

Findings from the E Source 2026 Q2 LMI Pulse Survey: Fraud, stigma, and race in energy assistance programs

June 30, 2026

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Jamie Wimberly (E Source)

My name is Jamie Wimberly. I'm the Senior Vice President for Customer Strategy at E Source. Welcome. A couple of housekeeping items: you will all be receiving this deck, probably tomorrow. If you have questions, which we encourage, please use the chat function.

I've been with E Source for a little over four years, and I've been in this space for 30-some years, with a big part of that focused on affordability and equity questions. Ben, do you want to introduce yourself?

Ben Nathan (E Source)

Hi, everyone. My name is Ben Nathan. I'm the Director of Affordability and Equity at E Source. I work closely with Jamie on many of our utility clients in those strategic areas.

Jamie Wimberly (E Source)

This is what we call our Pulse Survey. It's a quarterly, national survey—coast to coast—focused in this edition on low- to moderate-income households, up to \$75,000. It's a statistically significant survey conducted by Russell Research. I always like to start with the big picture, so let me walk you through the narrative and explain why we did this survey.

As many of you know, we are knee-deep—as you are—in the affordability challenges facing the industry. We run the Low Income Energy Issues Forum and have been doing a lot of work around these challenges. It's clear, and apparent to everyone in the industry, that there's an affordability challenge. I would even say it's a crisis. That, in turn, is forcing a lot of utilities to reassess their approach to program design—looking at ways to increase engagement. For utility customers, they're struggling to stay current and out of debt, and they're looking for solutions to help manage rising energy bills.

What we know is that this isn't just a challenge around program design, incentives, and benefits—it's also about process. We've done some deep-dive research in terms of customer journey mapping. The problem

isn't just how we put together the offering, what the benefit package looks like, or how much it's actually helping customers stay current and get out of debt. There's a lot to focus on in terms of process.

But even if you fix program and process, there's clearly something else contributing to the gap in engagement with income-eligible customers. That gap, as we'll walk you through, has to do with hidden barriers—really, an emotional wrapper around the experience of being in a position of need that is causing challenges for successfully engaging people who are actually eligible for assistance.

It's compounded by stigma that gets embodied in some of our concerns and policies around fraud. In short, there's a broader narrative intersecting what looks like a fairly straightforward programmatic or process-oriented approach to bill assistance—and that is an emotional wrapper tied to fraud, race, and stigma.

That's what we're going to delve into. Our research process started with the program side—what's the right mix of benefits, how are we communicating, how are we enrolling customers—leading to the process piece. But if we fix those two things, there would still be a gap. And that gap is what we're talking about today.

This next slide shows a customer journey map at a high level for bill assistance—specifically for someone who's inexperienced with the process, meaning they've never applied before. You can look at it from a process standpoint and see different points along that journey, highlighting both what's working and what needs attention. Tied to that is an emotional arc you can see at the bottom.

When we started thinking about the research questions for this Pulse Survey, we were trying to get at why there is so much anxiety and stress at certain points—and relief, confusion, and gratefulness on the other side. How do we understand this? How do we intentionally bring it into our discussions and planning?

The next slide gets at something you really only start to understand once you get into focus groups or ethnographic research—the emotional side of this. Let me play this clip.

How did you find out about it? I've always known that I'm too proud to apply. Okay, say more about that. I didn't think I qualified. I'm on disability, and I have teacher's retirement. And so that puts me over a lot of things—just by, like, \$100. I make too much money to qualify for so many things, so I just didn't apply. And my cousin Carol said, just go down there and apply, you never know. And she said, show them all your healthcare bills. And I think that's what helped offset that \$100 more that I make—to show that I'm spending thousands of dollars out of pocket on healthcare.

Jamie Wimberly (E Source)

Listen to what she said: too proud to apply. That initial barrier—even before we can talk about the benefits or why she should apply—we have to get over the fact that she was too proud to apply. It wasn't until somebody she trusted told her she should that she got over that barrier. There's a stigma here that I think we all recognize, but I don't think we fully appreciate or deal with in our planning and in how we get around that barrier.

The next slide shows the flip side—when we do it well. This is the kind of thing we can expect.

You know what I remember the very most about it? The lady didn't make me feel like I was some stupid poor person. She made me feel like I was just as good as her and everybody else. And that's a big thing for people that are on low income. People always kind of look down on you. And she—this lady that helped me—I'll remember her voice till the day I pass away. She made me feel like I was the most important thing right then.

