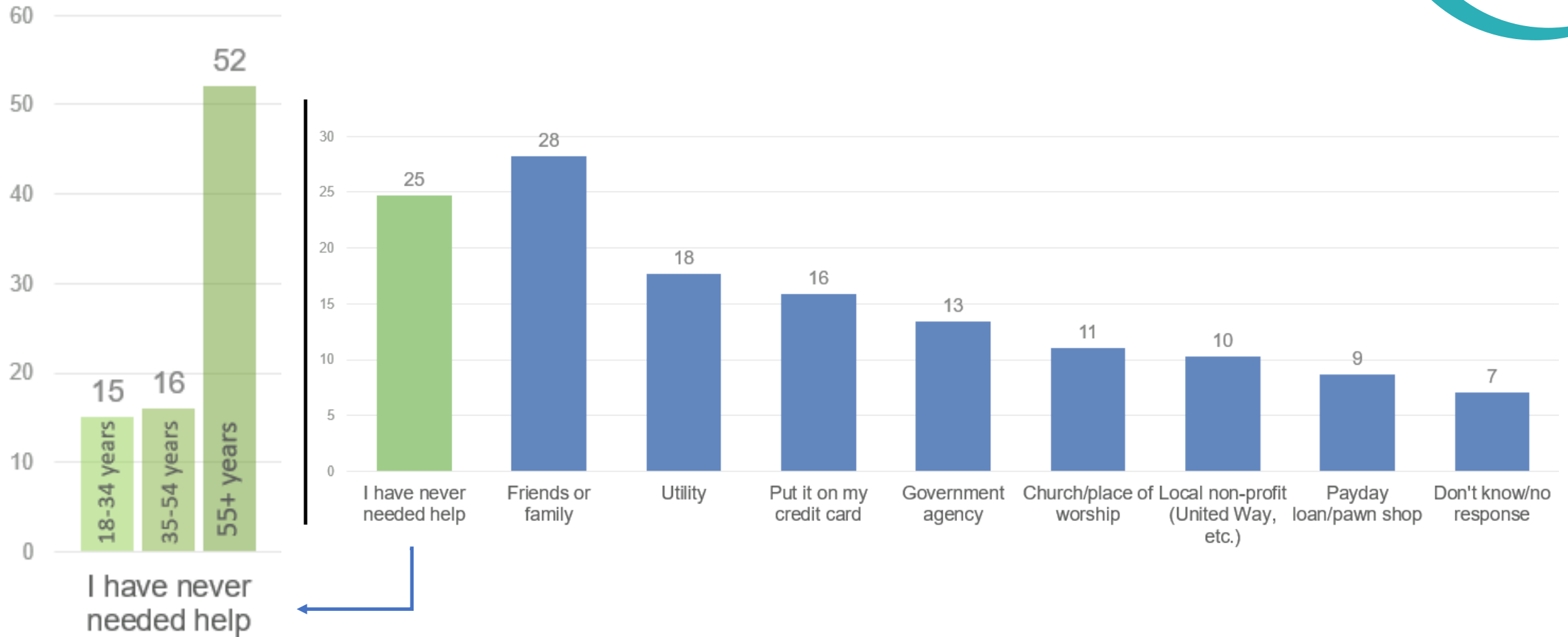
# Energy Assistance

# Awareness of Utility Bill Assistance Programs



Base: Total Respondents. Q.E7. Some households are eligible to receive utility bill assistance to help pay utility bills. Eligibility is based on household income and how many people live there. Regardless of whether your household might qualify, are you aware of “utility bill assistance programs”?

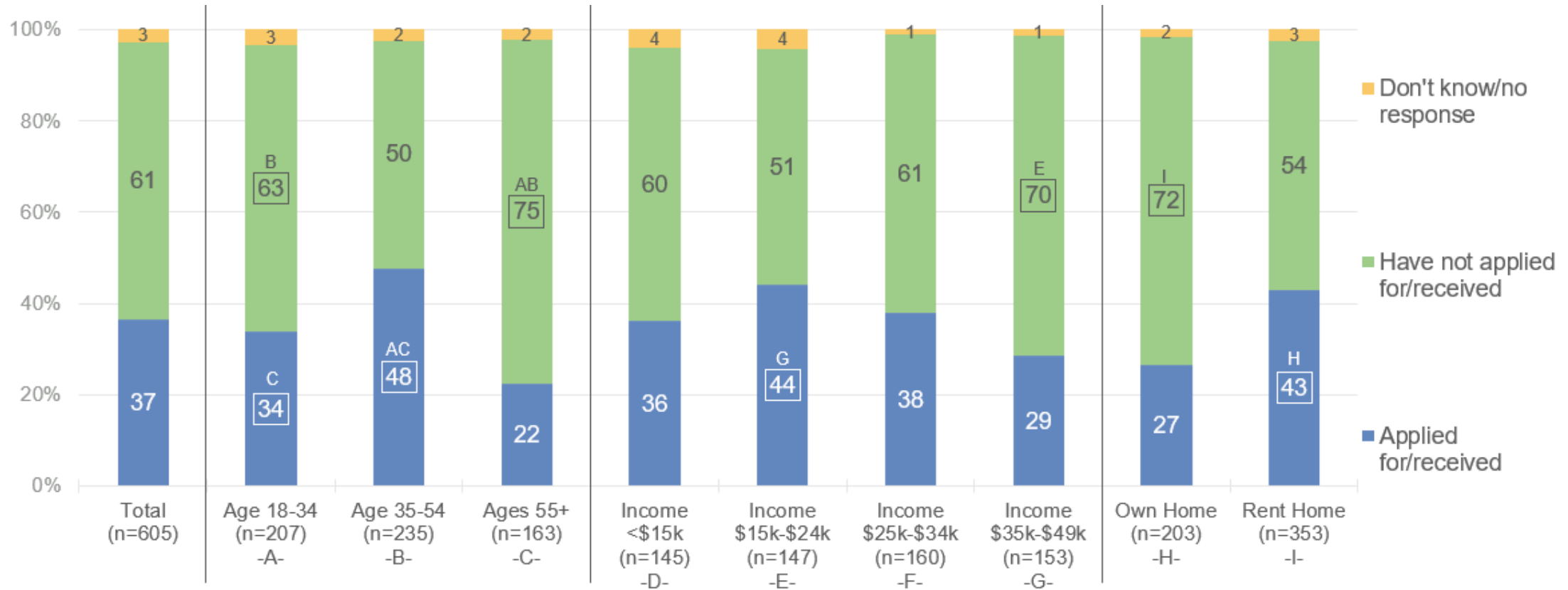
# Where Do People Go for Utility Bill Assistance (Total Respondents)



Base: Total Respondents (n=605). Q.E8. Where do you go when you need help in paying your utility bill?

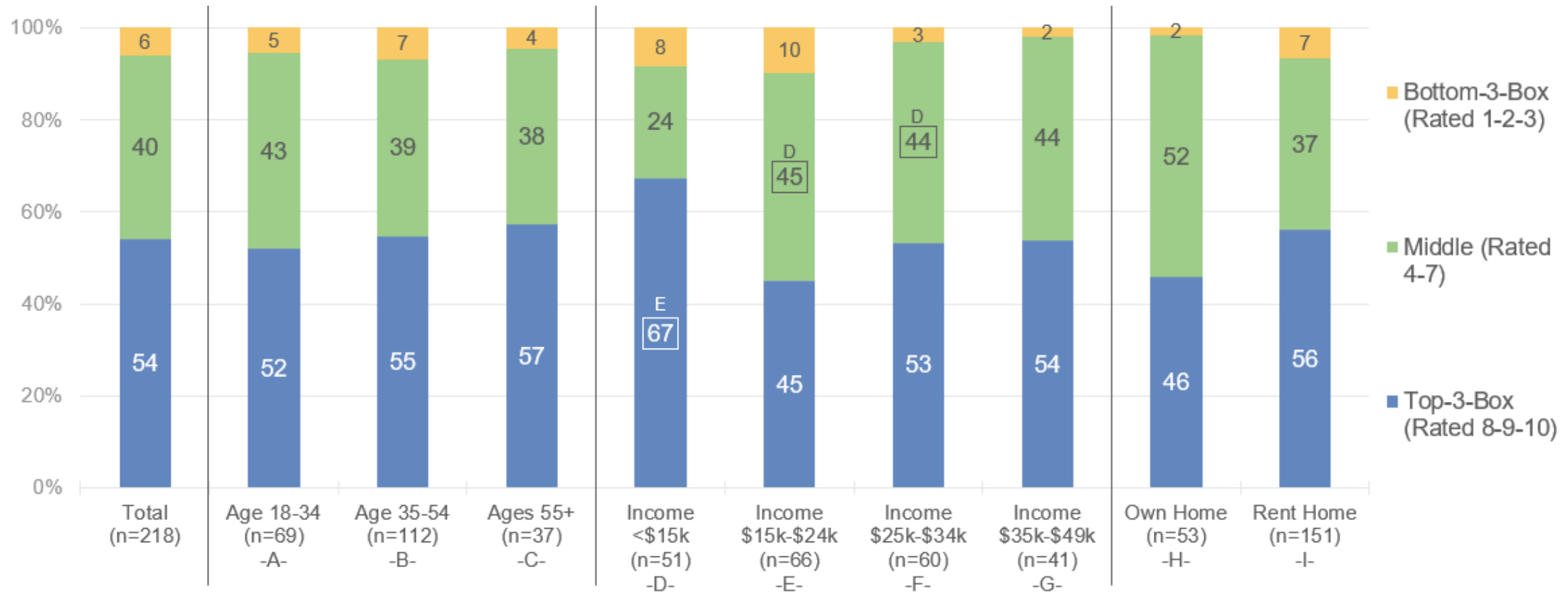


# Ever Applied For or Received Utility Bill Assistance



Base: Total Respondents. Q.E9. Have you ever applied for or received utility bill assistance?

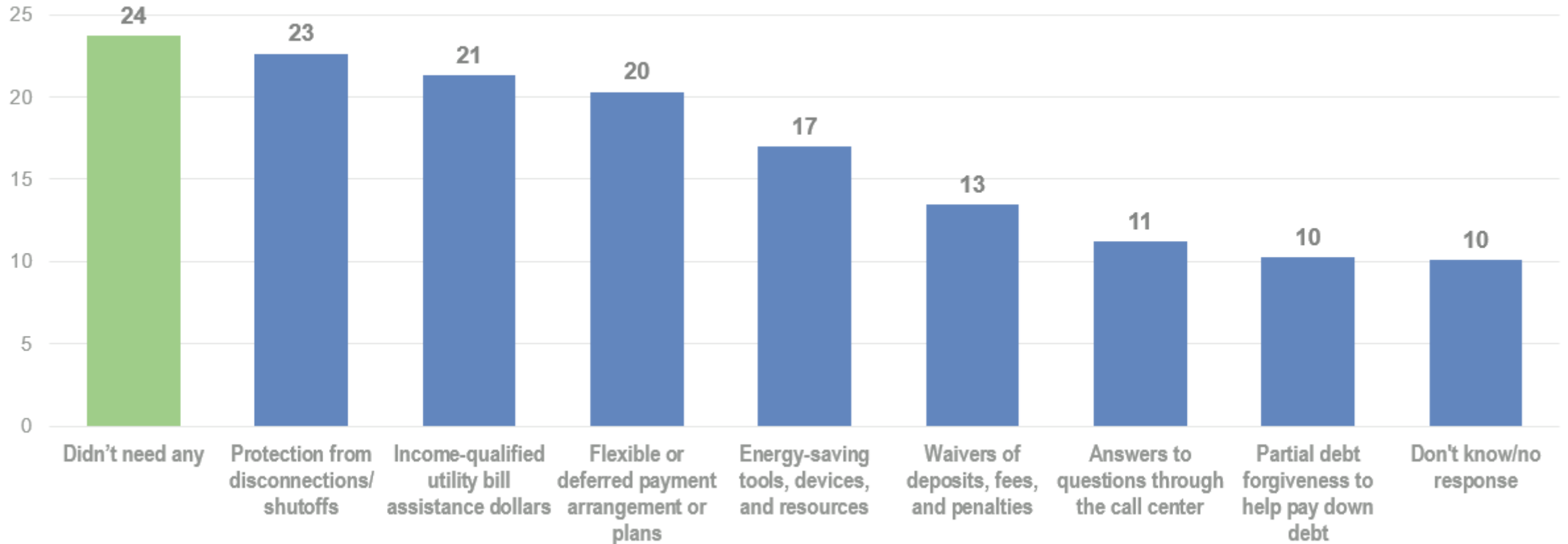
# Experience Rating When Applying For or Receiving Utility Bill Assistance



Base: Total Applied For/Received Utility Bill Assistance. Q.E10. How would you rate the experience of applying for or receiving utility bill assistance?

