Using utility behavioral approaches to address the affordability crisis

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Jamie Wimberly (E Source)

I'm sorry about that. The wonders of modern technology begin and end with internet connection, and 15 minutes before I was going on this, my internet kicked out with an outage, and so I'm actually outside of a Starbucks. I ran over here, so it is what it is, but I want to welcome you. My name's Jamie Wimberly, I'm the Senior VP for Customer Strategy at E Source. I'm joined by my colleague and peer, Alex Dunn. She's a vice president in our Customer Energy Solutions practice. Alex, do you want to introduce yourself?

Alex Dunn (E Source)

Thanks. I am a VP at E Source for the Customer Energy Solutions, and a lot of my background is in behavior change theory and understanding how it applies to energy efficiency and demand response programs, along with other utility programs. A lot of the work that I've done in the last 15 years has been on how to identify the best approaches to work with our thinking, our cognition, and make it apply to make our programs more effective.

Jamie Wimberly (E Source)

Thanks, Alex. In my role as Senior VP, I oversee all our collaboratives. I've been doing a lot of work in terms of affordability and arrearage management, but I also do a lot of our customer strategy development.

I'm excited to announce today that we are going to be launching a new multi-client study. As you can see, the title here is really looking at how we best can leverage behavioral change and approaches to unlock affordability. So Alex and I are going to walk you through the scope and some of the background, and then we'll get into what we're looking at in terms of deliverables and how you can participate.

By way of background, though, as Alex said, she and her team have been doing a lot, and Alex actually has the academic credentials, too, on the behavioral side. I've been working with Ben Nathan and my team around affordability for years. What's very clear to both of us is that there is a gap between where we are in terms of our eligible customers and their ability to be aware of and enroll in affordability initiatives and programs. And it occurred to us that one of the missing pieces here was the fact that we

are asking customers to do things. So that might be process-related, it might be becoming educated and aware of the programs, and it might be, again, just understanding how we best can frame and position these programs to get maximum adoption. So let me go to the next slide.

So basically, what are we talking about with behavioral science? I mean, in some ways, it's pretty basic in the sense it's how and why people do what they do. But really what we're trying to leverage and use is to basically understand why people are making certain choices that impact affordability and their ability to stay current and stay out of debt. What habits are being formed, and how do we initiate good behavior that leads to maximum or optimal outcomes? We're looking at how we can use behavioral science to better understand some of the value drivers that are not transactional, and to look at how we position and frame and message around our programs. Definitely looking at using behavioral science to understand motivations and triggers, and basically how can we use it to also look at how we design those programs, the customer journey aspects of it, and again, how do we position this? Alex, anything else you would say from your background?

Alex Dunn (E Source)

No, I think you covered it.

Jamie Wimberly (E Source)

Okay. By way of housekeeping, too, you're all on mute, but if you want to ask questions, feel free to use the chat function to do it, and everyone's going to get this deck as well.

Okay, so how do we leverage behavioral insights to address the affordability issue crisis? So basically, what we're trying to do with this scope of work here is realizing that we are in the midst of what we're calling an affordability crisis. All of our research leading up to this has pointed to there are a number of eligible customers for either bill assists or income-qualified DSM programs that are not getting that assistance and/or are not being able to participate in those programs. And so, essentially, what we're trying to do is look at behavioral as potentially a missing piece in terms of significantly increasing the awareness, adoption, and stickiness of these programs.

Having done work in leveraging behavioral science before—personally, I've done a lot of work looking at prepay energy, for example, and we know there's a behavioral component to it, and that can lead to significant and quick results. And Alex has done a bunch of work in Massachusetts and other places as well. So we know this works. But the question is doing the customer research and everything that we need to do to glean the insights in order to start to use that in order to improve performance. You can go to the next slide, please. Alex?

Alex Dunn (E Source)

Yep, I'll jump in. I think to Jamie's point, we know this works. Behavior, to me—the interventions that you can take, the way that you can help folk participate in programs, go through them more effectively, do more, particularly within the affordability space, and even go beyond that—behavior is everywhere, and all of these different elements are things that are not just about one different element. And I think that, in

my prior studies academically, when I was getting my PhD in cognitive psychology, studying these very things, to now, what I would say is that absolutely everything we do is affected by how we think.

