

LMI Customer Pulse Survey: The affordability crisis in the utility sector

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Summary and findings | April 2026



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Customer survey research

E Source fields quarterly **pulse surveys of 500+ LMI customers nationwide** on topics including energy burden and insecurity, arrears and disconnections, utility assistance and DSM programs, communication preferences, federal policies, and interest in clean energy.

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- [The LMI DSM customer journey](#) (2025 Q1)
- [The LMI energy assistance customer journey](#) (2024 Q4)
- [2024 State of Utility Customer Survey](#) (2024)
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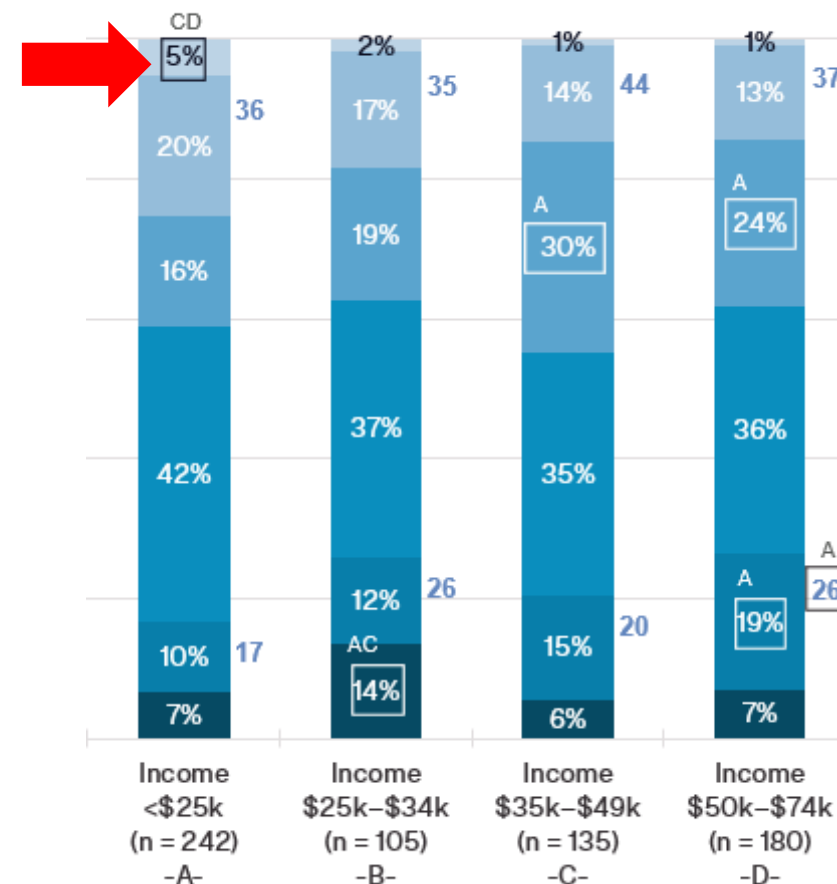


Research methodology

- 662 adults 18 years or older from households with incomes less than \$75,000.
- We invited participants by email and interviewed them online in February 2026.
- Bases shown in this report are unweighted.
- A leading sample provider provided the sample to Russell Research.
- All research was carried out in compliance with all relevant legal and ethical requirements.

Statistical significance

A box around a number indicates that this figure is significantly higher than the other/indicated subgroup (the letters next to the boxes correspond to the letters at the bottom of the columns) at a 95% confidence level. 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.”



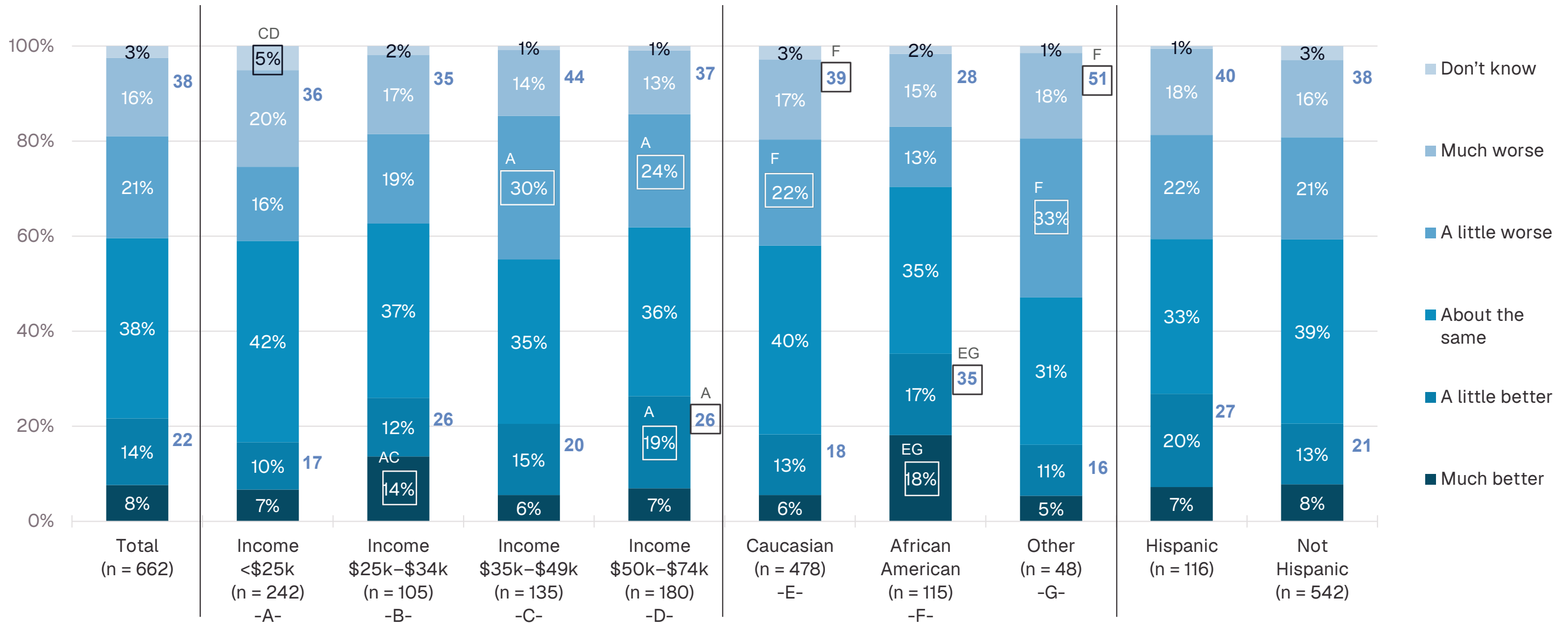
The affordability crisis in the utility sector

Utility bills are a major and growing source of financial strain for income-qualified households, driving stress, trade-offs, and arrears risk. Financial pressure is widespread, bills are rising and forcing sacrifices. Risk concentrates in high-bill periods, and many customers expect to be disconnected for non-payment soon.

Demand for flexible support is high, but awareness of assistance programs is low. Customers want ability-to-pay payment plans, bill credits, extended due dates, and debt relief. Improving awareness, reducing stigma, and expanding flexible, ability-to-pay options are critical to preventing arrears and disconnections.