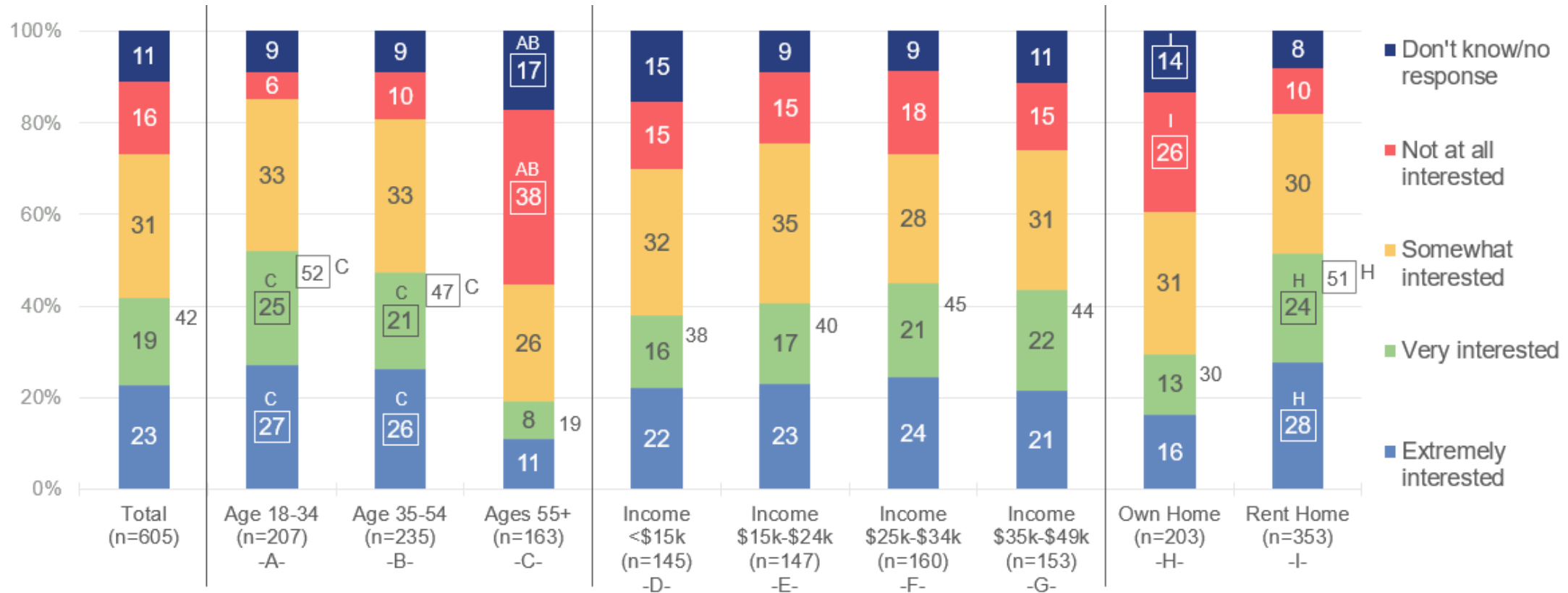
# Utility Service Options

# Two Most Important Utility Services During Pandemic



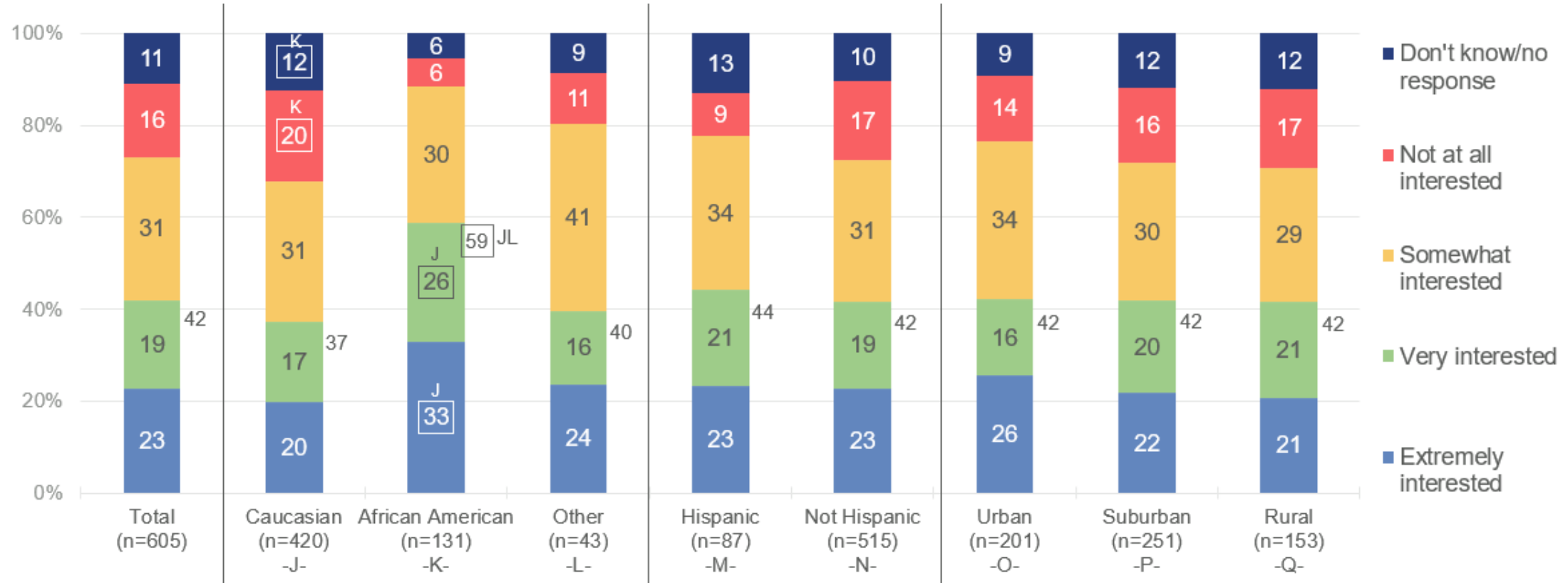
Base: Total Respondents (n=605). Q.E4. Which two utility-related customer services were most important to you and your family during the pandemic?

# Interest Level in Pay by Day or Flat Bill



Base: Total Respondents. Q.E12. A few electric and natural gas utilities are considering “pay by day” or “flat bill” pricing options that allow you to lock in a daily or monthly bill payment for the entire year. You agree to pay a fixed amount (such as \$4 each day or \$120 each month), rather than guessing about the size of your bill. If your local utility were to offer this, how interested would you be?

## Interest Level in Pay by Day or Flat Bill (continued)

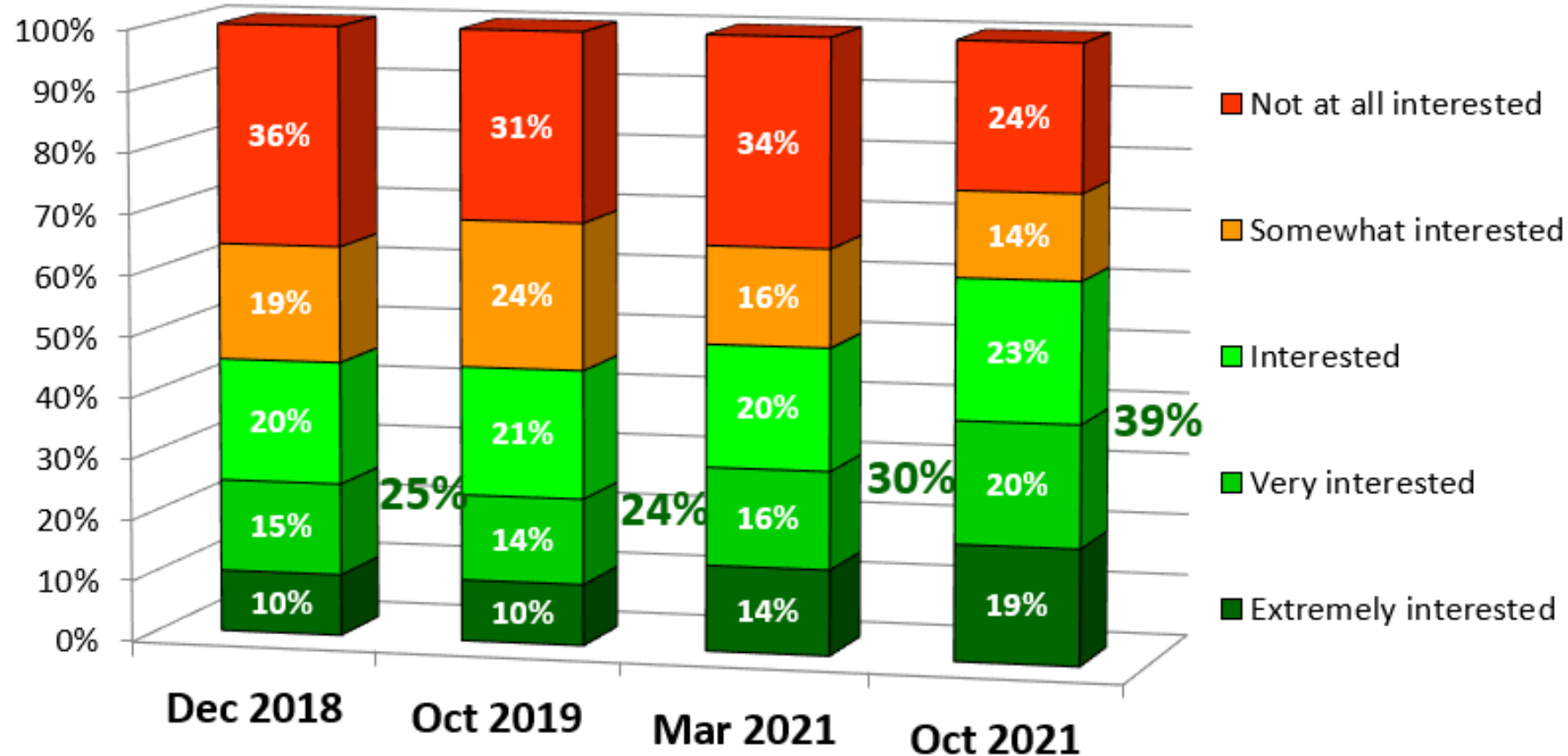


Base: Total Respondents. Q.E12. A few electric and natural gas utilities are considering “pay by day” or “flat bill” pricing options that allow you to lock in a daily or monthly bill payment for the entire year. You agree to pay a fixed amount (such as \$4 each day or \$120 each month), rather than guessing about the size of your bill. If your local utility were to offer this, how interested would you be?



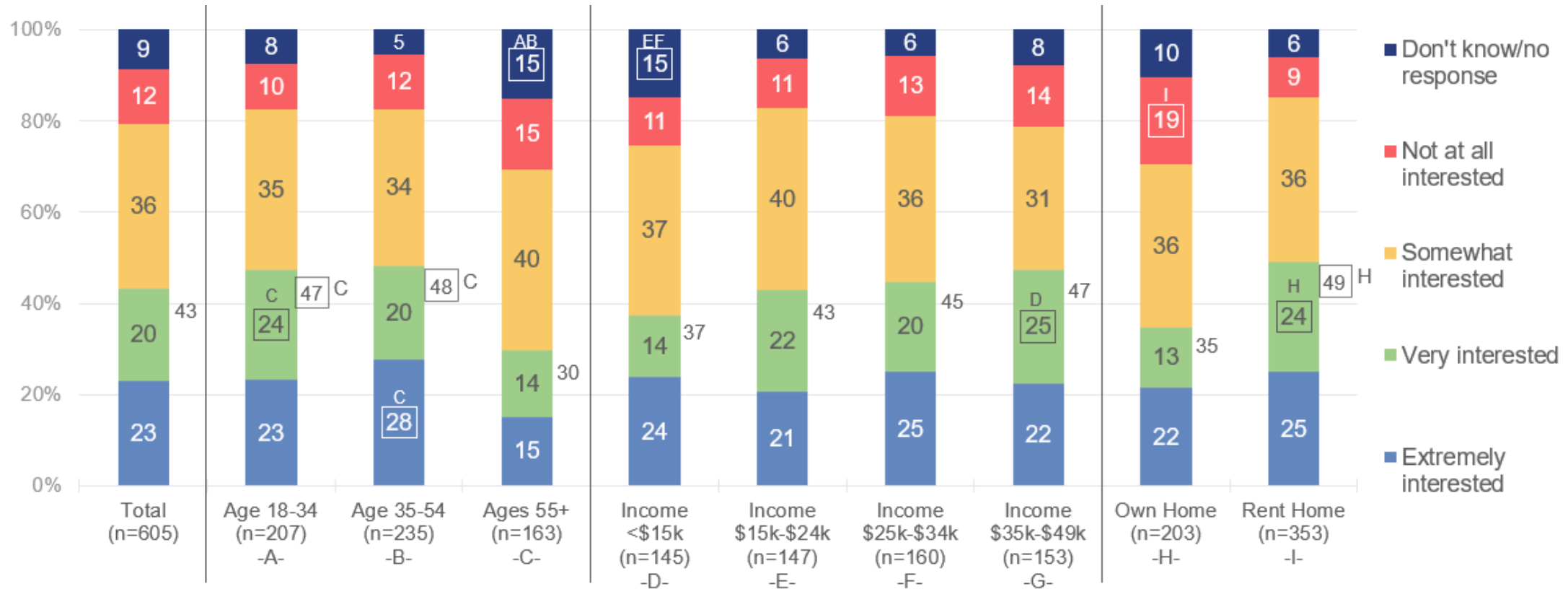
# Interest in “Pay-by-Day Option”

(similar question, all income levels, prior surveys)



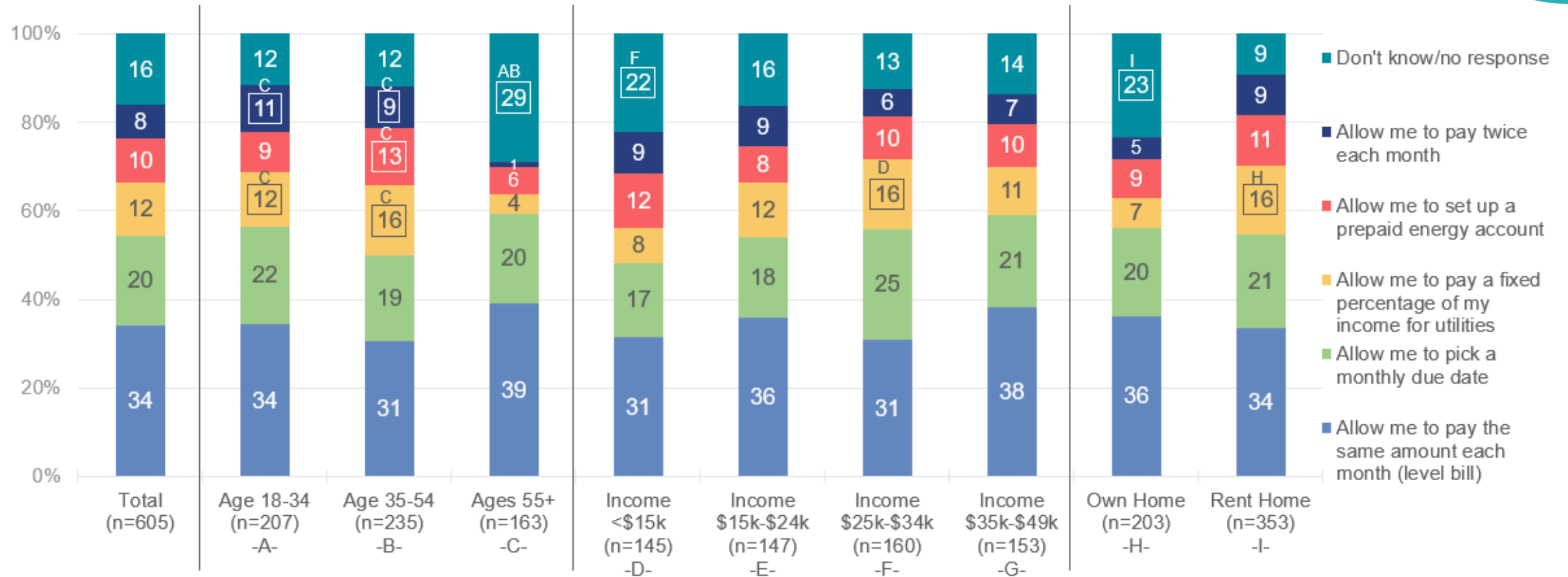
Source: Various DEFG Low Income and Prepay Consumer Survey Reports conducted by Russell Research in 2018 to 2021. Available on request. Question: “A few local utilities (electric and gas) or service providers are also thinking of offering a new option called “pay by day” that allows you to lock in a daily price for an entire year. So, you would be paying a fixed amount, e.g., \$5 a day, rather than guessing what your bill might be at the end of the month. If your local utility or provider were to offer a “pay by day” option for consumers, how interested would you be?”