And so we're putting these four lenses upon this, and this will help to explain some of the framework that we can do within the study, which is to think about four different elements of how behavior change and how we think in a non-rational—how we like to think we think, but we don't. And I'll note a lot of these are based on some of the seminal work from Daniel Kahneman and Kahneman and Tversky, and there's this book, if you're really into this stuff, called *Thinking, Fast and Slow* by Daniel Kahneman that really talks about this, and I urge everyone to go read it, because it's fabulous.

In this general way, I'd like to say that we are not videotapes, we're not rational actors. And in that sense, when we think about memories and how we think about memory, we think of it as a videotape, but it's not. When we think about something, and every time we pull out a memory, I like to think of it as a puzzle. And sometimes the puzzle pieces shift and change, and sometimes they're missing, and sometimes you add another one in from a generality. And because of that, our memories are just not what we think they are, as far as the source of truth. I think anyone who's had an argument with a child, or a partner, or a friend could probably know this, like, well, I don't remember that way. They're both probably true, it's just that memory changes.

And then this other one, thinking fast and slow, is really a lot about this, but speed of cognition. When you're thinking about something, or when you're making decisions, you tend to not want to think a lot about them. And if you think throughout the day what decisions you're actually making that require you to really think slowly, and then do a pros and cons list, that's maybe one or two things. Other than that, you're actually trying to use that information processing that's super fast and quick. So you're gathering a lot of data, but it's usually the surface things that come up. And then you're making a quick decision. And all of that flows into the meaning-making of it. After the fact, we've made meaning of the decisions we've made and pull them into a rational way of thinking. But that's not necessarily the reality of how we made those decisions in the first place.

So, in each of these cases, there are areas where every utility program or communication that is sent out by utilities can affect how people behave. Whether it's the most recent bill that someone got, or a message from someone, that will reverberate more than, say, a really well-thought-out older message that was given. So there's so many things here that we can look into, and part of the reason we want to look into this, if you go into the next slide, is that I would say that within the affordability framework, we haven't really thought well enough to think about how we can use these behavior theory, the behavior change theory, and these different interventions in a way that can help these folk in particular. Folk that are having a hard time affording their bills, that have a high energy burden.

There are so many things out there that utilities can do to help support these customers. And so we made this five-way Venn diagram here, because it really is—all of these different elements can help increase affordability for your customers. The trick is actually getting people to participate and to take action. But that's really hard when you've got a lot of stuff going on. And so how do you do that? That's the crux of what we want to study here, and what we think will be useful. So, next slide.

We set out some objectives and research questions that we think are a good starting point for this study. I think depending on who signs up and the focus and interest, these can change a little bit, but for the

most part, really what we want to find are the interventions that you can integrate into programs that can increase participation, reduce affordability issues for your customers, make it easier for them.

And to do that, we're gonna broadly ask questions like, how do we link incentives and behavior-based interventions together? What measures and messaging do we couple? And what does that resonate? How do we frame those messages? And by framing, I mean, how do you make it sound good, or induce someone to make a change. And then, do those vary by the different population segments? Because the larger affordability segment is a very large and diverse group, and we shouldn't be thinking of them as a monolith. And then, what is the journey of participation? Where did it drop off? And how can we use behavior change interventions to integrate into those drop-off points to minimize those and to maximize participation? So generally, this is a start to me as a researcher. This is exactly where I want to go as far as thinking about within this study. This is what we want to answer. Next slide.

And this is how we'll answer those questions. Really, we need to understand the current state of utility affordability programs. And what that means is compiling and looking through all the different affordability programs, benchmarking those different programs across all the utility folk or programs that we've looked at. And then, on the second side, is to take a look and think of those from a behavior change theoretical foundation. So it's not just that, okay, these affordable programs are there. Then what we want to do is look at how they're talking to their participants, look at how they're trying to get participation, what are the different elements of the program, and what is effective versus not, but through a lens, like what I talked about before, with those four different categories, and even more delineated than that. How do those different interventions show up in those really effective programs? And then where could there be places that interventions could help?

And then we document those cases. We pull them all together into a place where then we can set up a testing framework. And this is where we do some primary research, where we have some—what we know are effective different elements, and maybe have some hypotheses that we want to test on what could be making things even more effective. Then we go and test it in a survey, and then we also take those survey results and do some focus groups to really refine those different elements, and then create the output of it, a strategic document that can help each of you, both specifically with different wording or different interventions that could be useful at certain places for certain types of programs, but also, more generally speaking, which population does this particularly useful for? That kind of thing. So, Jamie, I think I'm gonna hand it back to you on the next slide.