Jamie Wimberly (E Source)

That's the flip side. She made me feel important. The utility took an active role in not only getting this woman to where she needed to be, but also ensuring that she felt validated. Some of what is hard to deal with is the societal aspect of all this—assumptions around poverty and poor people, around race. These are hard to get your arms around in a corporate context when you're trying to design an experience. But until we fully embrace and bring front and center the fact that these barriers exist, it will be a drag on enrollment, or conversely, a major boost if we can get people who are eligible to engage.

The next slide puts some numbers to this stigma. We asked point blank: how self-conscious are you about asking for utility bill assistance? And though we were focused on utility bill assistance specifically, this really applies to any assistance. A couple of interesting things stand out. First, regardless of income, people are very self-conscious. They're aware they're in a situation they don't want to be in, they feel vulnerable, and they don't want to ask for help.

Second, as income increases, so does self-consciousness. One of the biggest barriers we found is that the higher your income, the less you feel eligible for assistance. So there's an opportunity to look at where different people are on the income spectrum and develop more specific messaging and approaches that address that.

The next slide speaks to the broader wrapper here. It's about the intersection of the utility—which is a steward of its community. You've been in these communities for a long time, you're important stakeholders, you offer good-paying jobs, but you also make decisions that impact those communities. In our 2020–23 research, 15% of customers thought their utility had made decisions or investments that negatively impacted their communities—particularly more vulnerable communities. There's a historical dimension here around equity.

Almost half of customers thought it was their utility's responsibility to do its part in addressing larger issues like equity, social justice, and poverty. I know there's a knee-jerk reaction from the C-suite—we're not a welfare agency. And quite frankly, you're not. But you are on the front lines of people needing assistance. In some ways, you can't escape that role, because you serve everyone, including a growing number of Americans who are struggling to pay their bills. They have a larger conception of the role of utilities and corporations in general around equity, social justice, and poverty—and we can't wave that away.

And 23% reported low satisfaction with their utility's efforts to address these societal issues. Some of this is about the distinction between keeping someone current on their account versus being a good steward and actor within your community—the equity lens. But people live in communities and identify themselves with communities, so that's a somewhat false separation.

I'm going to turn it over to Ben now.

Ben Nathan (E Source)

Thank you, Jamie. Jamie set up the remainder of this presentation well. We really wanted to investigate some of these hidden barriers he mentioned—barriers around stigma, access, fraud, and race. I'm going to walk through, at a high level, what this recent Pulse Survey reveals. A reminder: you will all get the slides following the webinar, and in the appendix we have all the detailed graphics displaying every survey finding if you want to dig in further than what I share today. I encourage you to do so.

We conducted this most recent Pulse Survey in May 2026. It was an online survey with over 600 adults from households with an annual income under \$75,000 a year. You're going to see different income brackets, as well as other demographic groups, represented throughout the findings. We conduct this survey on a quarterly basis with Russell Research, a well-regarded firm. All research was conducted in compliance with relevant legal and ethical requirements, and there's additional metadata available on request.

First, we asked customers: how confident are you that you can tell the difference between a legitimate energy assistance program—a financial bill payment assistance program—and a scam or a fraudulent offer? What we found was that 21% of customers surveyed were either not at all or not very confident that they could tell the difference between a legitimate and a scam energy assistance offer.

Those are concerning numbers. We have to recognize that we're in a culture and an economy unfortunately plagued by scams and fraud—driven, perhaps, by predatory actors who mean to rip off households. That may be out of our control. But we still need to be keenly aware of how that challenging environment shapes perceptions of our own energy assistance offerings.

Specifically, the lowest-earning customers—those making under \$25,000 a year—had the least confidence in being able to tell the difference. Customers aged 35 or older were less confident than those aged 18 to 34. We hear this over and over again: concerns about older customers being preyed upon by fraudulent actors. We also found that Black customers were more confident than white customers in being able to tell the difference between legitimate and scam offers. And urban customers were more confident than suburban and rural customers.

These demographic differences are worth considering in your marketing, engagement, and awareness efforts around your energy assistance offerings.

We next asked customers: how much do you trust your electric or gas utility to provide accurate information about financial energy assistance offerings? What we found was that 19% said they do not trust at all, or trust very little, their utility to provide accurate energy assistance program information. Customers aged 35 to 54 reported mistrust at a significantly higher rate compared to both younger and older age groups—something interesting happening with that middle-aged population. Urban customers also reported mistrust at a higher rate than suburban customers.

I highlight these demographic differences because they were statistically significant. That tells us something. That's a story worth considering.