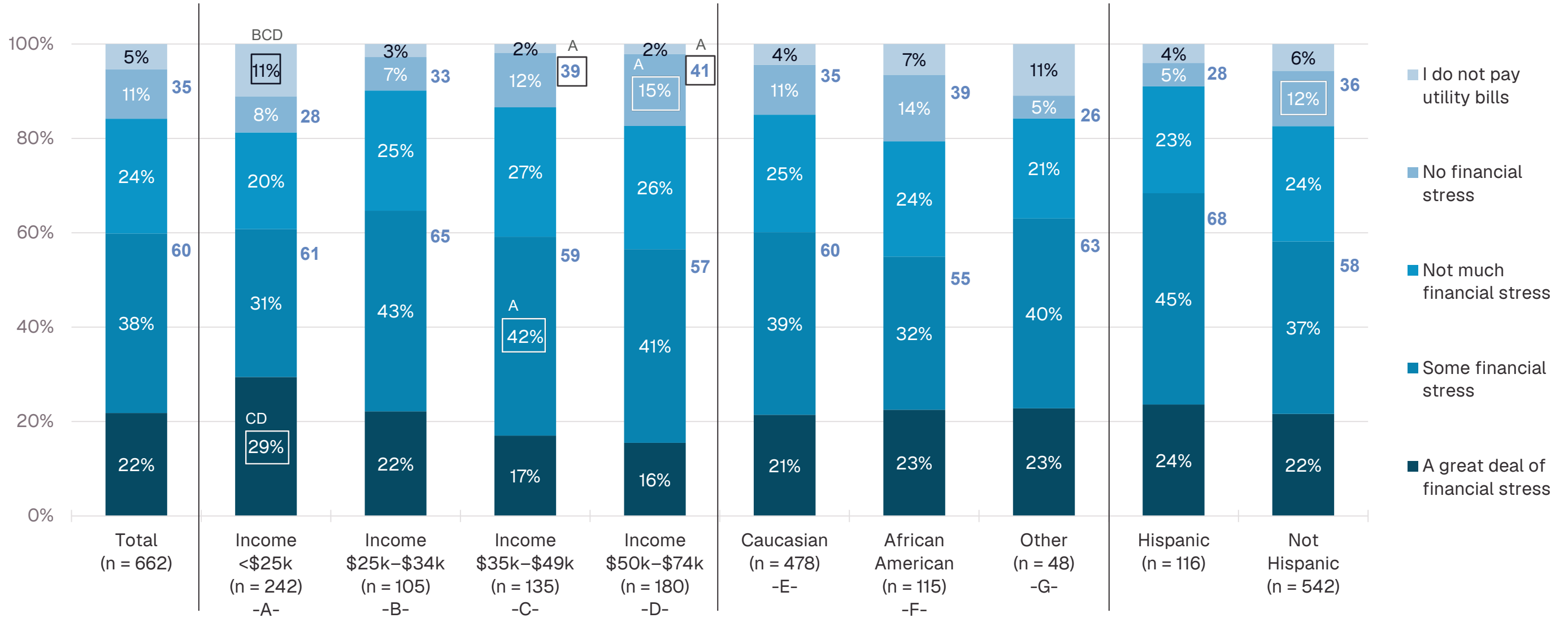
The affordability crisis in the utility sector points to the urgent need for comprehensive, holistic energy affordability strategies that consider customer pressures, propensities, and preferences.

Current financial situation versus one year ago



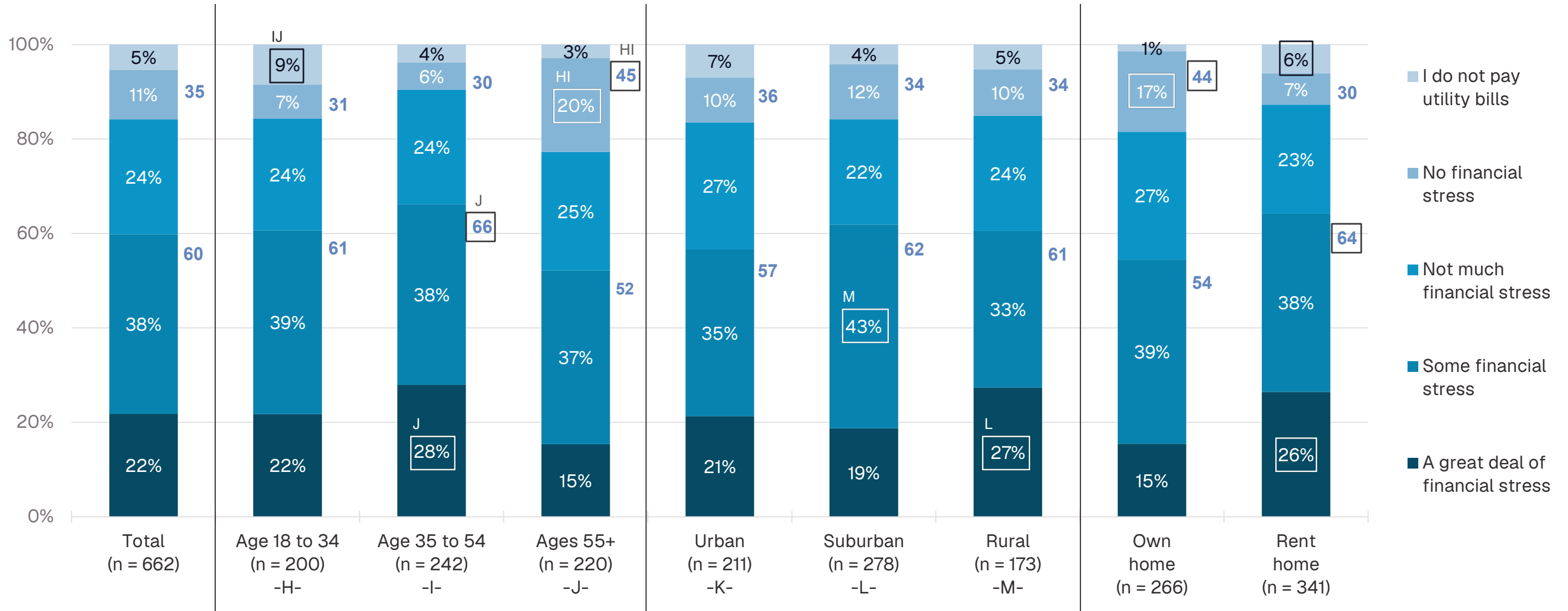
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 (n = 662). **Question L1:** Thinking about your household finances, how would you describe your current financial situation compared to one year ago?

Financial stress level



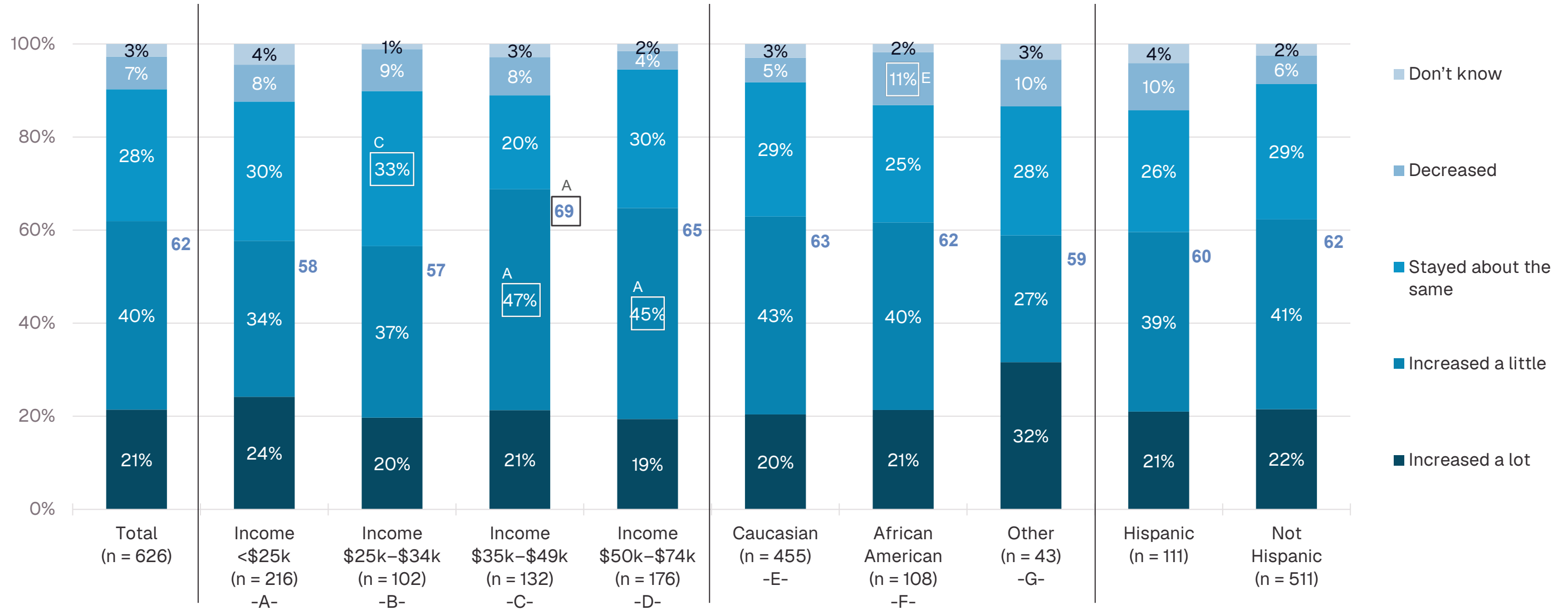
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 (n = 662). **Question L2:** How much financial stress—if any—does paying your utility bills (such as electricity or gas) cause you right now?