# Interest Level In Conservation Pricing



Base: Total Respondents. Q.E13. A few electric utilities are considering conservation pricing. As you use more, the cost per unit would increase. If you are thrifty, the rate you pay would be lower. If your local utility were to reward conservation, how interested would you be?

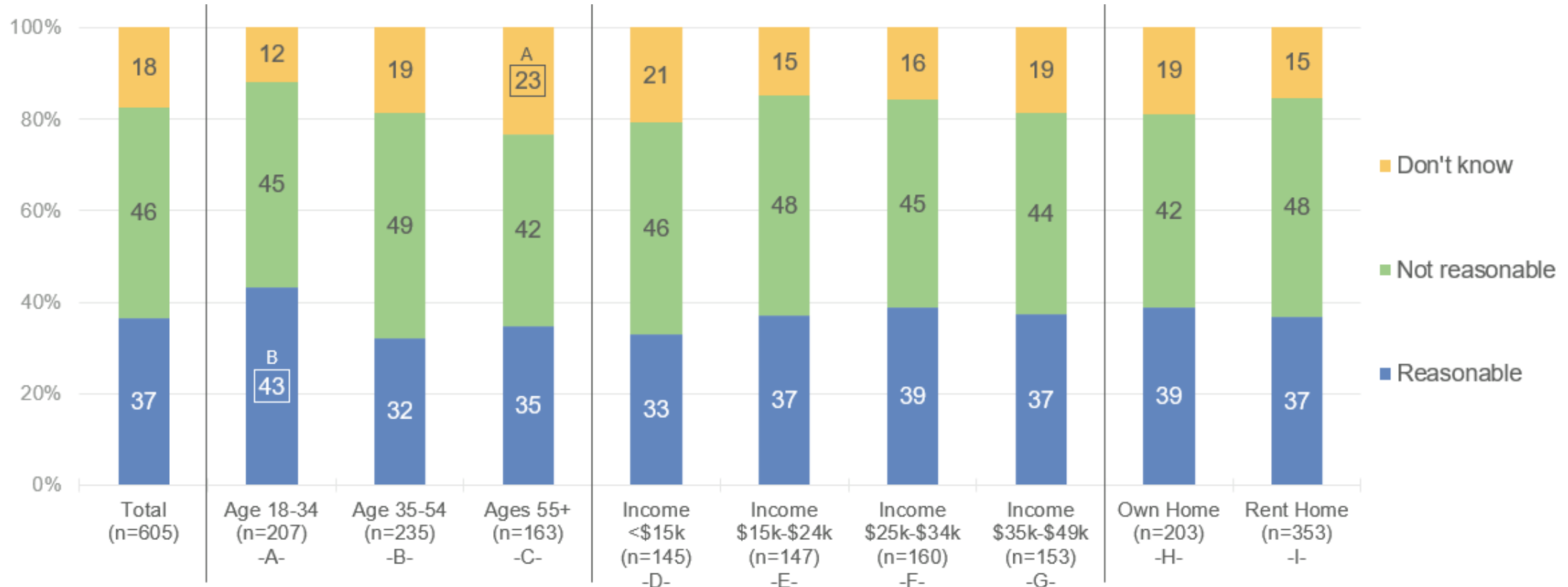
# Most Useful Billing Option Among Five Choices



Base: Total Respondents. Q.E14. Which billing option offered by your utility would be the most useful for your family?

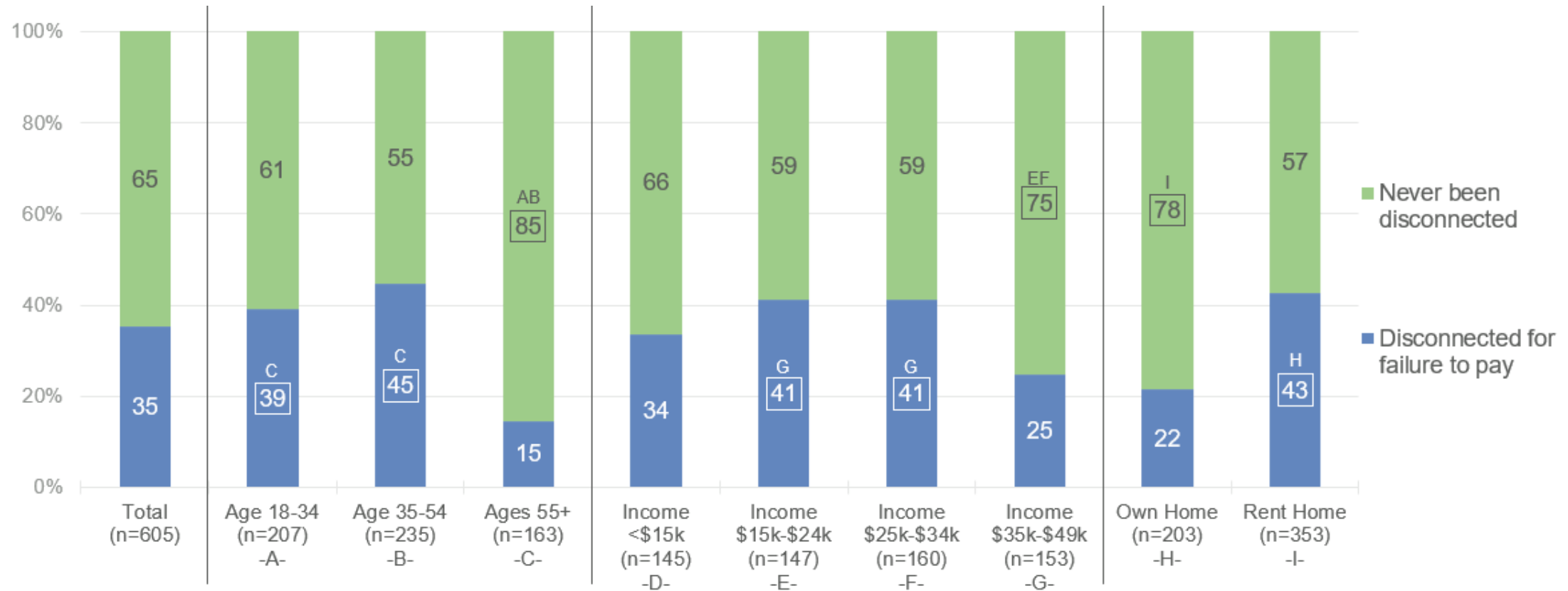
# Disconnection and Moratoria

# Disagreement Over Reasonableness to Disconnect Service for Non-Payment



(Reasonable to Disconnect Service for Non-Payment) Base: Total Respondents. Q.E15. Do you believe it is reasonable for a utility to disconnect service to a consumer who does not pay the utility bill, and to maintain that disconnection until any past-due amounts are paid?

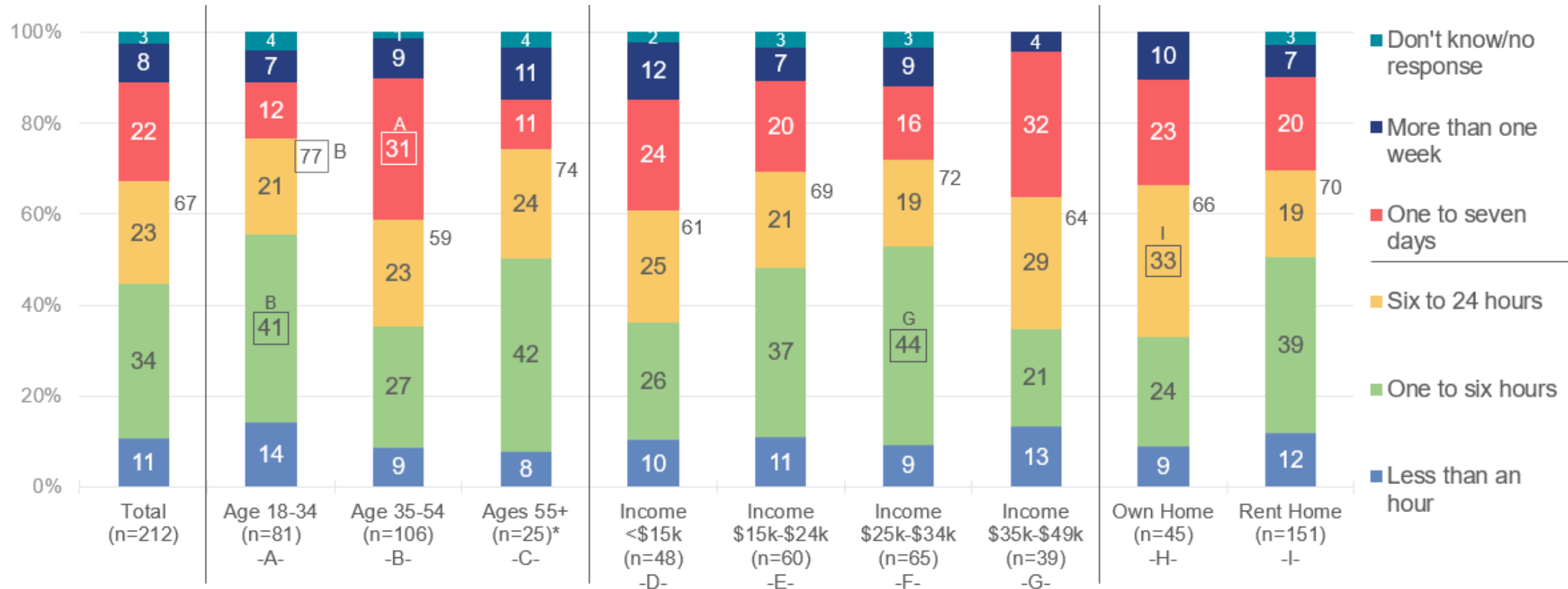
# Those Disconnected from Service for Non-Payment are Younger, Earning \$15K-\$35K, and Renters



Base: Total Respondents. Q.E16. Have you ever been disconnected from utility service (gas, electric, water) because you failed to pay?



# Those Disconnected from Service for Non-Payment Experience a Range of Wait Times Until Service Restored

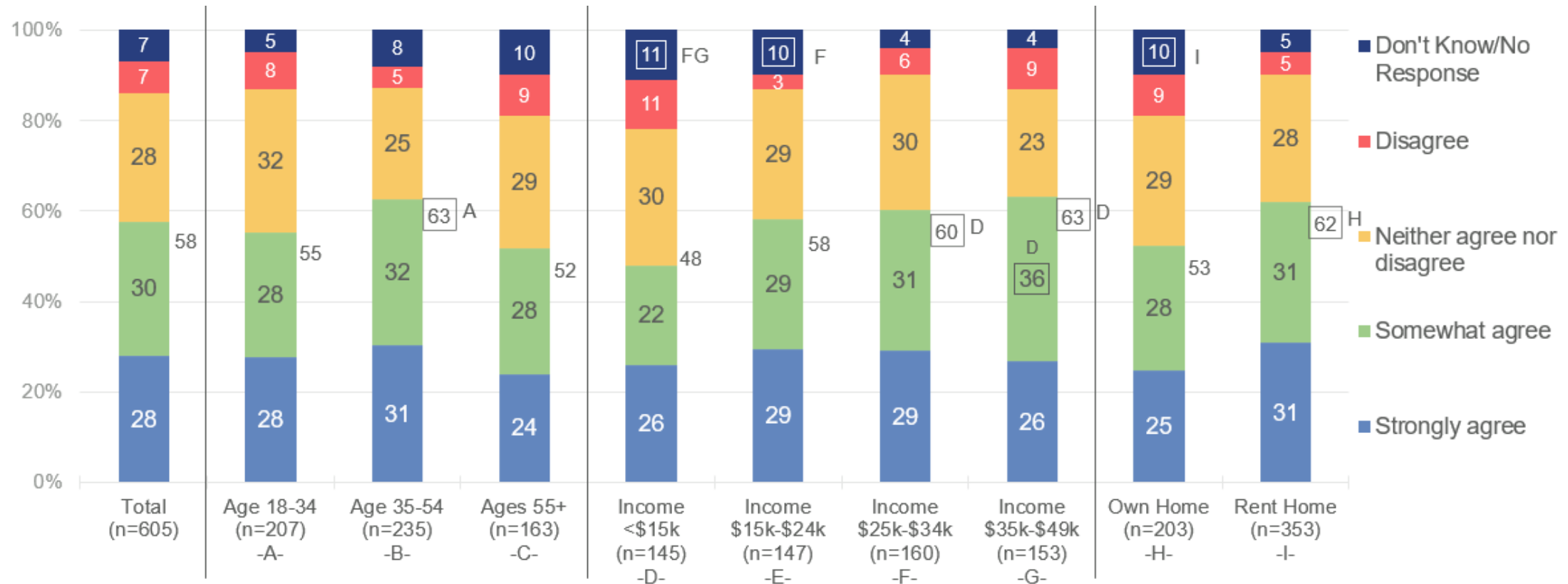


\* Caution, small base size. Base: Total Disconnected For Failure To Pay. Q.E17. About how long did it take before your utility service was restored to normal delivery? (That is, what was the total duration of the disconnection?)