We then asked: what would help you most trust that an offer for energy assistance is legitimate and not a scam? We gave them some options and allowed them to choose up to two. The top response was that messages come directly from their utility company. That was followed by the ability to speak directly

with a utility representative, a government-run website, or an official list of legitimate energy assistance programs.

Looking at specific groups, older customers and homeowners preferred those top two options far more often than younger customers and renters. Younger customers preferred clear guidance about how to spot or avoid common scams compared to older customers. And the lowest-earning customers, compared to higher-earning customers, want documentation that clearly explains program eligibility and its funding sources.

That top selection—messages coming directly from the utility—may be especially challenging, given that a lot of program engagement, outreach, and even enrollment is often conducted in coordination with local community action partners. That is a significant challenge to consider when administering these programs.

We then asked: to what extent do you agree or disagree that the application and enrollment process for energy assistance programs—thinking about documentation requirements and application forms—is designed to make it easy for people like you to apply? In other words, do customers think program administrators are making it easy for them to access this critical help?

What we found was that 19% of customers surveyed disagreed that the application and enrollment process is designed to make it easy for people like them to apply. That's a high number. A fifth of customers don't really think these programs were ever envisioned or designed with them in mind—as if it's deliberately hard for them to apply.

We found, at statistically significant levels, that white customers were less likely than Black customers to agree that the process was designed to make it easy to apply. Customers aged 55 or older were less likely to agree with this sentiment than those aged 18 to 34—they found it harder. And homeowners found it less easy to apply compared to renters. These demographic differences really speak to customers' perceptions of access and ease of access.

We then asked: thinking generally about people who might need help with their energy bills, what are the top things your electric or gas utility could do to improve the energy assistance program application process? We gave them some options and allowed them to choose up to two. The top vote-getter was utility staff who can guide customers through the application step by step—tied with automatically qualifying customers who already receive or qualify for other non-energy assistance programs. That was followed closely by shorter applications with fewer required documents.

These findings are echoed by our other research and by the customer journey mapping Jamie showed you earlier. We hear a lot of requests for more one-on-one, concierge-type service and better guidance through the application process, and, of course, for removing a lot of eligibility qualification hurdles through automatic or categorical eligibility. That could make a real impact.

Looking at demographic differences: those making the least were more likely to select allowing customers to self-report income for eligibility. We saw the same pattern with younger customers versus older customers, and with Black customers versus white customers. Younger customers also indicated a real preference, compared to older customers, for using neutral, respectful language in program names and materials—which can help address some of the stigma. And older customers and homeowners were

more likely than younger customers and renters to select utility staff who can guide them through the application step by step.

This resonates with what we often hear: younger customers, who may also be more likely to be renters, aren't necessarily interested in talking with a human or utility staff. They may prefer a more self-service option.

We then asked survey takers: which types of messaging would make you feel most comfortable applying for an energy assistance offering? This really gets into stigma and comfort. They overwhelmingly responded with messages that focus on saving energy and lowering monthly bills. That was followed by messages that emphasize affordable energy as something that everyone deserves, and then by messages that show the program is commonly used by a wide range of working households—to address some of those stigma concerns.

Affordable energy as a universal right—that message resonated most with younger customers, far more often than older customers. We saw the same trend with urban customers compared to rural customers, as well as with the highest earners within our surveyed population. Messages that focus on saving energy and lowering monthly bills resonated more with suburban customers than urban customers. Messages that explain how the utility benefits from customers' bills getting paid on time resonated more with middle-aged customers compared to older customers—an interesting finding. The idea that this benefits not just customers but the broader system, including the utility, can resonate with specific age groups.

Black and Hispanic customers, far more often than white and non-Hispanic customers, were particularly interested in messages that use neutral, everyday language instead of terms like “assistance” or “aid,” as well as messages that explain how the utility benefits from bills getting paid on time.

Really, when it comes to messaging, this is about removing stigma. It's about enabling customers to feel like a program is right for them—that it's a program they deserve, that may even be a universal right for customers who are eligible and need help.

Now we're going to get into some of the questions where we wanted to investigate any impacts that race might have on energy assistance program enrollment and engagement. These might be considered uncomfortable questions, but as Jamie described earlier, race and class are things we can't avoid if we're trying to make our programs effective and break through to historically underserved customer groups and communities.

We asked survey takers: how often, if at all, do you come across messages, commentary, or conversations suggesting that energy assistance, bill payment assistance, or other public benefits are mainly used by certain racial or ethnic groups? What we found was that 8% often hear it and 27% sometimes hear it—so over a third of customers reported often or sometimes seeing or hearing messages suggesting that energy assistance programs or other assistance are used primarily by certain racial or ethnic groups. That's a pretty high number.