Financial stress level (continued)



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 (n = 662). **Question L2:** How much financial stress—if any—does paying your utility bills (such as electricity or gas) cause you right now?

Past year utility bill change



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L3:** How have your utility bills changed over the past year, if at all?

Essential needs customers gave up to pay utility bills in the past 12 months

	Total	Household income				Race			Ethnicity	
		Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Food	35	41 ^D	35	33	28	32	43 ^E	42	44	33
Transportation	19	21	19	17	18	17	27 ^E	22	18	19
Rent or mortgage	19	23	13	19	17	16	24 ^E	36 ^E	27	17
Medication or healthcare	18	22 ^C	19	13	16	19 ^F	10	30 ^E	19	18
Child-related expenses	6	5	1	7 ^B	9 ^B	5	9	5	10	5
Other essential needs	20	21	23	20	16	18	22	31 ^E	19	20
I have not had to forgo any essential needs	38	28	35	42 ^A	48 ^{AB}	42 ^{FG}	28	18	26	41

© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L4:** In the past 12 months, which essential household needs—if any—have you had to forgo to pay your utility bills?

Essential needs customers gave up to pay utility bills in the past 12 months (continued)

	Total	Age			Type of community			Home ownership	
		Age 18 to 34 -H-	Age 35 to 54 -I-	Ages 55+ -J-	Urban -K-	Suburban -L-	Rural -M-	Own home	Rent home
Total pay utility bills	(626)	(181)	(232)	(213)	(197)	(266)	(163)	(262)	(320)
	%	%	%	%	%	%	%	%	%
Food	35	46 ^{IJ}	36 ^J	20	40	32	33	26	43
Transportation	19	31 ^{IJ}	15 ^J	8	26 ^{LM}	16	16	10	25
Rent or mortgage	19	29 ^{IJ}	20 ^J	5	19	19	18	11	25
Medication or healthcare	18	25 ^{IJ}	15	12	18	16	20	13	22
Child-related expenses	6	11 ^{IJ}	5 ^J	0	6	6	7	6	7
Other essential needs	20	23 ^J	23 ^J	12	19	17	26 ^L	16	22
I have not had to forgo any essential needs	38	19	36 ^H	63 ^{HI}	32	42 ^K	40	54	26

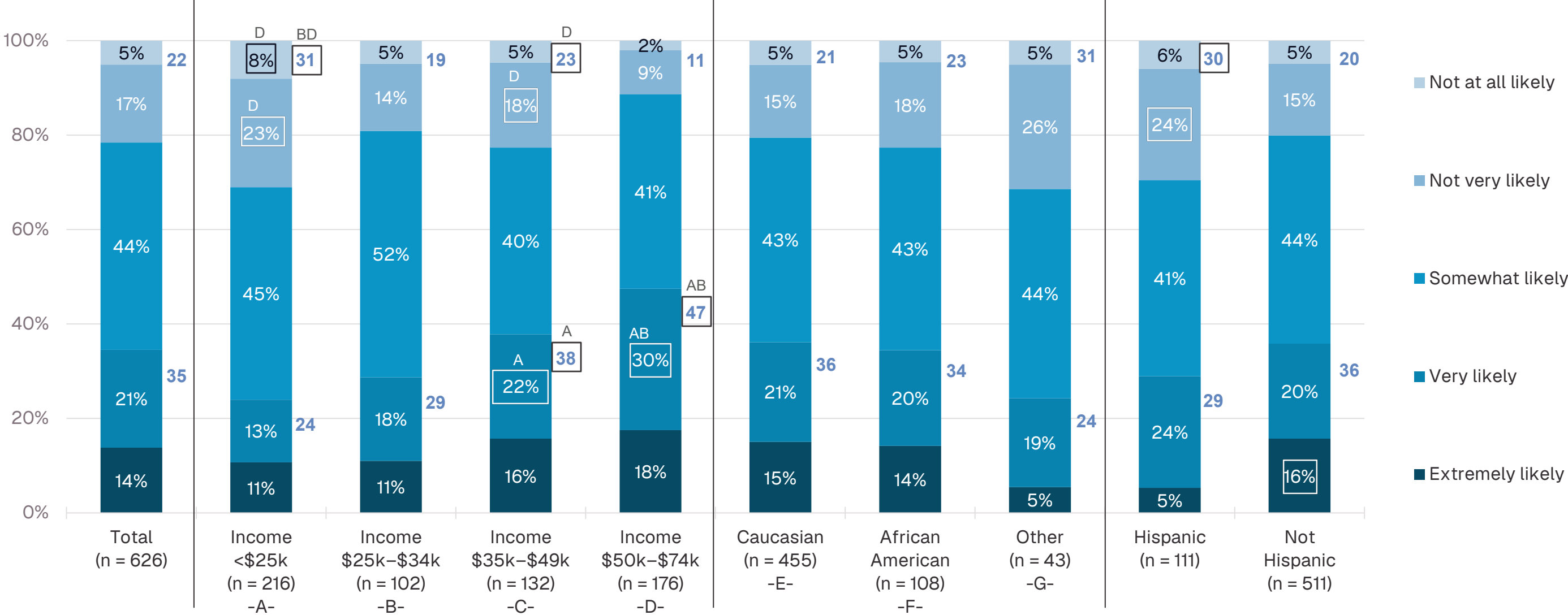
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L4:** In the past 12 months, which essential household needs—if any—have you had to forgo to pay your utility bills?

When utility bills cause the most stress by season

	Total	Household income				Race			Ethnicity	
		Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Winter	63	67	64	64	57	62	65	63	60	63
Summer	38	36	42	36	40	39	30	46	48	36
Spring	8	13 ^C	6	4	7	6	11	14	8	7
Fall	7	13 ^{CD}	7	2	3	4	10 ^E	16 ^E	9	6
My utility bills don't cause me financial stress	14	13	12	14	16	14	14	12	11	15

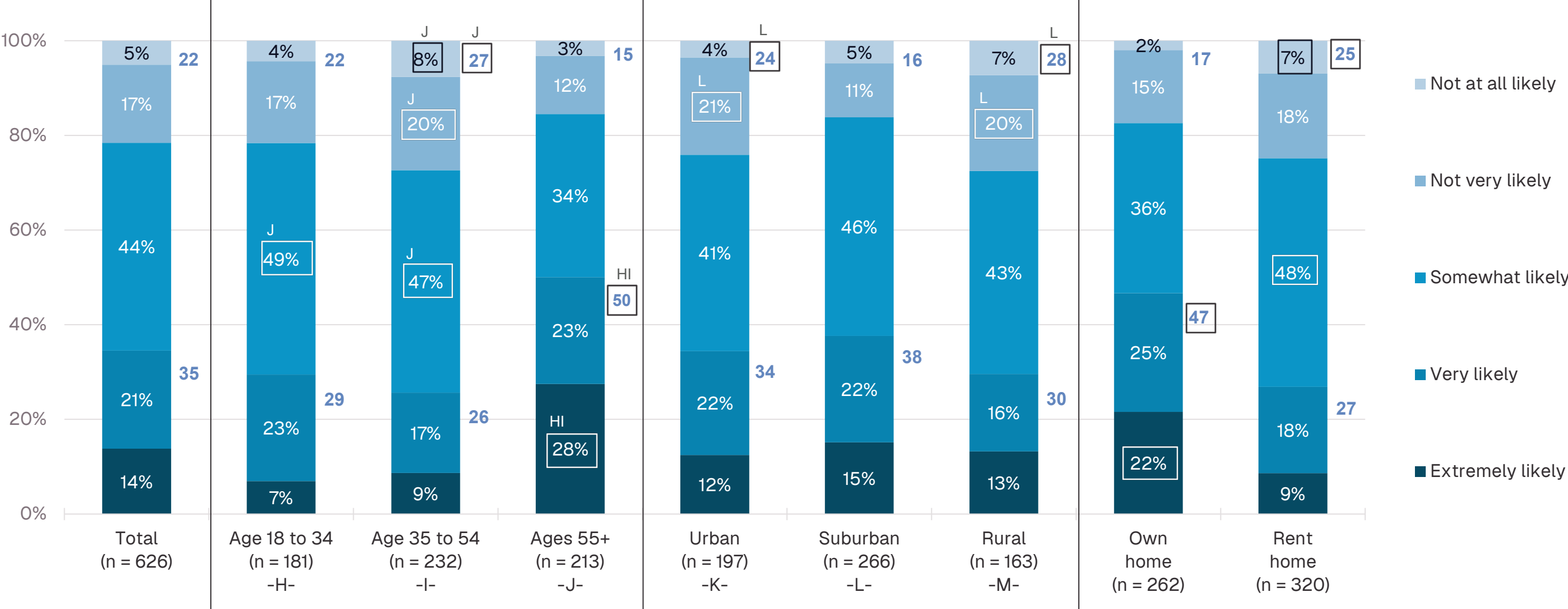
© E Source (2026 Q1 LMI Customer Pulse Survey) **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L5:** During which seasons do your utility bills cause you the most financial stress?

