Using utility behavioral approaches to address the affordability crisis

E Source

A multiclient study to drive greater income-qualified customer engagement



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Definition of behavioral science

Behavioral science is the interdisciplinary study of **how and why people behave the way they do.**

Behavioral science aims to explain:

- Why people make certain choices
- How habits are formed and changed
- How social influences affect behavior
- What motivates people to take action
- How environments, incentives, and messaging shape decisions

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How do we use behavioral insights to address the affordability crisis?

There is an affordability crisis in the utility sector that, left unaddressed, could upend the entire utility business model and regulatory compact. Yet our current assistance and income-qualified demand-side management (DSM) programs are often not hitting their targets for making our income-qualified customers aware of our programs, enrolling them, and building on our relationships with them.

At E Source, we believe that the portfolio of income-qualified programs needs to evolve to handle the complexity of the current crisis. In this multiclient study, we'll explore the biases and other factors that drive program design, messaging/framing, and the behavioral aspects inherent in the customer journey.

We know that most, if not all, programs require some behavior from customers.

How can we best use behavioral science and insights to create better approaches to affordability?

"What has been missing is a concerted effort by researchers, policy-makers, and businesses to do the 'engineering' work of **translating behavioral science insights into scaled interventions**, moving continuously."

Vance Russell

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The behavioral lens we can use in this work

Memory

Memories are much more like a puzzle than a video recording. Each time we think about a memory, we piece it together and sometimes change the pieces.

Speed of cognition

We want to make decisions and act quickly. To do this, we tend to focus on things that are right in front of us, important to us, or that we feel confident about.

Meaning

Whenever we take an action, we want to have a reason for it. This means that, at times, we fill in the meaning when it may not always be there.

Information processing

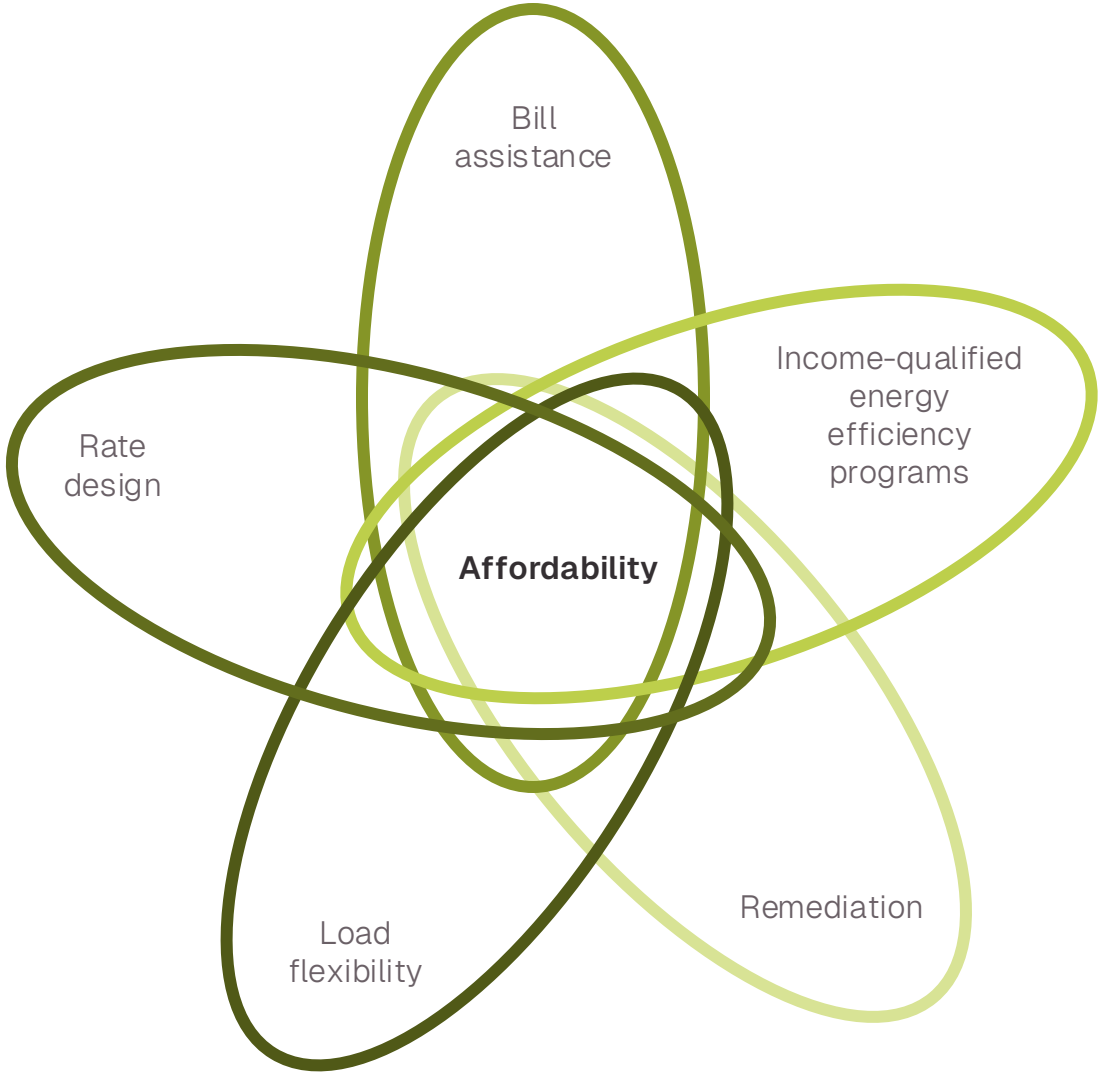
We take shortcuts to filter the information we get. These shortcuts are useful most of the time, but they can also mean that we miss critical information.