The pattern was somewhat even across income groups, but where we found statistical significance was between Black and white customers and between Hispanic and non-Hispanic customers. Black and Hispanic customers were seeing these messages far more frequently than white and non-Hispanic

customers. We also saw statistically significant differences between younger and older customers, between urban and suburban and rural customers, and between renting and homeownership customers. There's a real story in terms of which messages are getting through to which populations based on where they live or their homeownership status.

We then asked: to what extent do you think those messages or perceptions around race and energy or other assistance could discourage some eligible people from applying for energy assistance programs? We saw a concerning number of respondents saying that, to a great or moderate extent, those messages could discourage enrollment. Basically half of customers said these messages could discourage enrollment in energy assistance programs. We saw statistically significant differences between Black and white customers who participated, as well as big differences between younger and older customers.

When looking at this data, I think it's important to reflect on what it means. From my perspective, white customers may not want to participate or apply for energy assistance because they might not want to be stereotyped as receiving something associated with other racial or ethnic groups. And similarly, Black or Hispanic customers may not want to participate or apply because they don't want to reinforce that stereotype—one they're already hearing at a disproportionately higher rate. Again, this is my interpretation of the data.

When you have both white customers and Black and Hispanic customers all potentially discouraged from applying, no one is taking advantage of these energy assistance offerings. It's leaving money on the table. It's trapping all racial groups in a lose-lose situation. That's why these questions of race and stigma are particularly important. They may not be benefiting any one group—they might actually be harming all groups of customers who may well be eligible for energy assistance they deserve and need. These are concerning findings.

This is echoed by broader academic research on the role that race and stigma play in welfare and energy and assistance programs at the federal level. It's unfortunately producing a lose-lose situation for a lot of people in a lot of communities across the country.

We then asked: based on what you have seen or heard personally, to what extent do you think that discrimination based on race or ethnicity exists in the utility sector—for example, in how different neighborhoods in your area are treated when it comes to utility investment and service? This is broader than questions around energy assistance. It's about utility decision-making and investment, and it reflects what you heard Jamie share from our 2023 survey research on utilities' historic decision-making and community impacts.

What we found was that almost 40% of those surveyed said that, to a great or moderate extent, utilities discriminate based on race or ethnicity. The most statistically significant differences were between Black and white customers, between Hispanic and non-Hispanic customers, between younger and older customers, between urban and suburban and rural customers, and between home renters and homeowners. All of those groups reported perceived discrimination at far higher rates than their counterparts.

Lastly, we asked: to what extent do you think your electric or gas utility makes different decisions across neighborhoods based on racial or ethnic makeup when it comes to major infrastructure or large energy users? We gave an example: where utilities choose to locate power plants or large power

consumers—like data centers, which are of course in the news these days—warehouses, and factories. Very similar findings: almost 40% found this statement to be true to a great or moderate extent, with the same statistically significant demographic differences across racial, age, location, and homeownership groups.

We wanted to ask these broader questions about discrimination and race-based decision-making in the utility sector because, again, this all potentially plays into what could be a hidden barrier to engagement and enrollment in utility and energy assistance programs. If there's a perception that utilities treat racial and ethnic groups differently, that could be a barrier to effectively engaging with customers who need help and may already face these hidden barriers and stigmas that we haven't fully considered or appreciated.

That covers the survey data, but to wrap up—what does this all mean? There's a lot of data here, a lot of stories to tell. From our perspective, utilities really need to place greater consideration on these often hidden barriers, in addition to the more commonly understood administrative barriers: going through an application, producing qualifying documentation, being aware of programs. We need to consider all of these barriers when utilities are designing their energy assistance or other offerings—especially when thinking through customer engagement, marketing and communications, and the enrollment process.

In designing and improving these offerings, we really think the utility sector should ask itself some big how-might-we questions.

How might we increase awareness and make it easier for customers—especially those currently in arrears, or before they miss a payment—to find and apply for energy assistance? Some ideas that tie to what the survey findings revealed: proactive, multichannel, and multilingual outreach reaching all customer groups and communities, especially those who don't speak English; clear, benefit-focused messaging—perhaps messaging that indicates affordable energy is a universal right, as many survey takers said would resonate with them; and guided multi-platform applications. We heard a desire for more one-on-one guidance through the application process, especially from older customers and homeowners.