Likelihood of keeping up with utility bills during high-bill months



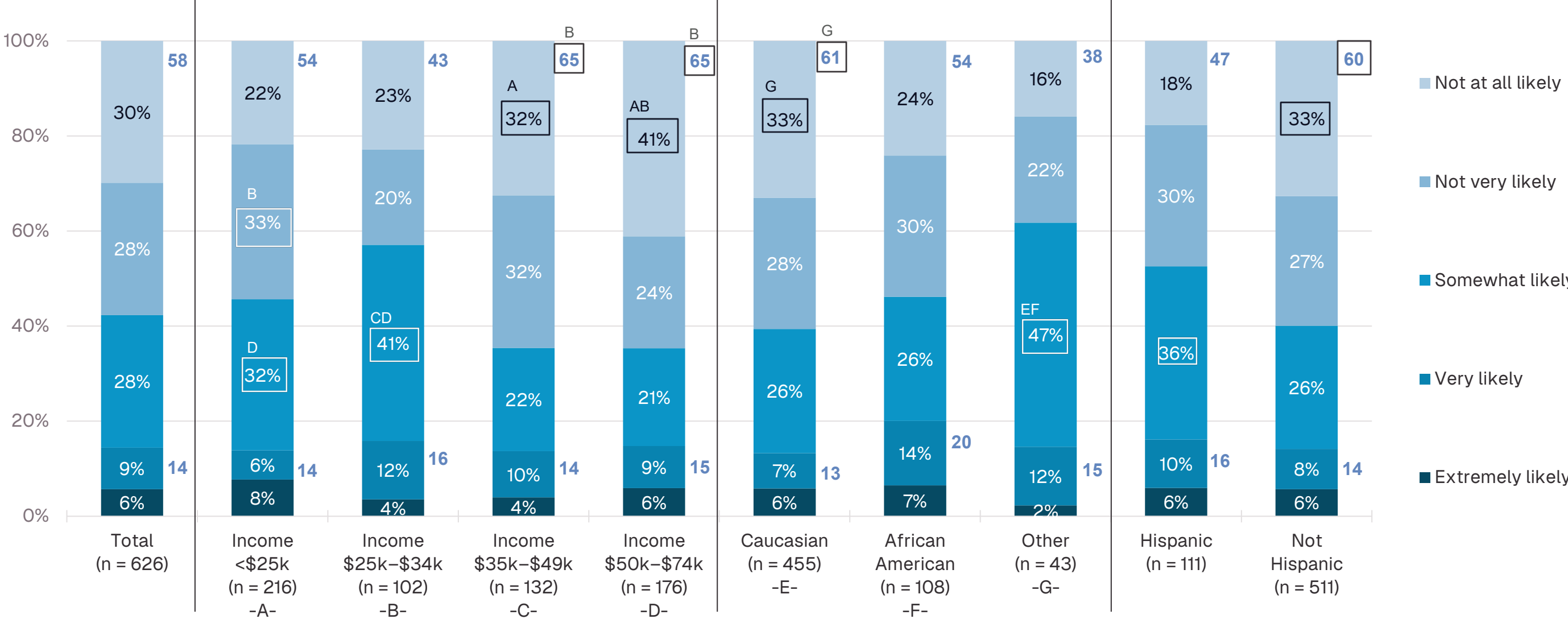
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L6:** During high-bill months, how likely is it that you'll be able to keep up with your utility bill payments?

Likelihood of keeping up with utility bills during high-bill months (continued)



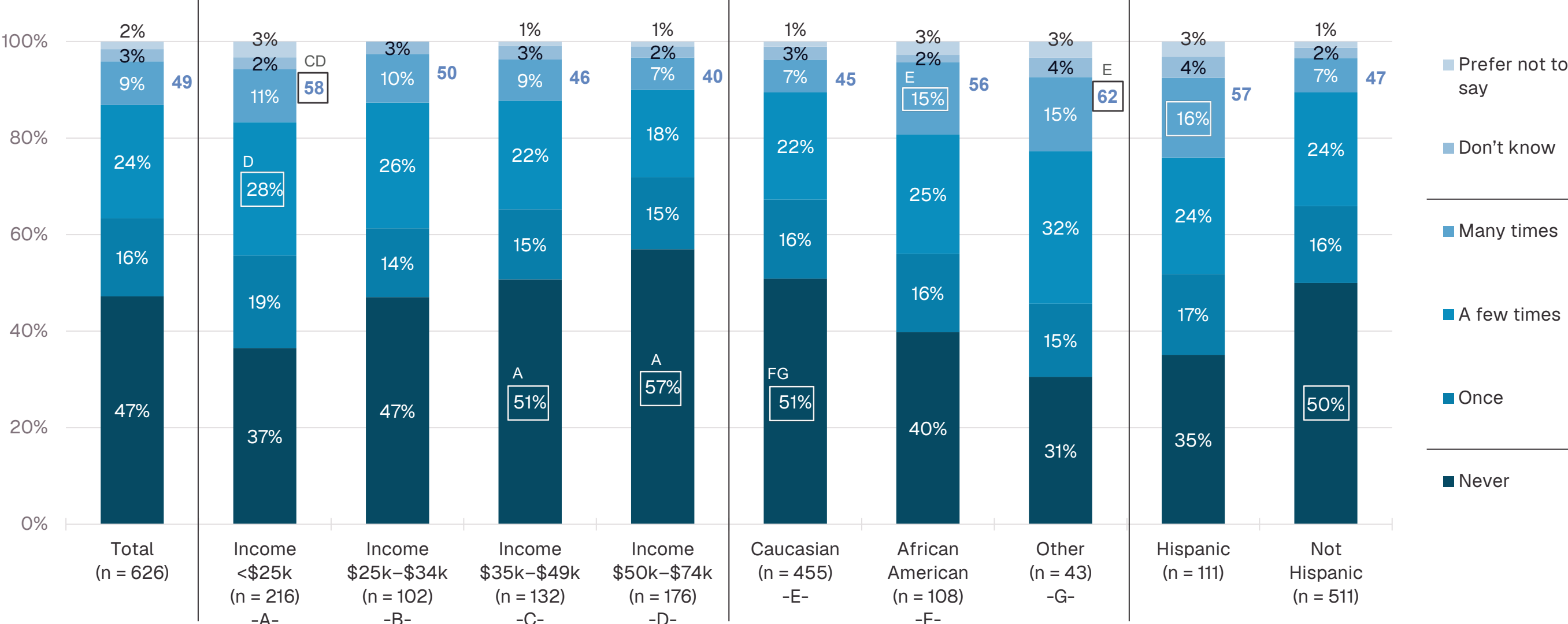
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L6:** During high-bill months, how likely is it that you'll be able to keep up with your utility bill payments?