# Customer Profiles: Eighteen Households Reporting Disconnection for One Week or Longer Due to Nonpayment

Age	Gender	Ethnicity / Hispanic	Income	Ownership	HH Size	Children	Education	Type of Community	Census Region
21	Female	Refused/Hispanic	\$15-25K	Rent	1		Some col.	Rural	Northeast
25	Male	Caucasian/Non-H	<\$15K	Own	3	Yes	Tech sch.	Rural	South
26	Male	Mixed/Non-H	\$35-50K	Rent	1		4-yr col.	Urban	Midwest
28	Female	Caucasian/Hispanic	\$15-25K	Rent	10	Yes	No HS	Urban	South
29	Male	Caucasian/Non-H	<\$15K	Other	3	Yes	High Sch.	Urban	West
33	Male	Caucasian/Non-H	<\$15K	Own	2		High Sch.	Rural	Midwest
37	Male	Caucasian/Non-H	\$25-35K	Own	3		Some col.	Rural	South
37	Female	Caucasian/Non-H	\$15-25K	Rent	3	Yes	2-yr col.	Rural	South
38	Female	African-Amer/Non-H	\$15-25K	Rent	3	Yes	High Sch.	Urban	South
39	Male	Caucasian/Non-H	\$25-35K	Rent	4	Yes	High Sch.	Urban	South
40	Male	African-Amer/Hispanic	\$25-35K	Rent	2		High Sch.	Urban	West
40	Female	Caucasian/Non-H	\$25-35K	Own	4		Some col.	Rural	South
41	Female	Caucasian/Non-H	<\$15K	Rent	3	Yes	No HS	Rural	Midwest
42	Male	Caucasian/Non-H	\$15-25K	Rent	1		Some col.	Suburban	West
49	Female	Caucasian/Non-H	\$25-35K	Rent	2		Some col.	Suburban	Midwest
57	Male	Caucasian/Non-H	<\$15K	Other	1		Tech Sch.	Suburban	South
62	Female	Caucasian/Non-H	<\$15K	Rent	1		High Sch.	Rural	South
68	Male	Caucasian/Non-H	\$35-50K	Own	3		High Sch.	Suburban	South

# Most Agree with Practice of No Disconnection During Certain Periods of Year



Base: Total Respondents Q.E18. Most electric, gas, and water utilities are restricted in some manner from disconnecting customers who do not pay during periods of extreme weather (very cold, very hot, or during certain months). This protects citizens' health and safety even when they fall behind on payments. However, there is a risk that some customers will fall into a level of debt they cannot pay. Do you agree or disagree with this practice?

# Closing Thoughts

Segmented communications about assistance and new service options are the surest road to recovery for income-qualified households. We need to improve industry engagement around energy assistance and find better, more pro-active ways to keep low-income customers current on their bills

Households that do not meet income criteria for assistance need new services -- services designed with their needs, preferences, lifestyles, and behaviors in mind. They are juggling many issues, and they need the ability to interact with the utility in the manner they choose. Give them more service options

Policies to protect the public from extreme events are an essential part of the regulatory compact. However, these policies must be implemented in a way that does not make households worse off in the long run

Households earning less than \$50,000 can get on a path to recovery if utilities are mindful of the services that help customer avoid debt or recover from existing debt

# Appendix

# Questions, Survey No. 47, November 5-8, 2021

**Q1.** Has your household income gone up, gone down, or stayed about the same this past year?

- Income has increased
- Income has stayed about the same
- Income has gone down
- Don't know / No response

**Q2.** When you need to contact your local electric utility, what do you do?

- Go online (utility website, send an email, phone app)
- Call by telephone (mobile phone or landline)
- Go in person (walk into an office or drive through)
- I never contact the electric utility
- Don't know / No response

**Q3.** If your local electric utility needs to share important information, who or what should they rely on to get your full attention? Choose two. (Randomize.)

- Churches, pastors, faith-based organizations
- Civic clubs and local organizations
- Email messages
- Local media (papers, TV, and radio)
- Mailed letter through the post office
- Mayors, councilmembers, local officials
- Mobile app notification
- Social media posts
- Text message to my mobile phone
- Utility bill inserts or written on the bill
- Word of mouth; family and friends
- Don't know / No response

**Q4.** Which two utility-related customer services were most important to you and your family during the pandemic? (Randomize.)

- Income-qualified utility bill assistance dollars
- Answers to questions through the call center
- Energy-saving tools, devices, and resources
- Flexible or deferred payment arrangements or plans
- Partial debt forgiveness to help pay down debt
- Protection from disconnections/shutoffs
- Waivers of deposits, fees, and penalties
- Don't know / No response

**Q5.** Most utility offices were closed during the pandemic and person-to-person contact was discouraged. What was your experience with greater use of computers and digital technology to interact with the utility?

- It made service better
- Service was about the same
- It made service worse
- Don't know / No response

**Q6.** Many lower-income households use a mobile phone with a service cap (measured plan) and they do not have home Internet service. How concerned are you that some customers will be left behind as the use of computers and digital communications by utilities becomes more common?

- Use a scale from 1-10, where 1 means "Not at All Concerned" and 10 means "Extremely Concerned"



# Questions, Survey No. 47 (continued)

**Q7.** Some households are eligible to receive utility bill assistance to help pay utility bills. Eligibility is based on household income and how many of people live there. Regardless of whether your household might qualify, are you aware of “utility bill assistance programs”?

- Yes
- No
- Don’t know / No response

**Q8.** Where do you go when you need help in paying your utility bill? (Allow multiple answers. Randomize.)

- Church / place of worship
- Friends or family
- Government agency
- Payday loan / pawn shop
- Local non-profit (United Way, etc.)
- Utility
- Put it on my credit card
- I have never needed help
- Don't Know / No opinion

**Q9.** Have you ever applied for or received utility bill assistance?

- Yes
- No
- Don’t know / No response

**Q10.** (If “Yes” to Q9) How would you rate the experience of applying for or receiving utility bill assistance?

- Use a scale from 1-10, where 1 means “Poor” and 10 means “Excellent”

**Q11.** From your perspective, which words or phrases best describe households that have difficulty paying bills? Choose three. (Randomize.)

- At Risk
- Disadvantaged
- Financially distressed
- Income constrained
- Low income
- Paycheck to paycheck
- Poor
- Struggling
- Underserved
- Vulnerable
- Working poor

**Q12.** A few electric and natural gas utilities are considering “pay by day” or “flat bill” pricing options that allow you to lock in a daily or monthly bill payment for the entire year. You agree to pay a fixed amount (such as \$4 each day or \$120 each month), rather than guessing about the size of your bill. If your local utility were to offer this, how interested would you be?

- Extremely interested
- Very interested
- Somewhat interested
- Not at all interested
- Don't know / No opinion

# Questions, Survey No. 47 (continued)

**Q13.** A few electric utilities are considering conservation pricing. As you use more, the cost per unit would increase. If you are thrifty, the rate you pay would be lower. If your local utility were to reward conservation, how interested would you be?

- Extremely interested
- Very interested
- Somewhat interested
- Not at all interested
- Don't know / No opinion

**Q14.** Which billing option offered by your utility would be the most useful for your family? (Randomize.)

- Allow me to pick a monthly due date
- Allow me to pay twice each month
- Allow me to pay the same amount each month (level bill)
- Allow me to set up a prepaid energy account
- Allow me to pay a fixed percentage of my income for utilities
- Don't know / No opinion

**Q15.** Do you believe it is reasonable for a utility to disconnect service to a consumer who does not pay the utility bill, and to maintain that disconnection until any past-due amounts are paid?

- Yes
- No
- Don't Know

**Q16.** Have you ever been disconnected from utility service (gas, electric, water) because you failed to pay?

- Yes
- No

**Q17.** (If yes to Q15) About how long did it take before your utility service was restored to normal delivery? (That is, what was the total duration of the disconnection?)

- Less than an hour
- One to six hours
- Six to 24 hours
- One to seven days
- More than one week
- Don't know / No response

**Q18.** Most electric, gas, and water utilities are restricted in some manner from disconnecting customers who do not pay during periods of extreme weather (very cold, very hot, or during certain months). This protects citizens' health and safety even when they fall behind on payments. However, there is a risk that some customers will fall into a level of debt they cannot pay. Do you agree or disagree with this practice?

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- Don't know / No opinion

# Current Perceptions of Changes in Income

During the past year, nearly one third of low-income consumers surveyed (households earning less than \$50,000 per year) indicated that their income had declined. Overall, 30% of adults in this group indicated an income decline.

Those most affected were:

- Ages 35-54, with 34% seeing an income decline (versus 23% or 29% of others)
- Those living in rural communities, with 36% seeing an income decline (versus 26% and 29% living in urban and suburban areas, respectively)

While only 17% overall said their income had increased, those showing the largest increases were:

- Age 18-34 (28%)
- Household income of \$25-\$34k (24%)
- Renters (21%)
- African American consumers (33%)
- Households in urban settings (22%)





## Best Words or Phrases to Best Describe Households that Have Difficulty Paying Bills

These low-income adults were shown a list of eleven words or phrases. They were asked to select up to three which they felt would best describe households that were having difficulty paying bills.

By far, the leading phrases were:

- “Low income” (selected by 44%)
- “Paycheck to paycheck” (41%)
- “Struggling” (40%)
- “Financially distressed” chosen at a much lower level (29%)

All the other options were chosen by 15% or less of these consumers. Different words and phrases were chosen at different levels based on demographic differences, but these were mainly for options selected outside the four top choices. (Details in Appendix.)

# Top Three Best Words or Phrases to Describe Households that Have Difficulty Paying Bills (Total Respondents) (continued)

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
Low income	44	45	43	45	44	47	44	42	46	42
Paycheck to paycheck	41	45	38	39	32	42	40	48 D	40	40
Struggling	40	39	42	37	39	42	35	44	45	37
Financially distressed	29	30	27	32	22	34 D	32	29	33	27
Income constrained	15	15	14	18	10	14	17	19 D	15	15
Poor	13	12	13	15	18 G	13	15 G	8	15	12
Working poor	13	7	14 A	19 A	10	14	16	11	17 I	11
At risk	11	12	12	8	12	7	14 E	10	8	12
Vulnerable	9	8	7	12	6	8	9	11	7	10
Disadvantaged	8	7	9	7	5	11	7	8	6	9
Underserved	5	9 BC	3	2	4	6	5	5	2	7 H

Base: Total Respondents (n=605). Q.E11. From your perspective, which words or phrases best describe households that have difficulty paying bills?

# Top Three Best Words or Phrases to Describe Households that Have Difficulty Paying Bills (Total Respondents) (continued)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
Low income	44	46	41	36	45	44	43	44	46
Paycheck to paycheck	41	44 <sup>L</sup>	31	34	31	43	31	44 <sup>O</sup>	49 <sup>O</sup>
Struggling	40	44	31	39	35	41	34	43	44
Financially distressed	29	28	30	40	28	30	31	27	31
Income constrained	15	15	16	11	17	15	17	16	11
Poor	13	14	13	9	9	14	16	10	15
Working poor	13	14	12	8	10	13	15	12	12
At risk	11	8	17 <sup>J</sup>	24 <sup>J</sup>	13	11	12	13	7
Vulnerable	9	8	10	12	8	9	8	11	5
Disadvantaged	8	8	5	16 <sup>K</sup>	8	8	7	9	7
Underserved	5	3	8 <sup>J</sup>	10 <sup>J</sup>	8	4	7	4	3

Base: Total Respondents (n=605). Q.E11. From your perspective, which words or phrases best describe households that have difficulty paying bills?



# Summary of Utility Communications

To communicate with the electric utility, more than half call by phone (landline or mobile), while one third go online using a variety of methods (website, email, or phone app). Hardly any go to offices in person.

- While phone is the preferred method for everyone, those most likely to use it are 55+ (67%) and living in rural communities (61%). Online contact is the more likely option among those under 55 (36-38% compared to only 12% of those 55+), those with higher household income (37-38% with HHI of \$25k-\$49k vs. 22-25% of those with lower income), African Americans (38% vs. 28% of others), and those in urban and suburban communities (32-36% vs. 21% in rural communities).

When asked to select the two best ways for a utility to share important information, these consumers were most likely to choose email (32%), text messaging (27%), bill inserts/written on the bill (26%), and letters mailed through the post office (25%).

- All the other options—mobile apps, local media, word of mouth, community or civic organizations, etc.—were not considered good ways to get their attention. As expected, the various methods (regardless of whether top tier) have varying levels of appeal to different demographic segments. (Details in Appendix.)

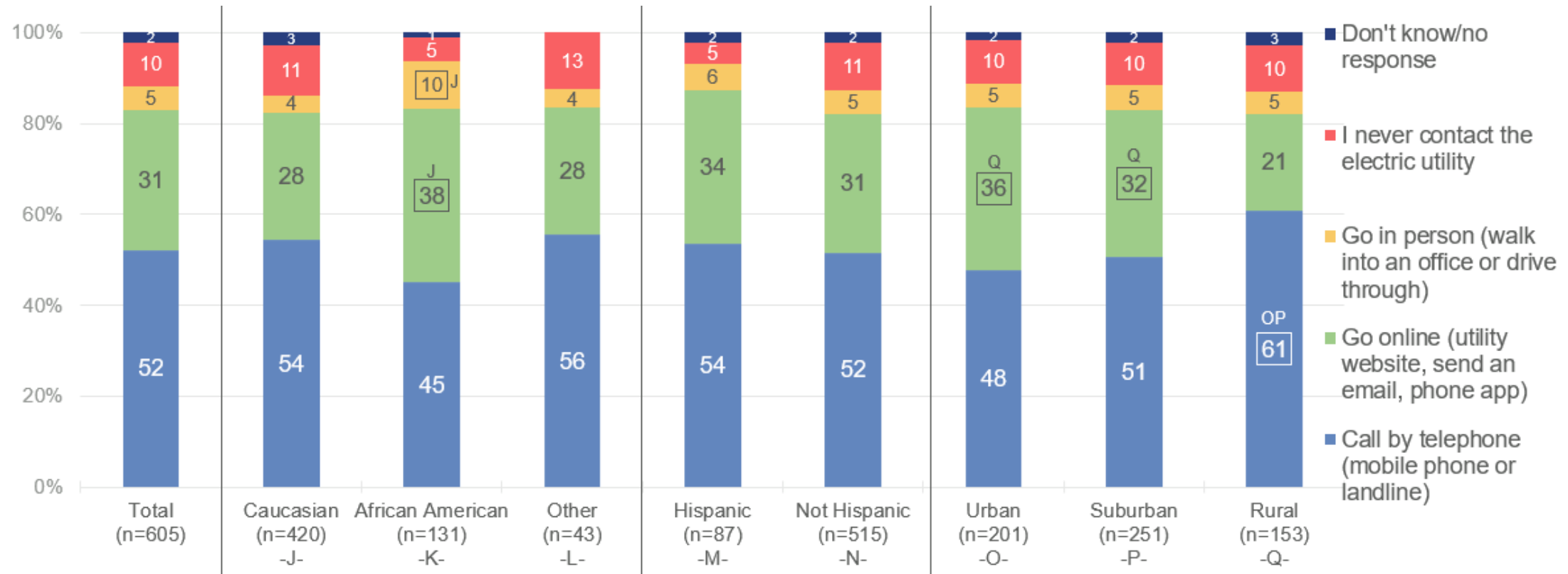
Very few of these adults felt the service they received from their utility company was impacted during the pandemic. (54% indicated that service was the same, while only 14% indicated that it was worse).