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Research focus

Tackling affordability will require a multifaceted approach.

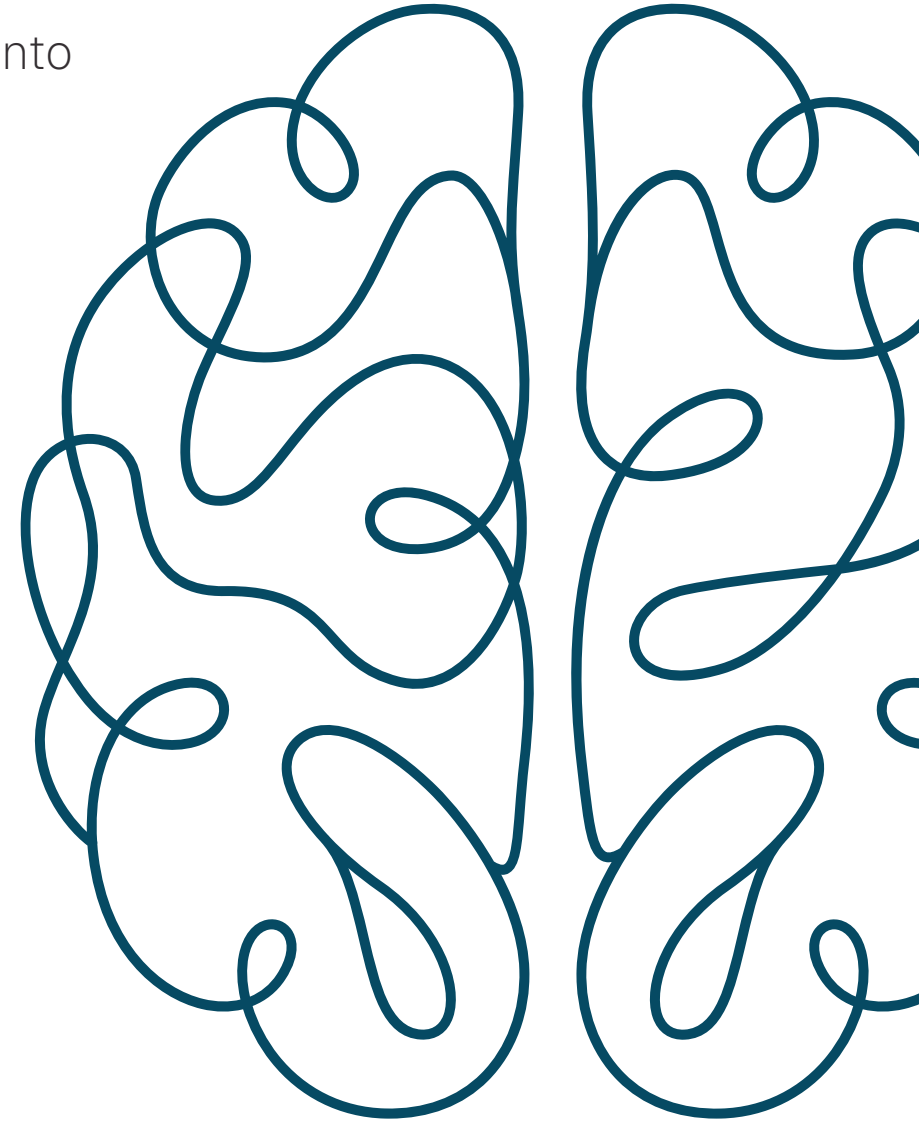
In this study, we'll uncover elements of income-qualifying offerings that most affect affordability (like bill assistance and weatherization offerings) on affordability and strategies to increase impacts with an eye to behavioral science.



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Questions this study will seek to answer for you

Main goal: Identify which behavioral interventions you should integrate into programs to reduce affordability issues for customers



1 Program design

- How do we link program incentives with other behavior-based interventions to maximize behavior change?
- What measures and messaging resonate with different affordability segments?

2 Framing

- How do we frame messages to spur participation in programs?
- How do these frames vary by population segment?

3 Customer journey and process improvements

- Where in the customer journey do participants drop off?
- What kinds of behavioral interventions help keep customers on their journey?