Likelihood of service disconnection in the next 12 months



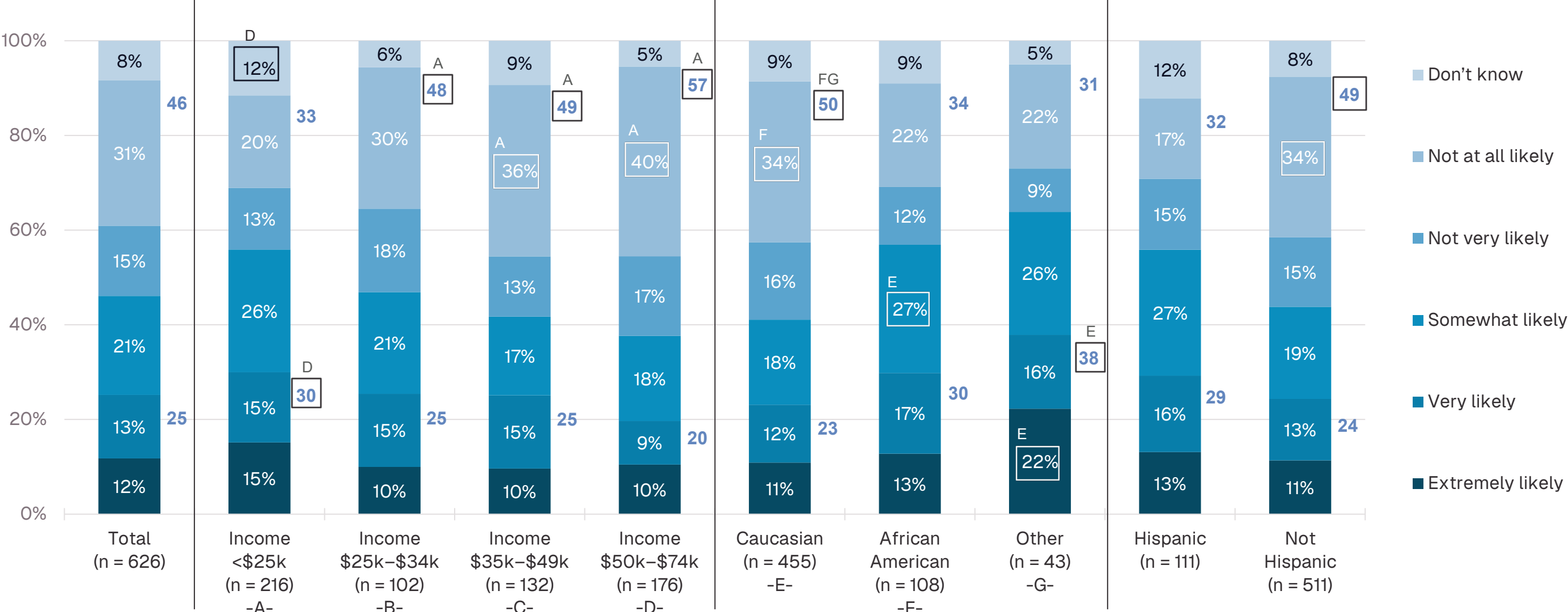
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L7:** Over the next 12 months, how likely do you think it is that your electric or gas service could be disconnected because of unpaid bills?

Frequency of receiving disconnection service notice in the past 12 months



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L8:** In the past 12 months, how often have you received a notice about a possible service disconnection because of unpaid bills from your utility?

Likelihood government program cuts will impact ability to pay utility bills



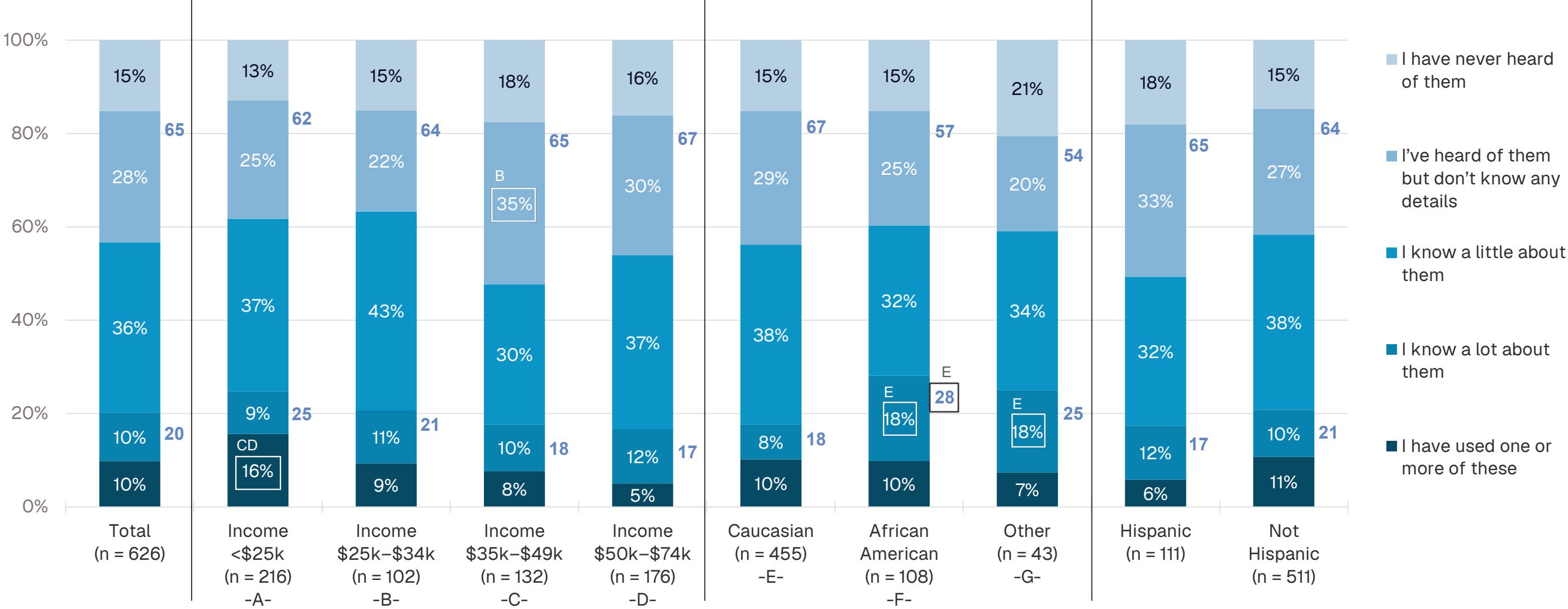
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L9:** How likely are the cuts to federal assistance programs like Medicaid, SNAP, and healthcare insurance subsidies to impact your ability to pay your utility bills?

Situations customers may face in the next year if they struggle to pay for essential needs

	Total	Household income				Race			Ethnicity	
		Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total Pay Utility Bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Apply for utility assistance to help pay utility bills	26	30 ^D	33 ^D	23	19	26	25	30	24	26
Keep home at an uncomfortable temperature to lower energy costs	24	21	25	29	23	24	17	32 ^F	25	24
Forgo other expenses to pay utility bills	20	17	32 ^{AD}	20	16	20	16	33 ^F	16	21
Apply for government aid to help pay utility bills	20	22	20	20	16	20	22	15	21	19
Ask family or friends for help paying for utility bills	19	18	16	22	18	19	16	18	18	19
Have utility service disconnected for nonpayment	10	11	11	8	11	9	10	20 ^E	11	10
Accrue utility bill debt and be eligible to have utility service disconnected for nonpayment	9	10	7	11	9	11	5	13	14	9
Visit a location other than your home to keep warm/cool (such as a community center, hotel, or restaurant)	9	13	6	7	8	7	18 ^E	10	15	8
Other	4	5	3	3	3	4	3	6	4	4
I don't expect to have challenges paying for my essential needs	28	23	18	35 ^{AB}	36 ^{AB}	31 ^G	22	13	19	30