- Those most likely to feel that the service was worse were younger (13-20% of those under 55 vs. 7% age 55+), renters (16% vs. 9% of homeowners), and those not considered Caucasian or African American (25% vs. 13% of the others). (Details in Appendix.)

One third of those surveyed expressed concern that some customers will be left behind as the use of computers and digital communications become more common because many low-income households have mobile service caps and no home internet service.



# How to Contact Local Electric Utility (continued)



Base: Total Respondents. Q.E2. When you need to contact your local electric utility, what do you do?

# Top Two Ways Electric Utility Can Get Your Full Attention (Total Respondents) (continued)

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
Email messages	32	29	32	35	26	28	37	35	34	32
Text message to my mobile phone	27	24	32	24	18	30 <sup>D</sup>	29 <sup>D</sup>	32 <sup>D</sup>	28	28
Utility bill inserts or written on the bill	26	23	24	33 <sup>A</sup>	24	28	21	31	30	23
Mailed letter through the post office	25	25	24	25	23	24	23	28	24	25
Mobile app notification	12	10	16 <sup>C</sup>	7	8	8	17 <sup>DE</sup>	14	11	13
Local media (papers, TV, and radio)	10	9	10	12	12	13	7	8	10	10
Word of mouth; family and friends	7	10 <sup>C</sup>	7 <sup>C</sup>	2	7	8	9	4	5	8
Social media posts	6	12 <sup>BC</sup>	4 <sup>C</sup>	-	8	5	6	5	2	8 <sup>H</sup>
Churches, pastors, faith-based organizations	2	3 <sup>B</sup>	1	1	3	-	2	1	2	2
Mayors, councilmembers, local officials	1	2	1	1	1	1	3	1	0	2
Civic clubs and local organizations	1	2	0	-	1	1	1	0	0	1
Don't know/no response	8	10 <sup>B</sup>	5	10	16 <sup>EFG</sup>	6	5	5	8	7

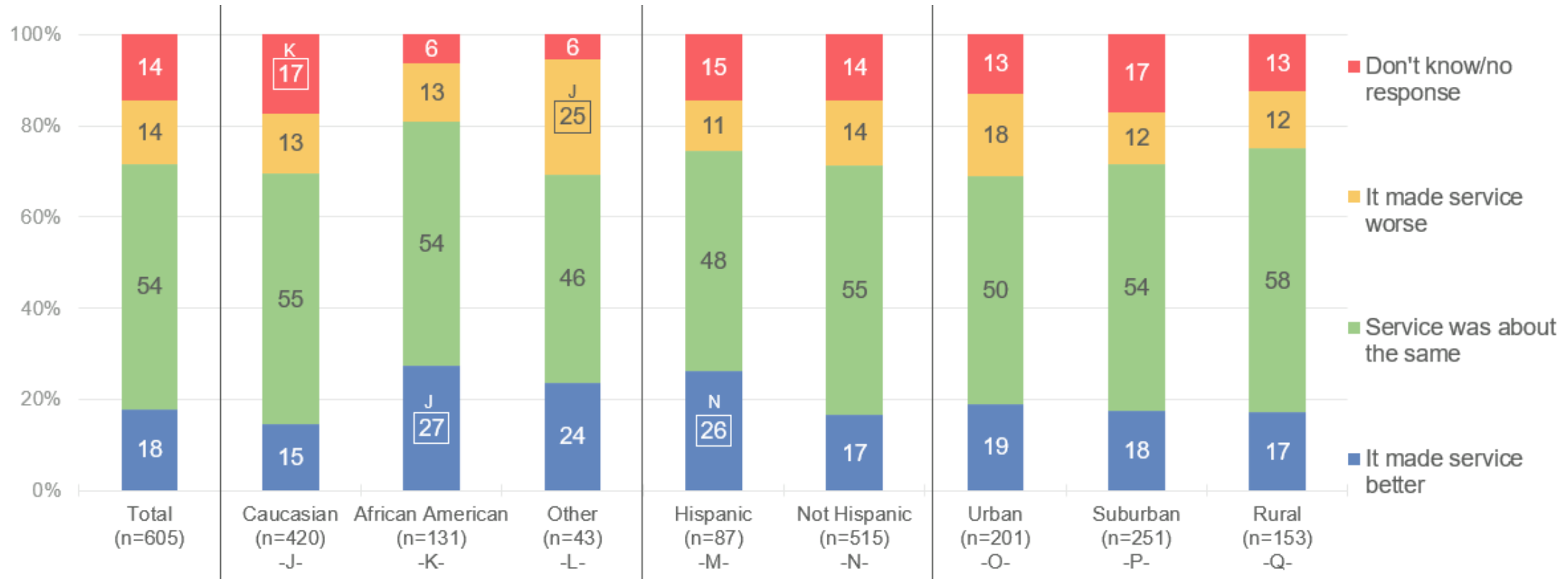
Base: Total Respondents (n=605). Q.E3. If your local electric utility needs to share important information, who or what should they rely on to get your full attention?

# Top Two Ways Electric Utility Can Get Your Full Attention (Total Respondents) (continued)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> <u>-J-</u>	<u>African</u> <u>American</u> <u>-K-</u>	<u>Other</u> <u>-L-</u>	<u>Hispanic</u> <u>-M-</u>	<u>Not</u> <u>Hispanic</u> <u>-N-</u>	<u>Urban</u> <u>-O-</u>	<u>Suburban</u> <u>-P-</u>	<u>Rural</u> <u>-Q-</u>
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
Email messages	32	33	31	22	31	32	27	36 O	30
Text message to my mobile phone	27	28	26	21	18	29 M	23	30	29
Utility bill inserts or written on the bill	26	27 L	30 L	10	20	27	27	22	30
Mailed letter through the post office	25	24	24	34	21	26	25	25	23
Mobile app notification	12	12	10	16	18	11	12	14	9
Local media (papers, TV, and radio)	10	10	10	11	20 N	8	10	10	9
Word of mouth; family and friends	7	6	8	11	11	6	10 P	5	7
Social media posts	6	3	11 J	17 J	12 N	5	11	3	5
Churches, pastors, faith-based organizations	2	1	2	3	2	2	2	1	2
Mayors, councilmembers, local officials	1	1	4 J	-	2	1	2	1	1
Civic clubs and local organizations	1	0	2	-	2	1	2	0	-
Don't know/no response	8	8	6	5	8	8	7	8	9

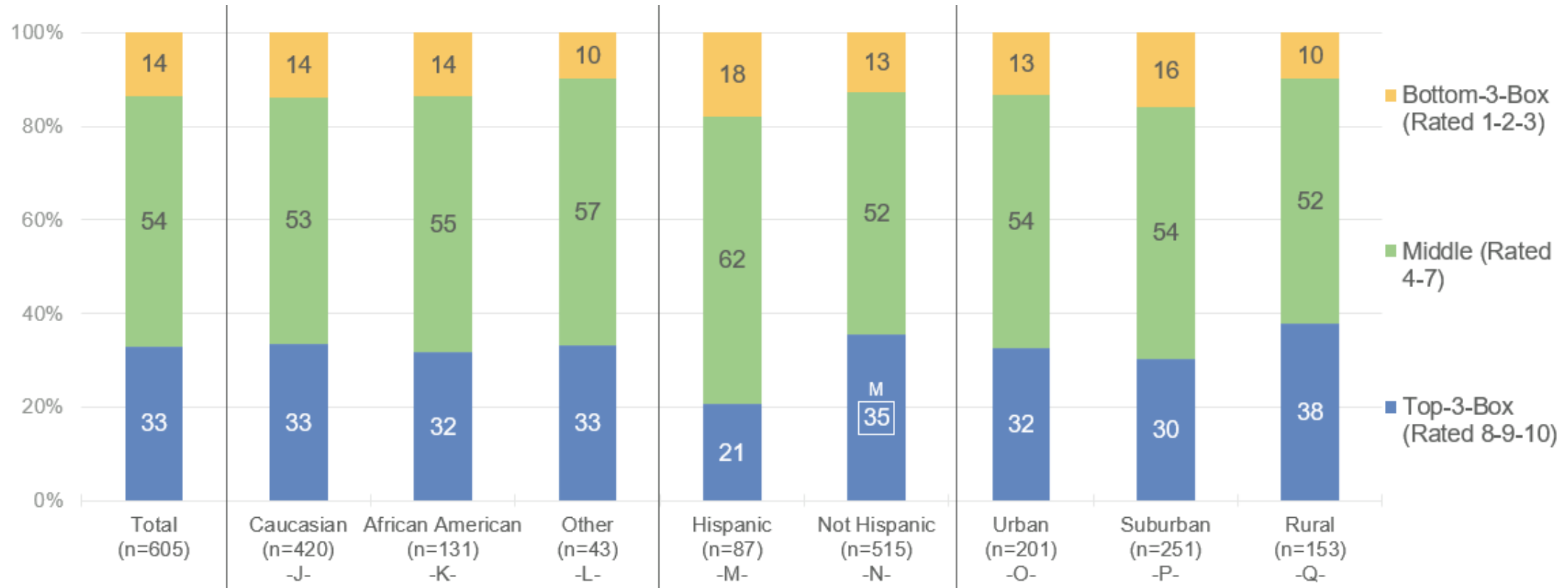
Base: Total Respondents (n=605). Q.E3. If your local electric utility needs to share important information, who or what should they rely on to get your full attention?

# Utility Service Experience During Pandemic (continued)



Base: Total Respondents. Q.E5. Most utility offices were closed during the pandemic and person-to-person contact was discouraged. What was your experience with greater use of computers and digital technology to interact with the utility?

# Concern Level for Customers With No Internet Service Continued)



Base: Total Respondents. Q.E6. Many lower-income households use a mobile phone with a service cap (measured plan) and they do not have home Internet service. How concerned are you that some customers will be left behind as the use of computers and digital communications by utilities becomes more common?



# Summary of Energy Assistance Issues

Regardless of whether they qualify or might need it, more than two thirds of these low-income Americans are aware that utility bill assistance programs are available. However, if they needed help with utility bills, they would more likely ask friends or family before going to the utility company or others for assistance.

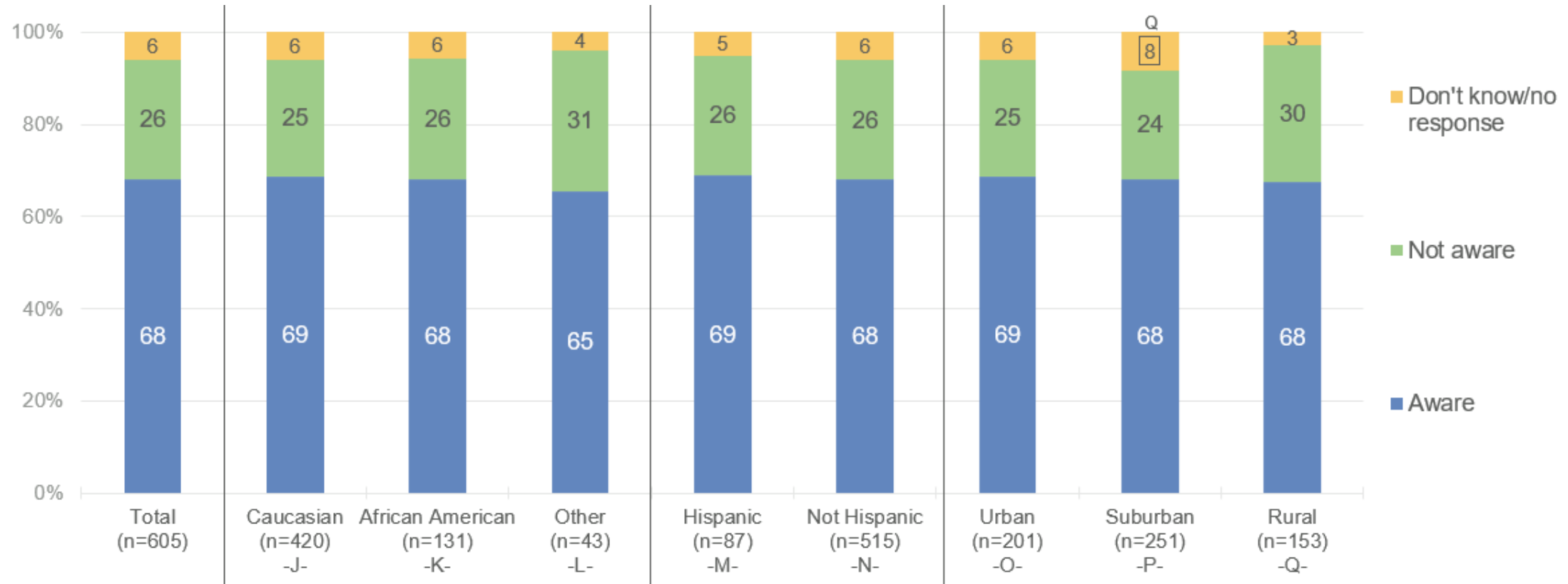
- 68% are aware of assistance programs, with the highest awareness among 35-54 year olds (75% vs. 60-68% of everyone else) and those with incomes over \$15k (69-70% vs. 60% with HHI under \$15k).
- If they needed financial assistance, more than one fourth would approach family or friends, especially those age 18-54 (33-34% vs. only 15% of those 55+) and African Americans (36% vs 19-26% of everyone else). They would be next most likely to contact their utility company (18%), put the payment on a credit card (13%), or go to a government agency (13%) if they needed help. Most of the listed options were mentioned at significantly higher levels by those under age 55 and renters. Aside from these two groups, different options appealed more strongly to one segment or another.