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How we'll answer these questions

1. Understand the current state of utility affordability programs

Conduct a behavioral analysis of current affordability programs to identify what interventions utilities are using

Benchmark utility programs, campaigns, and interventions

2. Identify what interventions other industries effectively use

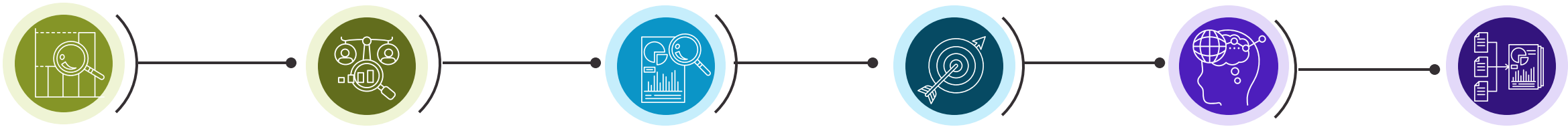
Identify effective behavioral intervention techniques that other industries use

Document use cases where interventions can be effective in the utility sector

3. Test and apply what we've learned back to utility programs

Test potential interventions with customers

Deliver a strategic document describing how to effectively integrate findings into your programs



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The approach



Industry scan and literature review

- Review current program designs and identify what behavior change interventions utilities are using
- Conduct a literature review to identify behavior change interventions that other industries use effectively
- Conduct interviews with behavior change experts in other fields to narrow down effective behavior change interventions



Customer research

- Conduct a survey to test behavior change interventions, segment customers, and understand what motivates participation
- Conduct focus groups to refine framing and test messaging to understand what resonates with customers
- Wen also A/B test near-final frames to see how customers behave based on the intervention



Collate findings into behavior intervention playbook

- We'll synthesize benchmarking and literature findings
- We'll identify behavior interventions that are most useful for spurring affordability program participation
- We'll provide recommendations and example messaging for use in your affordability programs

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Study phases, timeline, and scope

(October 2026–April 2027)

Phase 1 (Oct–Nov)
Study design & recruitment

- Finalize research scope, interview guide, and quantitative surveys
- Conduct sales and marketing webinar
- Recruitment
- Study kickoff

Phase 2 (Dec–Feb)
Current state

- Utility landscape review
- Customer survey and focus group(s)
- Behavioral case studies
- Interviews with behavioral scientists and industry experts outside utilities
- Ethnographic research

Phase 3 (Feb–Mar)
Ideation & testing

- Model ideation
- Customer validation research
- Testing program design, framing, and process ideas

Phase 4 (Mar–Apr)
Reporting & workshop

- Behavioral approaches framework and report
- Workshop
- Customized report outs for more research

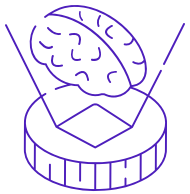
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Study deliverables and pricing

Without service territory-specific market research: $35,000*

** Payment(s) due in 2026 or 2027*

Customized research sample available upon request



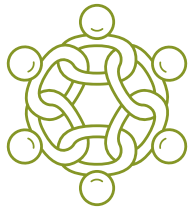
Current landscape

- Landscape report and utility benchmarking
- Customer research findings
- Ethnographic transcripts and videos
- Interview summaries from industry experts (behavioral scientists and behavioral design strategists)
- Industry leader interview summary
- Vendor interview summary



Model ideation

- Understand best practices in applied behavior change research
- Understand levers and drivers for current and new behavioral offerings
- Ideate around potential program designs to inform the workshop



Workshop opportunities

- Access to a workshop including vendor participants
- Workshop to identify and enhance opportunities for integrating behavior change approaches
- Framework of program design opportunities across utility customer touchpoints

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Add-on option: customized customer research

With service territory–specific market research focused on customer expectations, challenges and preferences: **$20,000***

All general participation level deliverables **PLUS:**

- **In-the-moment customer research with 10 respondents:** detailed findings
- **Customer interviews with 4 respondents:** detailed findings and transcripts
- **Customer pulse survey:** tabs and customized read out
- **Comparative analysis**: customer vs general
- **Custom debrief:** individual utility or vendor debrief

*Includes incentives

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In-the-moment research

Captures moments other research methods can't.

- In addition to interviews, customers' online behaviors are recorded
- Screen recordings will be used to capture efforts made to find programs/rebates
- Details about when and how the search terminated will also be recorded

*Includes incentives

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How to participate

Your commitments for the study:

Study lead	Assign a lead from your company to participate in research engagement
Information request	E Source will have minimal data requests, and there is no expectation to share proprietary information
Subject matter expert interview	E Source will send an interview guide ahead for a one-hour call and schedule dates according to availability
Online customer pulse survey (if applicable)	Provide feedback on questions to ask customers
Workshop	One full day of active participation. Date TBD after the study design is completed

To inquire about pricing, specific information about the study or to register as a participant, contact Katie Ruiz at **katie_ruiz@esource.com**.

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