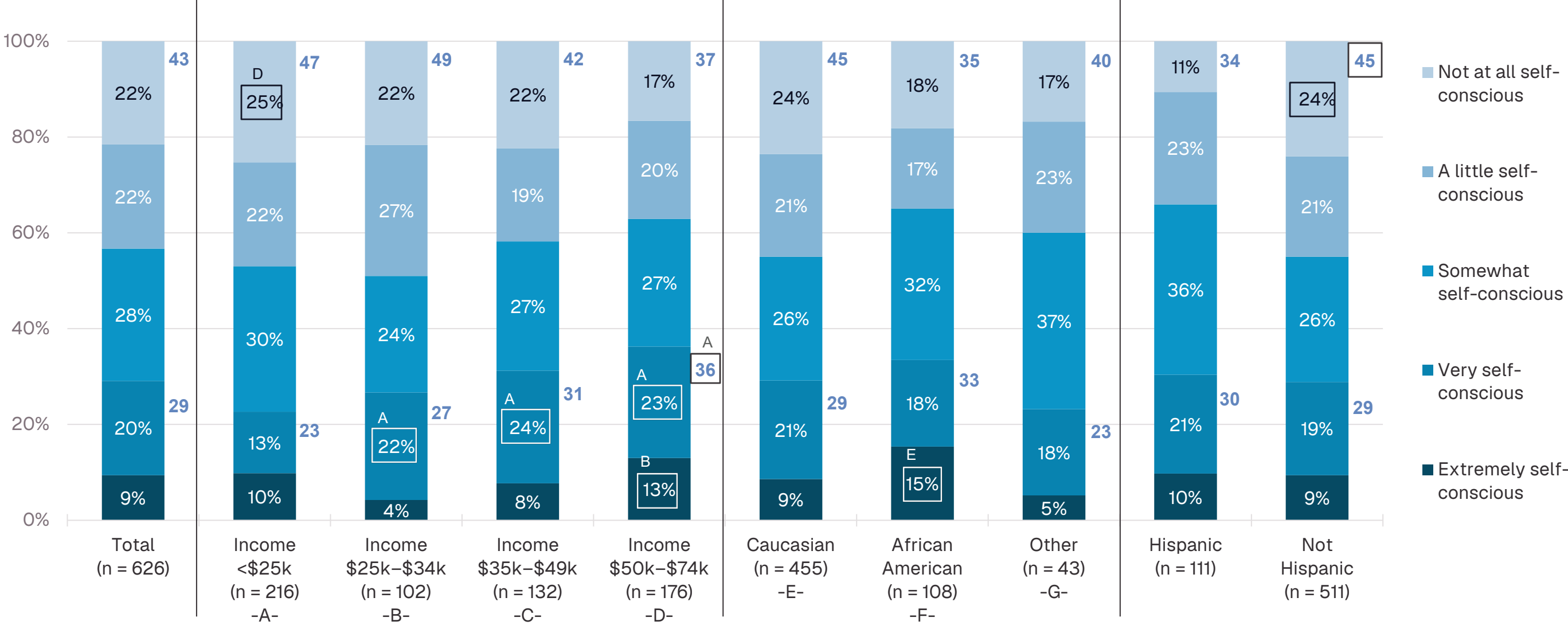
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L10:** If you face challenges paying for all your essential needs, which of the following utility-related situations do you expect your household might experience in the next year?

Customer awareness of programs, discounts, or assistance for utility bills



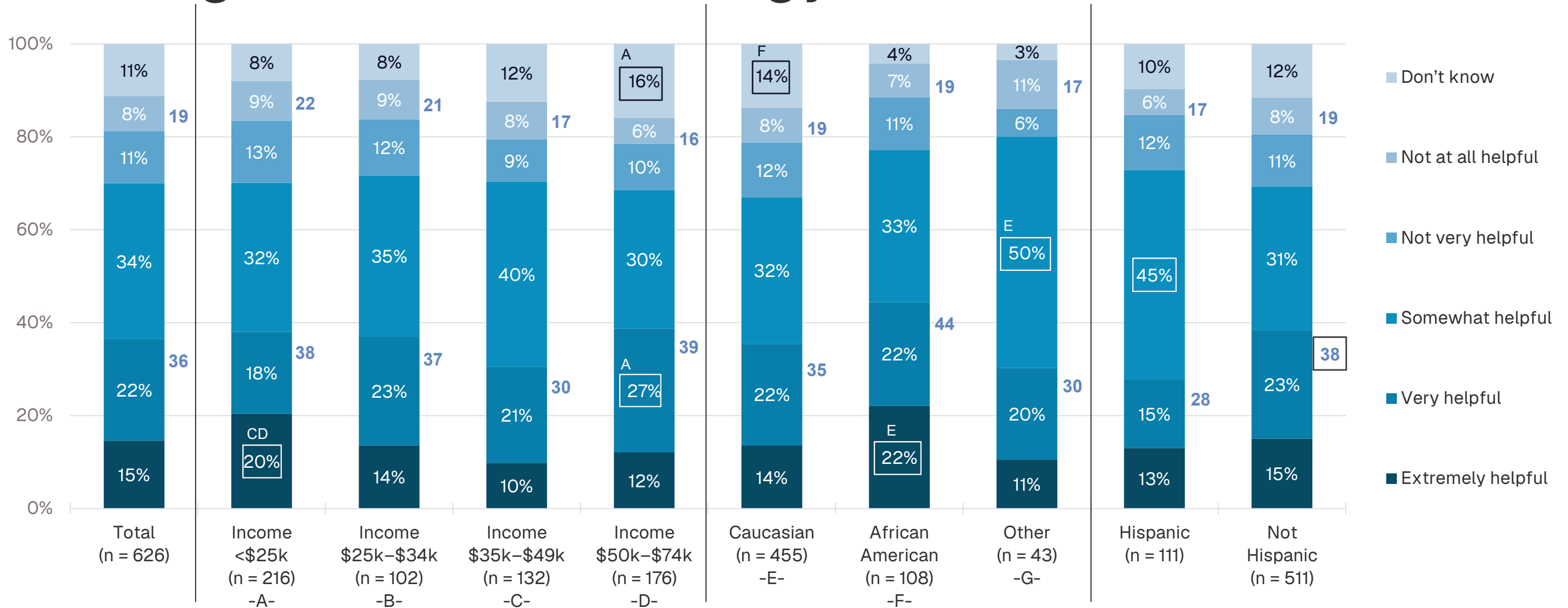
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L11:** Which of the following best describes your awareness of programs, discounts, or assistance offered by your utility or local agencies to help with utility bills?

How self-conscious customers feel asking for utility bill assistance



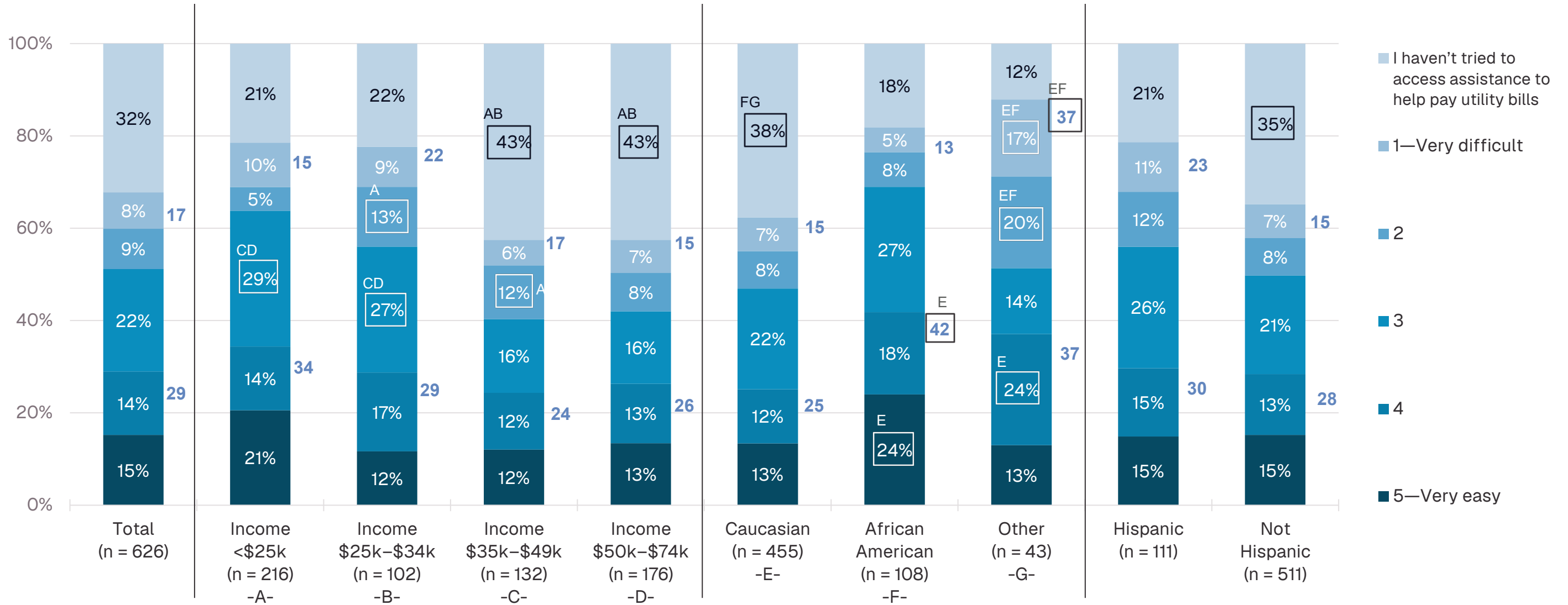
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L12:** If you needed to apply for a program that provides financial assistance with utility bills, how self-conscious would you feel asking your utility for help?