More than one third of low-income consumers have applied for or received utility bill assistance at some point. The majority gave a high rating to that experience (rated 8-9-10 on a 10-point scale).

- 37% of surveyed adults have applied for or received utility bill assistance. Significantly more younger adults (under age 55) and renters fall into this category (34-48% of those under age 55 have received/applied vs. 22% of those 55+ and 43% of renters vs. 27% of homeowners). Those living in urban areas are also much more likely to have received bill assistance (44% of urbanites vs. 32-34% of those living in other types of communities).
- 54% of those who have received or applied for assistance were very satisfied with the experience, increasing up to two thirds among those with the lowest income (under \$15k). No other significant differences were seen based on the various demographic groupings.



# Awareness of Utility Bill Assistance Programs (continued)



Base: Total Respondents. Q.E7. Some households are eligible to receive utility bill assistance to help pay utility bills. Eligibility is based on household income and how many people live there. Regardless of whether your household might qualify, are you aware of “utility bill assistance programs”?

# Where Do People Go for Utility Bill Assistance (continued)

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
I have never needed help	25	15	16	52 AB	17	27 D	22	32 DE	40 I	17
Friends or family	28	34 C	33 C	13	22	25	34 D	30	24	30
Utility	18	18	21 C	13	14	17	17	22	12	22 H
Put it on my credit card	16	20 C	15	11	9	13	20 D	21 D	17	16
Government agency	13	14	17 C	6	15	15	15	9	7	18
Church/place of worship	11	11	13	8	12	11	15 G	7	7	13 H
Local non-profit (United Way, etc.)	10	11 C	14 C	3	10	8	14	9	4	14
Payday loan/pawn shop	9	14 BC	8 C	2	4	10	12 D	8	6	11
Don't know/no response	7	7	6	9	14 EFG	5	6	3	7	5

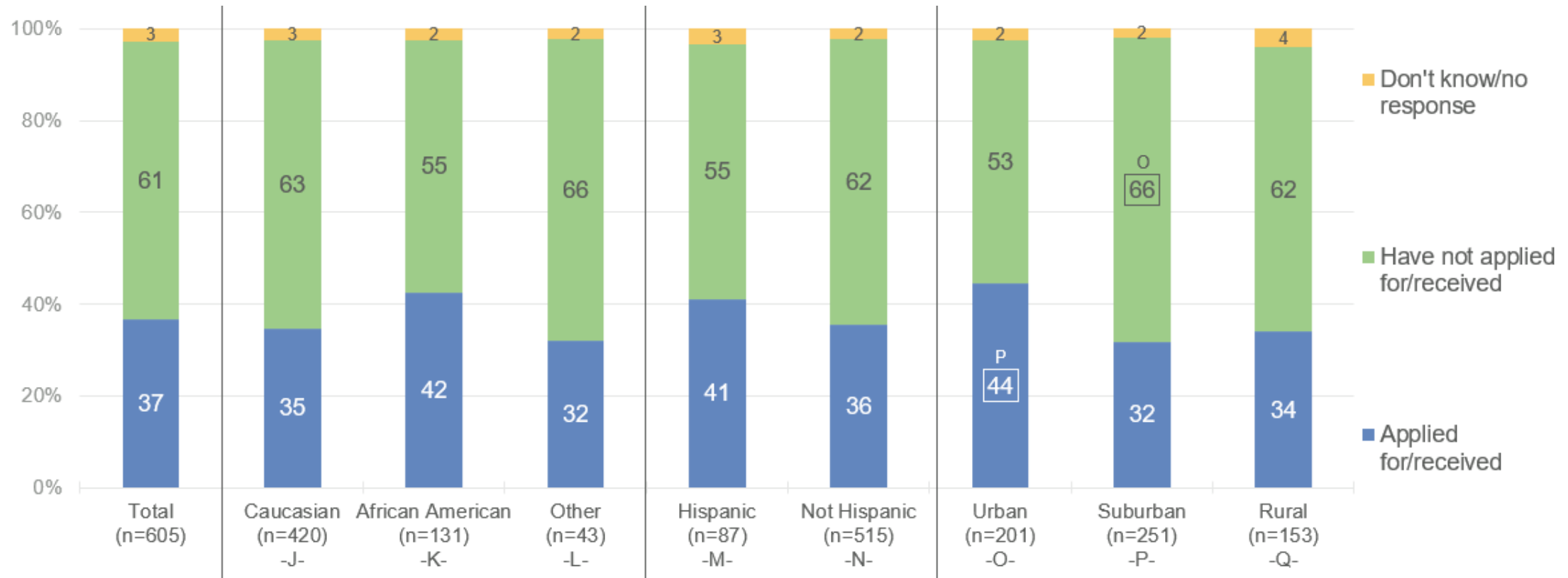
Base: Total Respondents (n=605). Q.E8. Where do you go when you need help in paying your utility bill?

## Where Go for Utility Bill Assistance (continued)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
I have never needed help	25	31 KL	11	15	15	27 M	19	29 O	26
Friends or family	28	26	36 JL	19	34	27	25	32	26
Utility	18	14	26 J	26	22	17	17	18	18
Put it on my credit card	16	13	19	26 J	26 N	14	16	18	13
Government agency	13	12	17	18	12	13	17	12	10
Church/place of worship	11	12	10	4	8	11	12	8	15 P
Local non-profit (United Way, etc.)	10	9	18 J	6	9	11	15 P	7	9
Payday loan/pawn shop	9	8	11	8	16 N	7	9	9	7
Don't know/no response	7	7	5	4	7	7	6	5	10

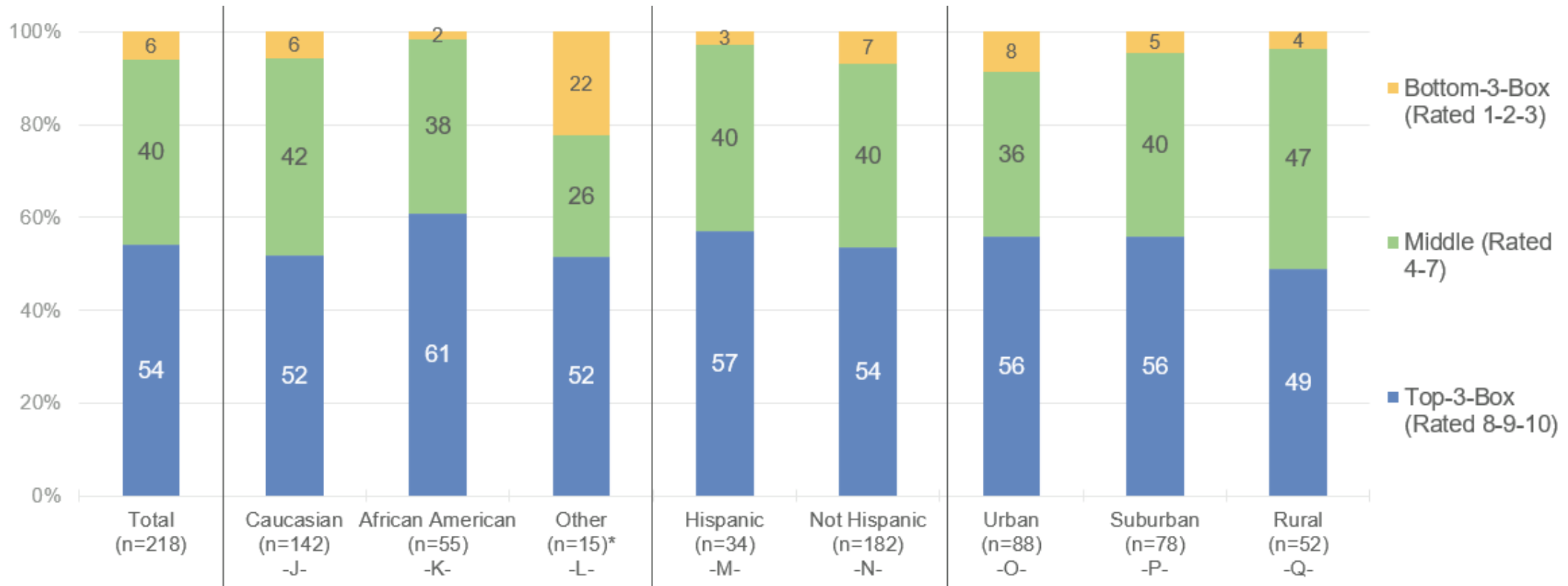
Base: Total Respondents (n=605). Q.E8. Where do you go when you need help in paying your utility bill?

# Applied For or Received Utility Bill Assistance (continued)



Base: Total Respondents. Q.E9. Have you ever applied for or received utility bill assistance?

# Experience Rating When Applying For or Receiving Utility Bill Assistance (continued)



\* Caution, small base size. Base: Total Applied For/Received Utility Bill Assistance. Q.E10. How would you rate the experience of applying for or receiving utility bill assistance?



# Preference for Service Options

One in five low-income customers found the most important customer services to be protection from disconnections/shutoffs, income-qualified utility bill assistance dollars, and flexible or deferred payment arrangements or plans. These three assistance options were significantly more important to those under age 55 and renters, and least important to Caucasian customers.

- Approximately one fourth of those under age 55 chose these three options (compared to approximately one in ten adults age 55+). Similarly, approximately 30% of African American consumers chose these three options, compared to approximately 20% of Caucasian Americans. Renters were also significantly more likely to find the income-qualified assistance and flexible payment options important (selected by one fourth compared to less than 15% of homeowners). Many of the other services were also considered most important by those under 55, renters, and African Americans (i.e., energy saving tools, partial debt forgiveness, and waivers of deposits, fees, and penalties).

Approximately four out of ten low-income consumers surveyed were interested in the two alternative billing options presented – “Pay by Day” (Flat Bill) and “Conservation Pricing.”

- **“Pay By Day (Flat Bill)”** 42% of those surveyed indicated they would be extremely or very interested in this billing method. Interest was highest among 18-54 year olds (47-52% top-2-box interest vs. 19% of those 55+), renters (51% vs. 30% of homeowners), and African Americans (59% vs. 37-40% of everyone else).
- **“Conservation Pricing”** 43% of those surveyed indicated they would be extremely or very interested in this billing method. Interest was highest among 18-54 year olds (47-48% top-2-box interest vs. 30% of those 55+), renters (49% vs. 35% of homeowners), and African Americans (54% vs. 39-41% of the others). Those aged 55 or older had significantly higher Interest for this billing option compared to flat billing (30% vs. 19%).

When offered various ways that payment options could be set up (i.e., level billing, picking a specific due date, frequency of payments per month, pay a set % of income, prepaid accounts), these adults considered a level bill as being most useful with one third selected it. At a somewhat lower level was interest in being able to pick a specific due date each month, with two in ten selected it. All other options were selected by approximately one in ten consumers. No differences were seen based on the various demographic segments.

# Two Most Important Utility-Related Customer Services During Pandemic (Total Respondents)

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
Didn't need any	24	12	18	49 AB	18	26	23	27	39 I	14
Protection from disconnections/ shutoffs	23	23	28	12	20	21	22	27	21	24
Income-qualified utility bill assistance dollars	21	26	23	12	23	26	19	19	13	28 H
Flexible or deferred payment arrangement or plans	20	25 C	22 C	11	15	19	21	26 D	14	24
Energy-saving tools, devices, and resources	17	22	18	8	15	20	19	14	15	19
Waivers of deposits, fees, and penalties	13	15	14	9	14	10	17	13	7	18 H
Answers to questions through the call center	11	13	11	9	8	9	18 DEG	9	10	12
Partial debt forgiveness to help pay down debt	10	13 C	12 C	3	9	12	8	13	5	13 H
Don't know/no response	10	12	8	11	20 EFG	8	7	6	8	10

Base: Total Respondents (n=605). Q.E4. Which two utility-related customer services were most important to you and your family during the pandemic?