Jamie Wimberly (E Source)

Thanks, Alex, that was great. So basically, as Alex said, there's a full scope here. It combines doing an industry scan and literature review. That would include all the research that we've done up to this point. As some of you participated in, for example, our customer journey mapping around income-qualified DSM, and we did a separate customer journey map around bill assistance. So there's a lot to build on from that work, but then we will also be, as Alex said, really understanding the current state, and so that will be a combination of doing some interviews and some further research.

This is going to be very intensive in terms of customer research, and very iterative. Alex laid it out, but again, as a reminder, we're going to be doing some customer interviews, we're going to be doing survey

work, and we're also going to be doing some focus groups. And again, with each phase, it's going to be building on the previous phase in order to drive towards some strategic insights, and I'll get to exactly how they're going to be applied. So, again, I think this is going to result in some very valuable work in a playbook about helping you almost immediately improve your messaging, improve your program design, and also look for process improvement. So if we can go to the next slide, please.

So this is a kickoff. Actually, we're gonna be in Phase 1. We'll continue to do work on the study design. I'd actually be very interested in any feedback that you had in terms of the questions that should be addressed. We're going to be recruiting sponsors between now and the end of the year, early into next year. We may have a kickoff in December, depending on how many sponsors we have, but we certainly will in January at the latest. Most of this work is going to be in Q1, Q2 next year, including a workshop at the end of it. So, as you can see here, there's a lot of deliverables, a lot of moving parts here. I think each one of those deliverables are going to be a value add to you and your team. If we can go to the next slide, please.

So, basically, in terms of the pricing, this is largely because, again, it's so research-intensive. Each one of those research activities, if you did them themselves, would be easily more than $35,000, but it's a multi-client. As a multi-client, I expect that we're going to have at least 8 to 10 utilities. We may have some vendors as well join us. And for that amount, basically it's everything that I covered in terms of deliverables, including that workshop.

And so, again, Alex and I were talking, and she had done some work in the state of Massachusetts, and just doing this kind of work in an applied sense is actually very, very expensive. But again, I gotta say, there's gonna be a ton of value, just when I look at, especially for the income-qualified DSM programs, oftentimes they're in the single digits in terms of adoption. And so, again, I think this could be a bridge to much more in the short term. We can go to the next slide, please.

As we've done with our other customer journey mapping, there is an add-on. The add-on is intended to essentially give you an additional boost in terms of your service territory-specific—so again, like we did before, there would be interviews with your customers. There also would be what we call in-the-moment customer research, and I'll explain what that is in a second. Essentially, we'll be able to take, from the tabs, at least a regional look at where you sit in terms of your service territory and the region. Everybody's gonna get a lot of research, but this will allow you to also do some comparative work, and we can customize some of the insights and recommendations, and that would culminate in a custom debrief. If we can go to the next slide, please.

So, in-the-moment research, this is something, again, I'm excited about, because one of the things that AI doesn't do, it doesn't do the basic primary research that's required for this kind of study, and you really can't replace looking at what people are doing and saying, and connecting it to what we're investigating here in terms of, again, getting live input around messaging concepts, around program design improvements, looking at how to make some changes around the behavioral aspects of the customer journey. So this would be—we'll probably be doing some of this in terms of the baseline anyways, but again, if you're interested in developing a better narrative and some more customized insights, you might want to consider that on as well.

So that's what we have for you today. Everyone who's going to get this, we'll be reaching out to see if there's any interest on your end. We have a full team at E Source dedicated to this. Alex and I will be the executive leads, but again, we are excited about this research, and I personally believe that this could be a difference maker in terms of, again, addressing that affordability crisis that's only growing. So let me pause here to see if there's any questions. Feel free to use the chat function. Alex, any closing thoughts or anything you'd like to say?

Alex Dunn (E Source)

Just that I think that there could be a lot of value in trying to understand bigger change within the specific segment, and also, I think, we want to do good, right? We want to really help find the—

Jamie Wimberly (E Source)

A way to ease the path.

Alex Dunn (E Source)

—to make things more affordable for customers. And I think that there is definitely an element where testing this specifically for this segment, understanding what is most effective, and how to then increase participation, and increase the speed of which, and ease the path for this type of participation can be really, really effective for your most vulnerable customers.

Jamie Wimberly (E Source)

Again, I wanted to thank you all for taking some time this afternoon. I do hope you'll consider it. You'll be getting this deck either today or tomorrow, and our team will be reaching out to answer any questions you might have. And Alex, thank you. Take care.

Alex Dunn (E Source)

Thank you all.