Helpfulness of utility assistance programs to manage household energy costs



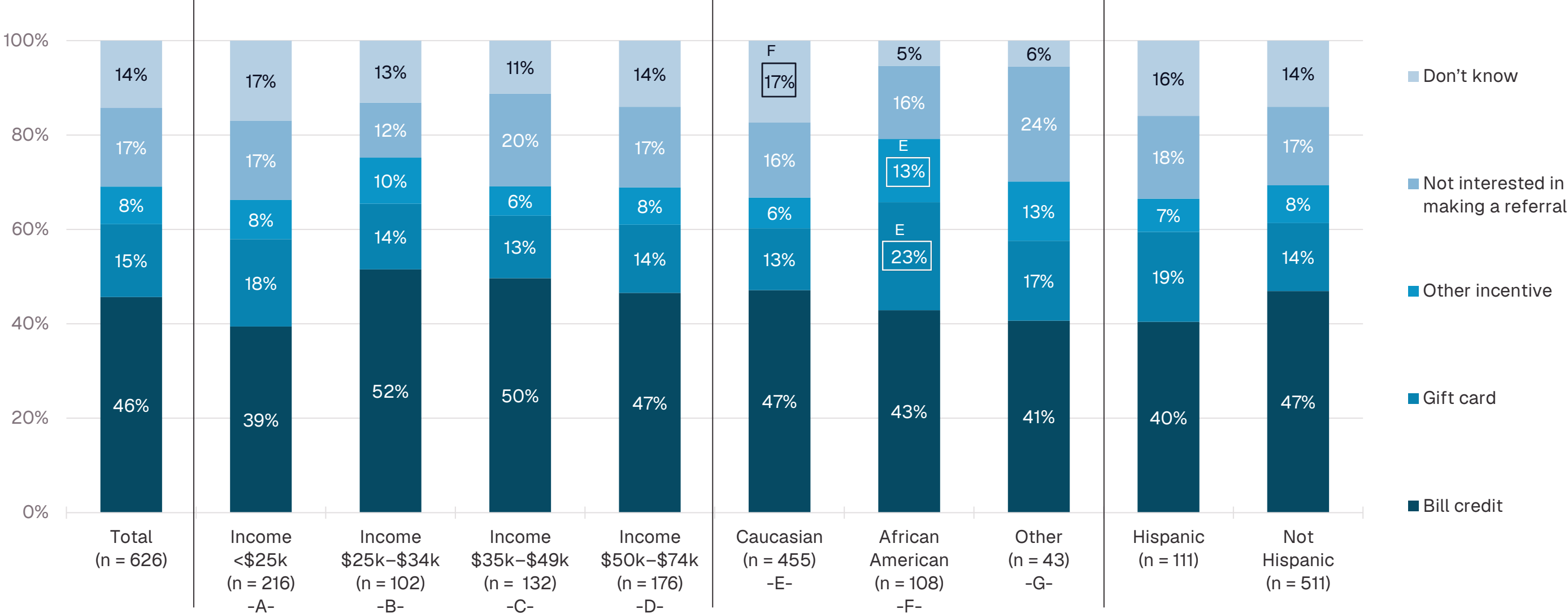
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L13:** Thinking about any assistance programs your electric or gas utility offers (like bill payment assistance, payment arrangements, efficiency incentives, or weatherization), how helpful are these programs in managing your household energy costs?

Ease of accessing assistance for bill payment



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L14:** If you tried to access assistance to help pay utility bills, how easy or difficult was the process?

Preferred incentive for a referral



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L17:** If you were satisfied by your experience participating in a utility assistance program or energy-savings program and chose to refer family or friends, which incentive would you most prefer to receive in return?

Current status on utility bills

		Household income				Race			Ethnicity	
	Total	Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
I am paid up on my utility bill	52	42	54	57 ^A	59 ^A	56 ^F	42	41	40	55
I am caught up but have fallen behind in the past 12 months	12	12	12	10	11	12	11	8	16	11
I am currently behind on my utility bill	16	18	16	20	12	16	15	24	18	16
I am on a payment arrangement	12	15	10	8	12	9	23 ^E	19 ^E	14	11
I am not sure of my status	5	8	5	3	5	5	9	4	7	5
Refused	2	4	3	2	1	3	1	3	5	2

© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L15:** Which of the following best describes your current status regarding your utility bill?

Extra amount customers could afford if they were in debt to utility

		Household income				Race			Ethnicity	
	Total	Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Less than \$10	7	9	6	7	5	8	4	8	4	8
\$10	9	8	12	7	9	7	14 ^E	8	12	8
\$20	12	10	12	13	13	13	7	9	15	11
\$30	10	9	10	10	9	9	10	12	7	10
\$40	5	4	8	4	6	5	5	13 ^E	10	4
\$50	6	5	3	6	11 ^B	7	7	6	9	6
More than \$50	14	11	10	17	18 ^A	14	20 ^G	4	15	14
I couldn't afford to pay extra per month	19	28 ^{CD}	22 ^D	18 ^D	8	18	18	28	15	20
Don't know	18	16	17	19	21	20	14	11	15	19

© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L16:** If you were in debt to your utility, how much money per month—in addition to your regular utility bill—could you afford in a utility payment arrangement to pay off your outstanding utility debt?

Most helpful ideas to pay utility bills

	Total	Household income				Race			Ethnicity	
		Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Create a payment plan based on the customer's situation and ability to pay	30	24	22	36 ^{AB}	37 ^{AB}	31 ^G	33 ^G	14	22	31
Allow more time to pay (extended due dates or grace periods)	25	26	30	25	22	23	32	36	24	26
Provide discounts or bill credits for eligible low-income households	23	30 ^D	23	22	16	23	17	33 ^F	28	22
Reduce or forgive part of a past-due balance when customers make consistent payments	20	14	22	21	25 ^A	21	16	18	23	19
Create a payment plan based on the customer's preferences	15	14	16	13	18	15	22	9	12	16
Share information about social welfare or assistance programs	14	16	16	14	12	13	20	14	10	15
Offer alternative payment options (such as prepayment or weekly payments)	13	13	20	12	11	13	14	14	16	13
Don't know	12	15	11	12	11	14 ^F	6	12	15	12

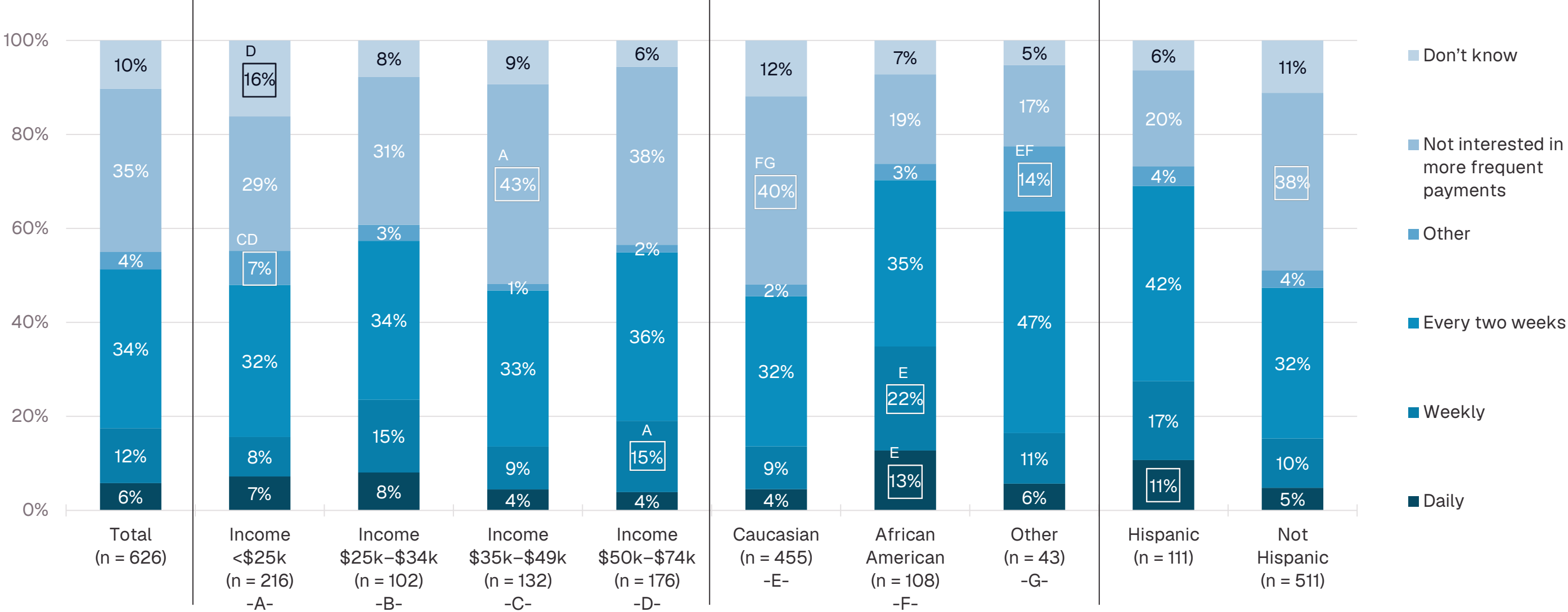
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L18:** Which of the following options would be most helpful for customers who are having difficulty paying their utility bills?