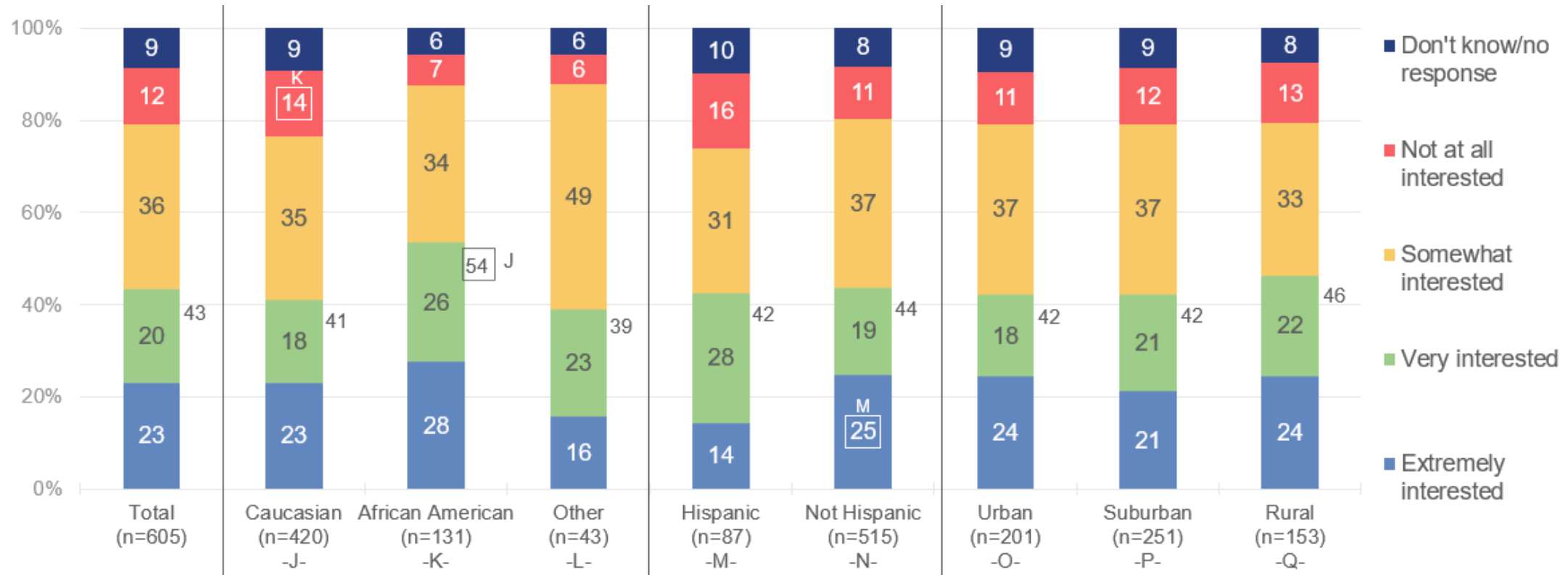


# Two Most Important Utility-Related Customer Services During Pandemic (Total Respondents)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
Didn't need any	24	31 KL	7	11	19	25	16	28 O	28 O
Protection from disconnections/ shutoffs	23	20	29	29	18	23	22	22	25
Income-qualified utility bill assistance dollars	21	18	32	23	23	21	31 PQ	16	17
Flexible or deferred payment arrangement or plans	20	18	26 J	31 J	24	19	19	22	19
Energy-saving tools, devices, and resources	17	14	26	20	16	17	19	16	16
Waivers of deposits, fees, and penalties	13	12	19	9	14	13	21 PQ	9	10
Answers to questions through the call center	11	11	11	14	18 N	10	11	12	10
Partial debt forgiveness to help pay down debt	10	8	14	16	15	9	9	11	10
Don't know/no response	10	10	7	6	9	10	9	11	10

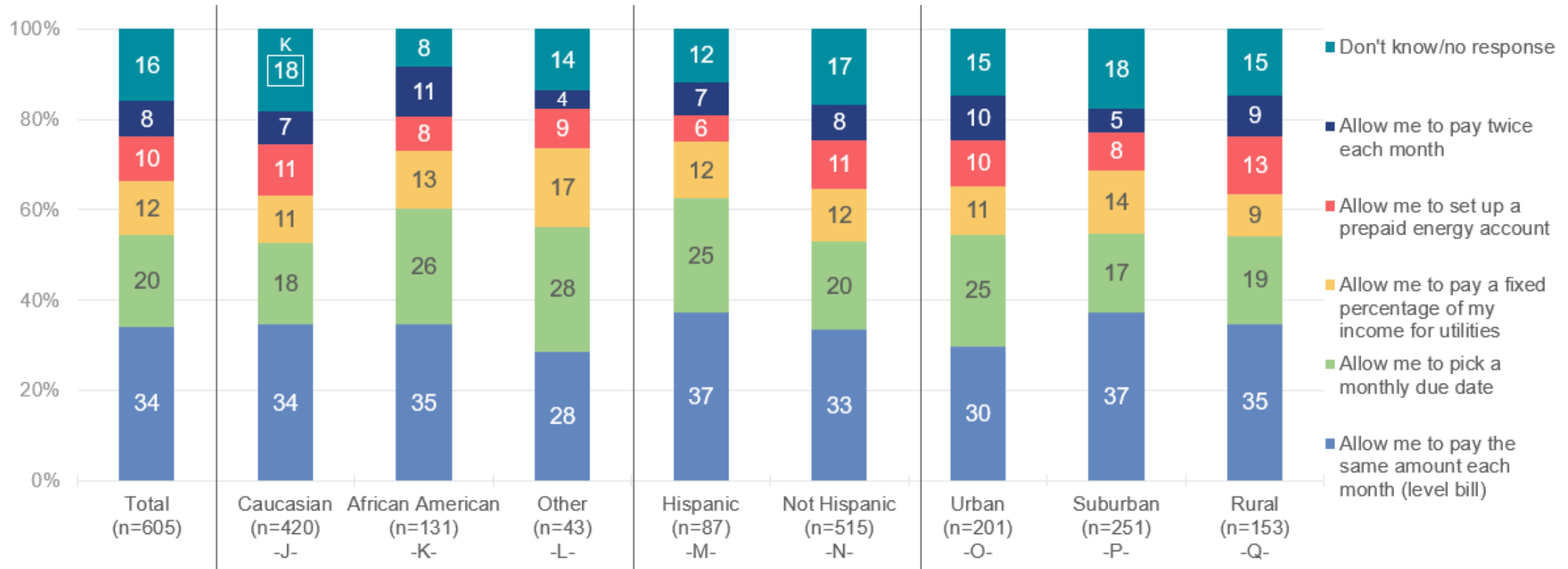
Base: Total Respondents (n=605). Q.E4. Which two utility-related customer services were most important to you and your family during the pandemic?

## Interest Level In Conservation Pricing (continued)



Base: Total Respondents. Q.E13. A few electric utilities are considering conservation pricing. As you use more, the cost per unit would increase. If you are thrifty, the rate you pay would be lower. If your local utility were to reward conservation, how interested would you be?

## Most Useful Billing Option (continued)



Base: Total Respondents. Q.E14. Which billing option offered by your utility would be the most useful for your family?

# Experiences with Disconnection and Moratoria

Approximately one third of low-income consumers believe it is reasonable for a utility to disconnect service if a consumer does not pay their bills

- 37% of these consumers indicated that it is reasonable to disconnect service due to non-payment. This was highest among adults 18-34 (43%) and Hispanics (45%),

A similar number (35%) have had service disconnected because they didn't pay their bills.

- Disconnection happened to significantly more adults under age 55 (39-45% of those under 55 vs. 15% age 55+), those with incomes between \$15k and 34k (41% vs. 34% with HHI under \$15k and 25% with HHI of \$35-49k), renters (43% vs. 22% of homeowners), and African Americans (48% vs. 29-32% of everyone else).

Two thirds of those disconnected were able to get their service restored in 24 hours or less.

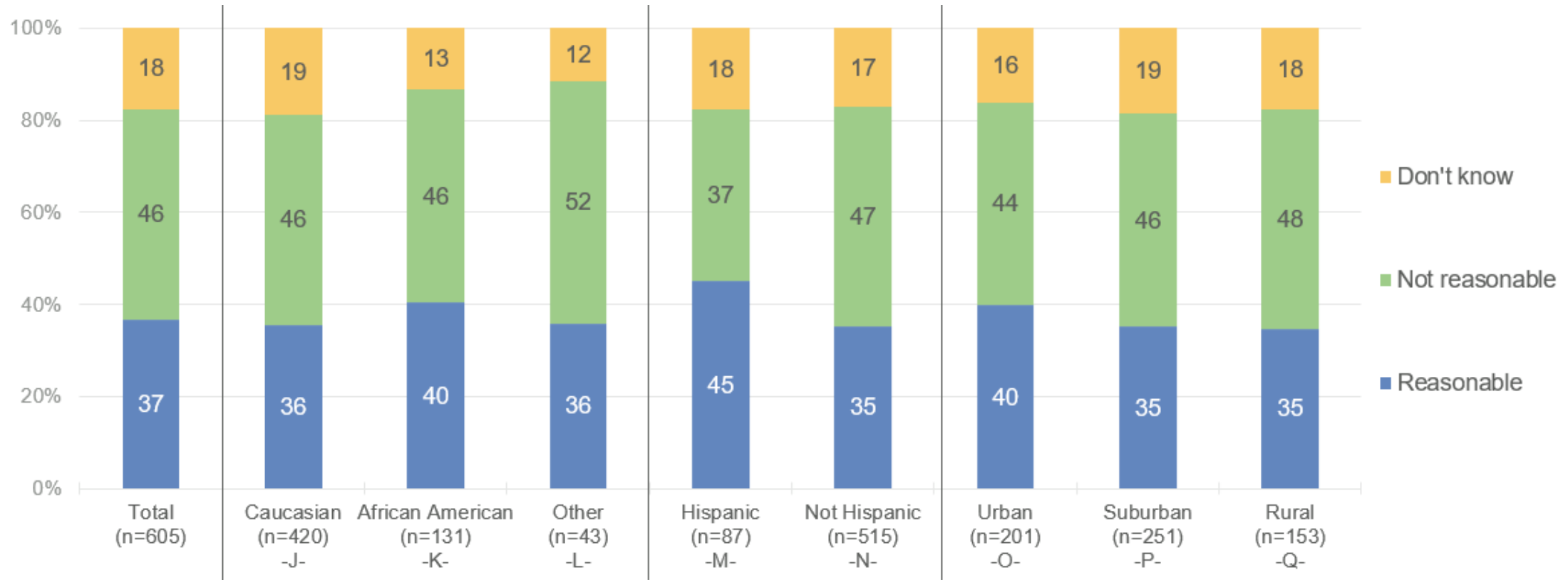
- Nearly half said it generally took one to six hours. Those able to more quickly regain their service were age 18-34 or 55+ (approximately 75% within a day vs. 59% of those 35-54), African Americans (78% vs. 63% of everyone else), and those living in suburban communities (75% vs. 56% from rural areas and 66% in urban areas).

More than half of low-income adults agree at least somewhat with the policy in place by most utility companies to not disconnect service during periods of extreme weather.

- 58% of these consumers indicated that they strongly agree (28%) or somewhat agree (30%) with this disconnection policy, with 35-54 year olds (63% vs. 52-55% of other ages) and renters (62% vs. 53% of homeowners) the most likely to feel this way.

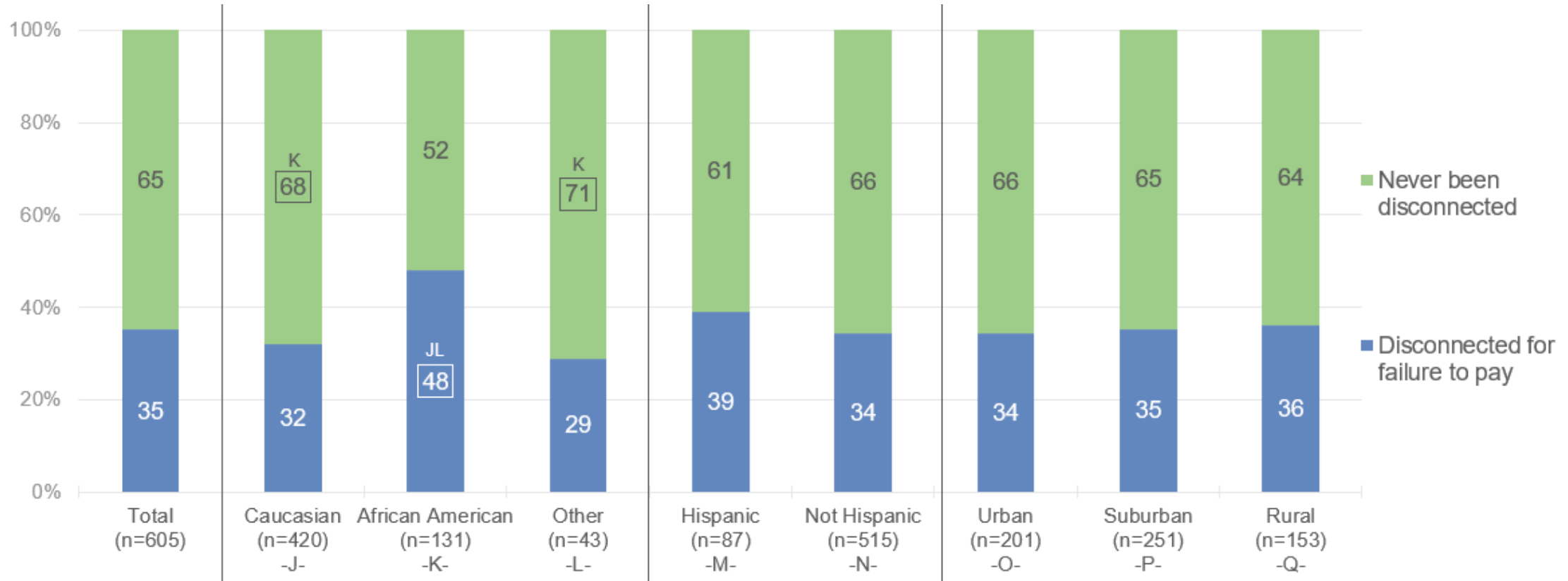


## Disagreement Over Reasonableness to Disconnect Service for Non-Payment (continued)



(Reasonable to Disconnect Service for Non-Payment) Base: Total Respondents. Q.E15. Do you believe it is reasonable for a utility to disconnect service to a consumer who does not pay the utility bill, and to maintain that disconnection until any past-due amounts are paid?

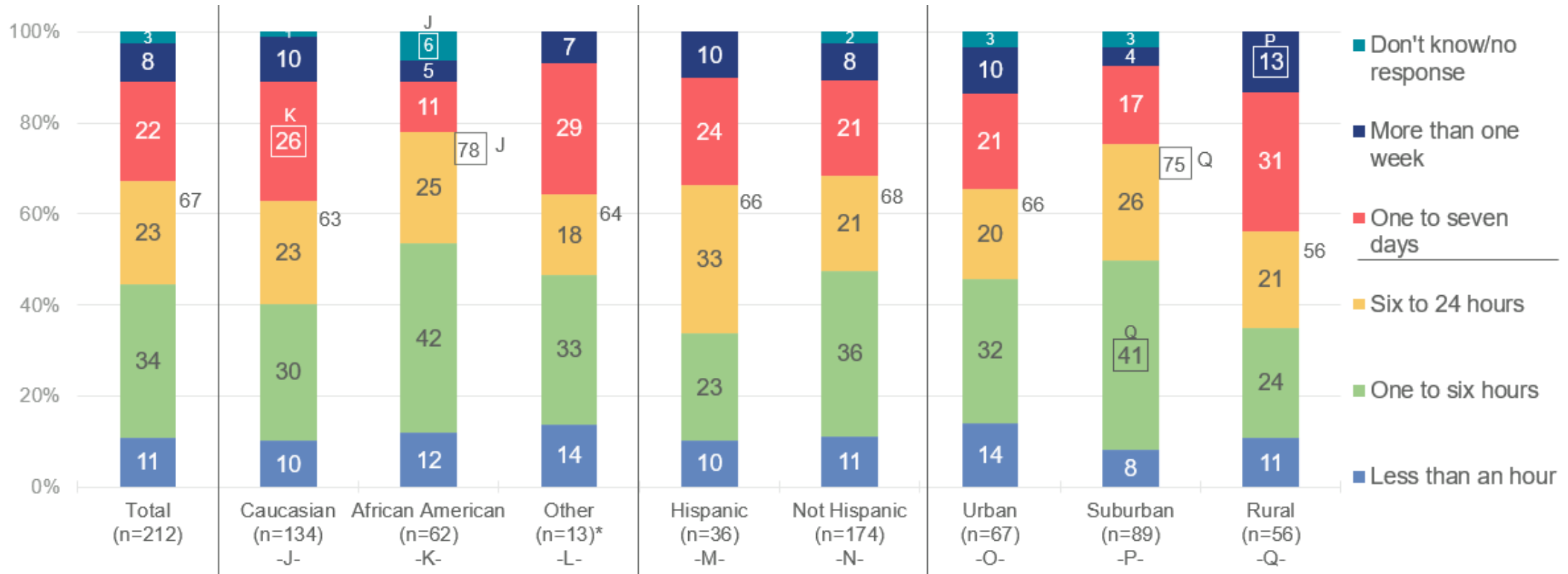
## Those Disconnected from Service for Non-Payment are More Likely African American (continued)



Base: Total Respondents. Q.E16. Have you ever been disconnected from utility service (gas, electric, water) because you failed to pay?