How might we enable struggling customers to access other energy affordability offerings—like income-qualified energy efficiency programs—as well as other wraparound assistance beyond just energy? This gets to issues of stigma around accessing public welfare and other assistance programs. We might consider more integrated offerings: one-stop shops, single access points, and categorical eligibility—if you qualify for one assistance program, you qualify for another. A lot of leading utilities and jurisdictions across the industry are already pursuing these strategies. This can potentially reduce stigma and enable access to a broader set of offerings that help customers better manage or reduce their energy costs and use.

How might we clarify or simplify eligibility requirements and develop a more streamlined process to get customers the help they need? We heard this through this survey and through previous research: clearer eligibility criteria, maybe self-attestation of income or eligibility, categorical eligibility, and more simplified applications. These can all address, reduce, or even remove issues of stigma, perceptions of fraud, and barriers to getting customers through the application process.

And lastly, how might we address the hidden barriers of stigma, fraud, and race in customers' perceptions of utilities and their assistance offerings? Some ideas to consider: building more trust through testimonials and referrals—word of mouth is an incredibly important channel for getting the word out about energy assistance and income-qualified energy efficiency offerings. Maybe a referral program can help get customers through the door. Maybe testimonials from local champions, community leaders, or faith-based institutions can be powerful ways to drive transparency and reduce perceptions of fraud. Transparent and standardized, respectful service—especially through contact centers—can be an important way to reduce stigma throughout the application process and increase trust and transparency.

And lastly, adopting an equity lens for program qualification—thinking not just about customer-level qualification to participate in a program, but qualifying entire communities based on equity criteria that may be established at the state or local level. These can be ways to really overcome challenges around stigma and race that we saw through this survey research.

There are a lot of open-ended questions here and some ideas for consideration, but we really think this survey research tells a story. It speaks for itself. These are important considerations that you, as utilities administering these programs, really need to take note of in order to overcome these barriers to your program's success.

Jamie, anything you'd like to add?

Jamie Wimberly (E Source)

Thank you, Ben, for going through the findings, and thank you to everyone on this call. I understand this is an uncomfortable conversation. No utility we work with would want to find themselves characterized as a welfare agency, and they would certainly object to being seen as acting in any kind of discriminatory way.

But facts are facts. We're presenting real, recent data. We're all here because we're concerned about the affordability crisis that is growing, and recognizing that it has implications for the utility's ability to perform successfully. There is a gap—between those folks who are eligible for assistance and other LMI or income-qualified programs and who is actually engaging and getting enrolled in those programs. What we're saying is that some of that gap can be partially explained by the hidden barriers we went over today.

We'd be glad to answer any questions or continue the conversation with you offline. You'll be getting this deck—please feel free to share it with your teams.

Ben Nathan (E Source)

Here are some recent and upcoming activities we've been focusing on through our affordability and equity-focused collaboratives. We had our Q1 Pulse Survey, which investigated the current state of energy affordability in the utility sector. We've had some other research deliverables over the preceding months, including a report on weatherization programs. We hosted an affordability strategy workshop in May for members of the Low Income Energy Issues Forum. We had a webinar on affordability and arrears—looking at both sides of that affordability coin, and how utilities can better manage affordability

and the arrears closely associated with it. And a report on improving and streamlining the bill assistance journey came out in June.

In July, we're going to have a webinar for the Low Income Energy Issues Forum on alternative security deposits and credit innovations for income-qualified customers. Some leading organizations will share how they're addressing those particular barriers.

And as Jamie mentioned, we're always in the field. We'll be conducting our Q3 Pulse Survey of low- to moderate-income utility customers across the country—fielding in August and reporting findings out in September. If you have suggestions for questions, topics, or themes you'd like us to focus on, please reach out. Our contact information will be provided at the end of the presentation. We're eager to get our stakeholders' input on what they'd like to hear from customers when it comes to energy affordability and low- to moderate-income customer service.

Two other housekeeping reminders. On August 19th, we'll be hosting our Equity in a Clean Energy Economy Executive Workshop. Please reach out if you'd like to learn about it—it's a great group of utility industry leaders gathering for a full day of networking, roundtable discussions, and research presentations, all focused on energy equity.

And lastly, open to all members of E Source Research Services: Forum 2026, September 29th through October 1st. We'd love to see you there.

With that, I think we'll wrap things up. It has been a pleasure speaking with you all today. Please don't hesitate to reach out with any questions or comments. Thank you, Jamie, and thank you all for joining. Have a great rest of your day.

Jamie Wimberly (E Source)

Thank you.