Bill payment options offered by utility

	Total	Household income				Race			Ethnicity	
		Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Flat, smoothed, or budget billing	25	22	20	23	32 ^{AB}	26	24	16	25	25
Pricing based on your income	18	18	21	19	14	16	29 ^{EG}	11	15	18
Discounted pricing plans or rates	16	16	21	15	13	14	21	27 ^E	19	15
Rates based on the time of day you use electricity	15	14	18	11	19	16	11	15	16	16
Prepayment of utility bills	15	15	11	16	15	12	22 ^E	25 ^E	20	14
Debt repayment and forgiveness plans	12	10	14	11	14	10	18 ^E	19	17	11
Don't know	34	34	33	34	33	38 ^F	18	25	26	35

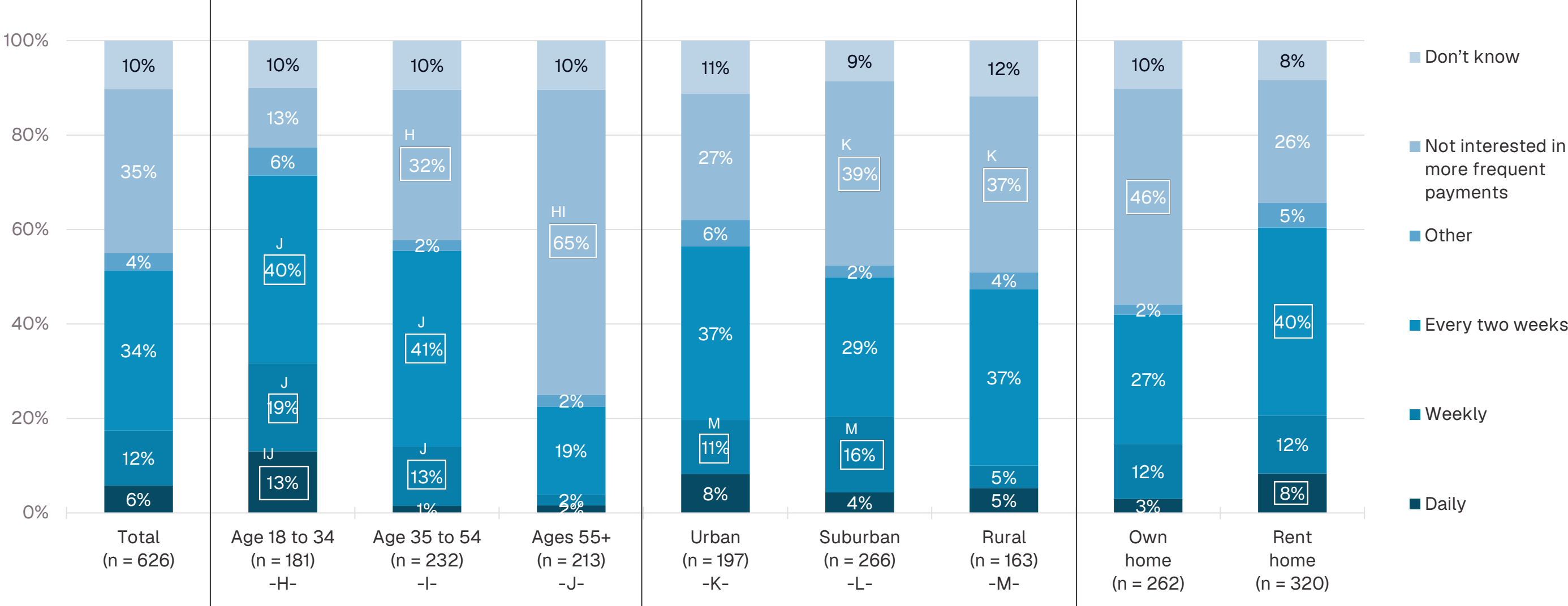
© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L19:** Which of the following bill payment options does your utility offer you?

Split utility bill options



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L20:** If your utility offered you the ability to split your utility bill into more frequent payments than monthly, which of these options would you prefer?

Split utility bill options (continued)



© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L20:** If your utility offered you the ability to split your utility bill into more frequent payments than monthly, which of these options would you prefer?

Location most preferred when paying in person

		Household income				Race			Ethnicity	
	Total	Income <\$25k -A-	Income \$25k-\$34k -B-	Income \$35k-\$49k -C-	Income \$50k-\$74k -D-	Caucasian -E-	African American -F-	Other -G-	Hispanic	Not Hispanic
Total pay utility bills	(626)	(216)	(102)	(132)	(176)	(455)	(108)	(43)	(111)	(511)
	%	%	%	%	%	%	%	%	%	%
Staffed location (net)	52	48	60	55	49	52	42	61	49	52
A staffed utility office or walk-in center	26	22	32	28	25	27	22	29	17	28
A local supermarket or retail partner	18	15	22	22	18	18	14	21	22	17
A local community center	7	11 ^D	6	5	5	7	6	11	10	7
Non-staffed location (net)	24	23	27	19	27	21	39 ^{EG}	20	35	22
A self-service payment kiosk	14	11	16	13	17	12	27 ^{EG}	7	22	13
A secure drop box	10	12	11	6	10	9	12	13	13	9
Other	1	1	-	-	1	1	-	-	-	1
I don't prefer to pay in person	24	28 ^B	13	25 ^B	24 ^B	26	19	19	16	26

© E Source (2026 Q1 LMI Customer Pulse Survey). **Base:** Customers with household incomes of less than \$75,000 who pay utility bills (n = 626). **Question L22:** If you needed to pay your utility bill in person, which of the following locations would you most prefer to use?

Key takeaways

- **Financial pressure is widespread:** 38% say their finances are worse than last year; another 38% say they're unchanged.
- **Utility bills are a key stressor:** 60% feel financial stress paying utility bills, with the highest burden among renters and ages 35–54.
- **Bills are rising:** 62% report higher utility bills year over year, particularly older adults, rural residents, and homeowners.
- **Households are making hard trade-offs:** 35% cut back on food to pay utility bills; many also defer transportation, rent, or healthcare.
- **Seasonal risk is acute:** Winter is the most stressful season; 22% say they're unlikely to keep up with bills during high-bill months.

Key takeaways continued

- **Disconnection risk is real:** 4 in 10 believe service disconnection is at least somewhat likely; nearly half received a disconnection notice in the past year.
- **Program cuts matter:** Lower-income households, renters, and adults under 55 are most likely to say federal assistance cuts would impair bill payment.
- **Low awareness, high perceived value:** 80% have little or no familiarity with utility assistance programs, yet two-thirds believe they would be helpful.
- **Flexible, ability-to-pay solutions:** Top needs include payment plans based on ability to pay, extended due dates, bill credits, and partial debt forgiveness.
- **Payment preferences:** Many prefer bi-weekly payments or no change; staffed locations are favored for in-person payments.

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