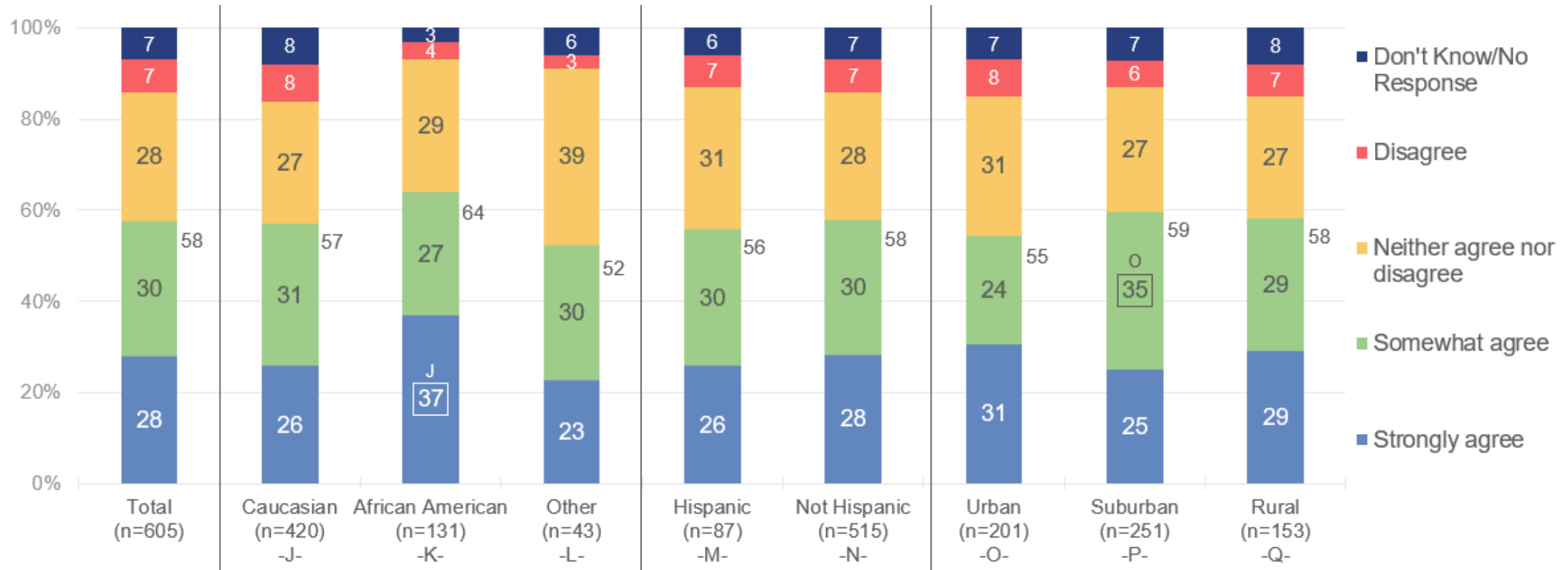
# Those Disconnected from Service for Non-Payment Experience a Range of Wait Times Until Service Restored (continued)



\* Caution, small base size. Base: Total Disconnected For Failure To Pay. Q.E17. About how long did it take before your utility service was restored to normal delivery? (That is, what was the total duration of the disconnection?)



# Most Agree with Practice of No Disconnection During Certain Periods of Year (continued)



Base: Total Respondents Q.E18. Most electric, gas, and water utilities are restricted in some manner from disconnecting customers who do not pay during periods of extreme weather (very cold, very hot, or during certain months). This protects citizens' health and safety even when they fall behind on payments. However, there is a risk that some customers will fall into a level of debt they cannot pay. Do you agree or disagree with this practice?

# Demographics

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
<b>Gender</b>										
Male	42	46	41	38	39	41	43	45	38	45
Female	58	54	59	62	61	59	57	55	62	55
<b>Mean Age</b>										
	44.0	26.8	43.7 A	68.3 AB	39.8	44.8 D	44.9 D	46.3 D	53.6 I	39.2
<b>Marital Status</b>										
Married	24	13	26 A	37 AB	11	21 D	27 D	38 DEF	36 I	20
Not Married	75	87 BC	73 C	62	88 FG	79 G	72 G	61	63	80 H
<b>Mean Household Size</b>										
	2.6	3.1 BC	2.7 C	1.8	2.5	2.5	2.7	2.8	2.3	2.8 H
<b>Presence of Children</b>										
Children Present	31	45 C	37 C	4	28	24	35 E	37 E	17	40 H
No Children Present	69	55	63	96 AB	72	76 FG	65	63	83 I	60
<b>Parent Of Children In Household</b>										
Parent	29	39 C	36 C	2	24	21	34 E	34 E	16	37 H
Not the Parent	71	61	64	98 AB	76	79 FG	66	66	84 I	63

# Demographics (continued, 2 of 6)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
<b>Gender</b>									
Male	42	40	49	44	48	41	48 Q	40	38
Female	58	60	51	56	52	59	52	60	62 O
<b>Mean Age</b>									
	44.0	48.3 KL	34.7	34.6	33.4	46.0 M	39.7	45.6 O	47.3 O
<b>Marital Status</b>									
Married	24	29 KL	15	11	26	24	21	22	33 OP
Not Married	75	70	84 J	89 J	73	75	79 Q	77 Q	65
<b>Mean Household Size</b>									
	2.6	2.5	3.1 J	2.6	2.9	2.6	2.8 P	2.5	2.7
<b>Presence of Children</b>									
Children Present	31	27	43 J	41	46 N	29	36	29	30
No Children Present	69	73 K	57	59	54	71 N	64	71	70
<b>Parent Of Children In Household</b>									
Parent	29	26	36 J	32	44 N	26	31	26	29
Not the Parent	71	74 K	64	68	56	74 N	69	74	71

# Demographics (continued, 3 of 6)

		Age			Household Income				Home Ownership	
	<u>Total</u>	<u>18-34</u> <u>-A-</u>	<u>35-54</u> <u>-B-</u>	<u>55+</u> <u>-C-</u>	<u>Under \$15k</u> <u>-D-</u>	<u>\$15k - \$24k</u> <u>-E-</u>	<u>\$25k - \$34k</u> <u>-F-</u>	<u>\$35k - \$49k</u> <u>-G-</u>	<u>Own Home</u> <u>-H-</u>	<u>Rent Home</u> <u>-I-</u>
Total Respondents	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
<b>Education</b>										
No College	47	53 B	42	46	51	53 G	44	40	40	49 H
College	53	47	58 A	54	49	47	56	60 E	60 I	51
<b>Employment</b>										
Employed	43	58 BC	49 C	13	26	35	52 DE	57 DE	28	53 H
Not Employed	55	40	50 A	85 AB	69 FG	64 FG	47	43	72 I	46
<b>Household Income</b>										
Mean (In thousands)	\$26.1	\$24.9	\$25.6	\$28.3 AB	\$10.0	\$20.0	\$30.0	\$42.5	\$28.5 I	\$25.5
Median (In thousands)	\$25.9	\$24.5	\$25.7	\$28.0	\$10.0	\$20.0	\$30.0	\$42.5	\$28.6	\$25.4
<b>Home Ownership</b>										
Rent	60	73 C	65 C	32	62	61	63	53	-	100 H
Own	32	18	27 A	62 AB	23	33	32	42 D	100 I	-
Other	8	9	8	6	15 EFG	7	6	5	-	-
<b>Type Of Community</b>										
Urban	34	44 BC	32 C	22	42 E	30	32	32	21	41 H
Suburban	41	38	40	47	33	38	48 D	45 D	43	41
Rural	25	18	27 A	31 A	25	32 F	20	23	36 I	17



# Demographics (continued, 4 of 6)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605) %	(420) %	(131) %	(43) %	(87) %	(515) %	(201) %	(251) %	(153) %
<b>Education</b>									
No College	47	43	59 JL	39	43	47	52 P	38	53 P
College	53	57 K	41	61 K	57	53	48	62 OQ	46
<b>Employment</b>									
Employed	43	37	60 J	53 J	60 N	40	49 Q	45 Q	32
Not Employed	55	62 K	38	47	38	58 M	49	53	67 OP
<b>Household Income</b>									
Mean (In thousands)	\$26.1	\$26.4	\$25.3	\$25.5	\$27.3	\$25.9	\$25.0	\$27.5 O	\$25.1
Median (In thousands)	\$25.9	\$26.2	\$26.0	\$22.6	\$28.1	\$25.5	\$24.8	\$27.9	\$23.5
<b>Home Ownership</b>									
Rent	60	52	80 J	71 J	75 N	57	73 PQ	60 Q	42
Own	32	40 KL	16	18	17	35 M	20	34 O	47 OP
Other	8	8	4	11	8	8	7	7	11
<b>Type Of Community</b>									
Urban	34	25	54 J	47 J	45 N	32	100 PQ	-	-
Suburban	41	42	39	42	44	41	-	100 OQ	-
Rural	25	33 KL	6	11	11	27 M	-	-	100 OP

# Demographics (continued, 5 of 6)

		Age			Household Income				Home Ownership	
	Total	18-34 -A-	35-54 -B-	55+ -C-	Under \$15k -D-	\$15k - \$24k -E-	\$25k - \$34k -F-	\$35k - \$49k -G-	Own Home -H-	Rent Home -I-
	(605)	(207)	(235)	(163)	(145)	(147)	(160)	(153)	(203)	(353)
	%	%	%	%	%	%	%	%	%	%
<b>Hispanic Origin Or Descent</b>										
Hispanic	15	27 BC	13 C	3	14	11	18	17	8	19 H
Not Hispanic	84	72	86 A	97 AB	85	88	82	83	92 I	81
<b>Ethnic Background</b>										
Caucasian	69	44	76 A	89 AB	65	70	68	71	84 I	60
African-American	22	38 BC	17 C	8	24	19	26	18	11	30 H
Asian/Pacific Islander	2	4	2	1	3	3	1	3	2	3
Native American	3	5 C	3 C	-	3	2	1	6 F	2	4
Mixed ethnic background	2	3	1	1	3	2	1	1	1	2
Other	1	2 B	-	-	0	3	-	-	-	1
Refused	2	3	1	1	1	2	2	1	1	2
<b>Political Affiliation</b>										
Democrat	39	39	38	39	28	39 D	42 D	45 D	36	44
Independent	25	29	24	23	27	25	24	26	26	26
Republican	24	16	25 A	31 A	23	25	23	23	31 I	19
Other political party	2	4 C	3 C	-	5 F	2	-	3 F	1	3
Not registered to vote	10	12	10	6	16 G	9 G	11 G	3	6	8
<b>Census Region</b>										
Northeast	19	16	20	23	23	23	15	17	20	20
South	42	42	44	38	38	44	45	40	44	39
Midwest	21	22	21	20	25	18	18	21	21	22
West	18	20	16	19	13	15	22 D	22	16	18

# Demographics (continued, 6 of 6)

		Ethnic Background			Hispanic		Type of Community		
	<u>Total</u>	<u>Caucasian</u> -J-	<u>African American</u> -K-	<u>Other</u> -L-	<u>Hispanic</u> -M-	<u>Not Hispanic</u> -N-	<u>Urban</u> -O-	<u>Suburban</u> -P-	<u>Rural</u> -Q-
Total Respondents	(605)	(420)	(131)	(43)	(87)	(515)	(201)	(251)	(153)
	%	%	%	%	%	%	%	%	%
<b>Hispanic Origin Or Descent</b>									
Hispanic	15	8	24 J	41 JK	100 N	-	20 Q	16 Q	7
Not Hispanic	84	92 KL	75	59	-	100 M	78	84	93 OP
<b>Ethnic Background</b>									
Caucasian	69	100 KL	-	-	34	75 M	50	71 O	90 OP
African-American	22	-	100 JL	-	35 N	20	35 PQ	21	6
Asian/Pacific Islander	2	-	-	31	1	3	3 Q	3 Q	-
Native American	3	-	-	38 JK	12 N	1	5	3	-
Mixed ethnic background	2	-	-	21	4	1	2	1	2
Other	1	-	-	9	4 N	0	0	0	2
Refused	2	-	-	-	10	0	4 PQ	1	0
<b>Political Affiliation</b>									
Democrat	39	32	60 JL	39	50 N	37	50 PQ	37	27
Independent	25	25	22	39 K	27	25	23	28	24
Republican	24	31 KL	7	9	13	26 M	14	26 O	33 O
Other political party	2	2	2	5	4	2	4	1	3
Not registered to vote	10	10	9	9	7	10	9	8	13
<b>Census Region</b>									
Northeast	19	20	18	18	22	19	21	19	18
South	42	39 L	56 JL	23	38	42	34	42	52 O
Midwest	21	23	15	18	12	23 M	25	19	17
West	18	18	11	42 JK	28 N	17	21	20	13



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