

The low- and moderate-income customer energy assistance journey

Multiclient study recap

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We know utilities.

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Agenda

1. Multiclient study overview
2. Key research findings
 - Energy affordability and assistance landscape
 - Customer journey maps
 - Workshop outcomes
3. The LMI-DSM customer journey mapping multiclient study

Speaking with you today



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Multiclient study overview



Why now?

Many customers who struggle to pay their utility bills are increasingly relying on energy assistance, even as the amount of energy assistance available is flat to declining.

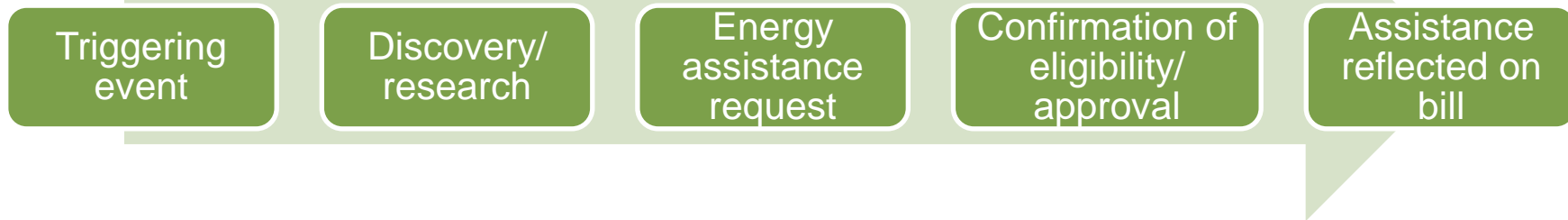
Yet, the current customer experience around the energy assistance process can be frustrating, time-consuming, and costly for all parties. We believe there is a clear business case, regulatory driver, and customer need to get this process right.

To do that, we need to better understand the current customer journey that spans utilities, agency partners, and customers to improve the low- and moderate-income (LMI) customer experience.

Research objectives

- Utilities want to better understand how low- and moderate-income customers work with utility employees and agency partners to learn about and acquire energy assistance.
- The focus of the research is on the customer experience around applying for and receiving energy assistance through the utility and its agency partners.
- The goal is to create stronger outcomes for all stakeholders.

Stages of the customer energy assistance journey



Our process

The study began in October 2024 and ran through April 2025.

Discovery	Customer Immersion	Action
Uncovering what stakeholders know today about the low-income energy assistance journey	Survey and ethnographic research with customers seeking energy assistance	Action planning and mapping to improve the journey
<ul style="list-style-type: none">• Kickoff• Foundational research• Stakeholder interviews of employees and agency partners	<ul style="list-style-type: none">• Short pulse survey• Mobile ethnographic research• Mobile indepth interviews	<ul style="list-style-type: none">• Detailed customer journey maps for different personas• Action planning workshop• Final report• Video and narrative

What is customer journey mapping?

Current-state journey mapping

Current-state journey mapping reveals what customers are going through during an interaction with the utility.

Future-state journey mapping

Future-state journey mapping establishes what the ideal experience could be.

Participating utilities





Energy affordability and assistance landscape



Energy burden and insecurity

Over 60% of low-income households in the US face high energy burdens, with some spending **more than 20%** of income on utility bills.¹

27% of all households report energy insecurity.¹

Over half of LMI customers struggle to pay electric bills; **nearly one-third** face disconnection or utility debt.²

¹ [Energy Efficiency Impact Report](#)

² [LMI customer perspectives: Findings from the LIEIF DSM survey](#) (E Source)

Utility affordability solutions are lagging

80% of LMI customers want to learn how to reduce their utility bills, but **over half** don't participate in assistance programs.¹

Millions of eligible households receive no assistance; most states have less than 20% LIHEAP participation.²

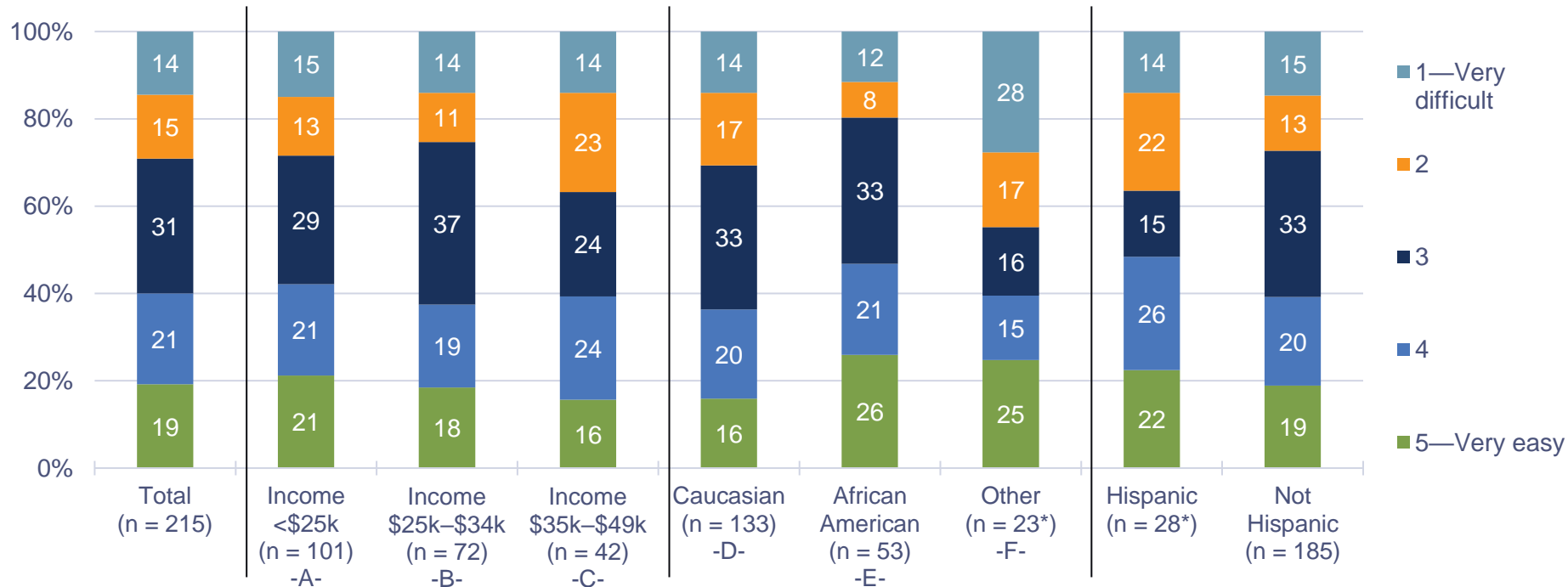
Demand-side management (DSM) programs for LMI customers are reaching **5% of households** that need assistance.³

1 [LMI customer perspectives: Findings from the LIEIF DSM survey](#) (E Source)

2 [Rocky Mountain Institute](#)

3 [American Council for an Energy-Efficient Economy \(ACEEE\)](#)

Ease of LMI customers applying for or receiving utility payment assistance



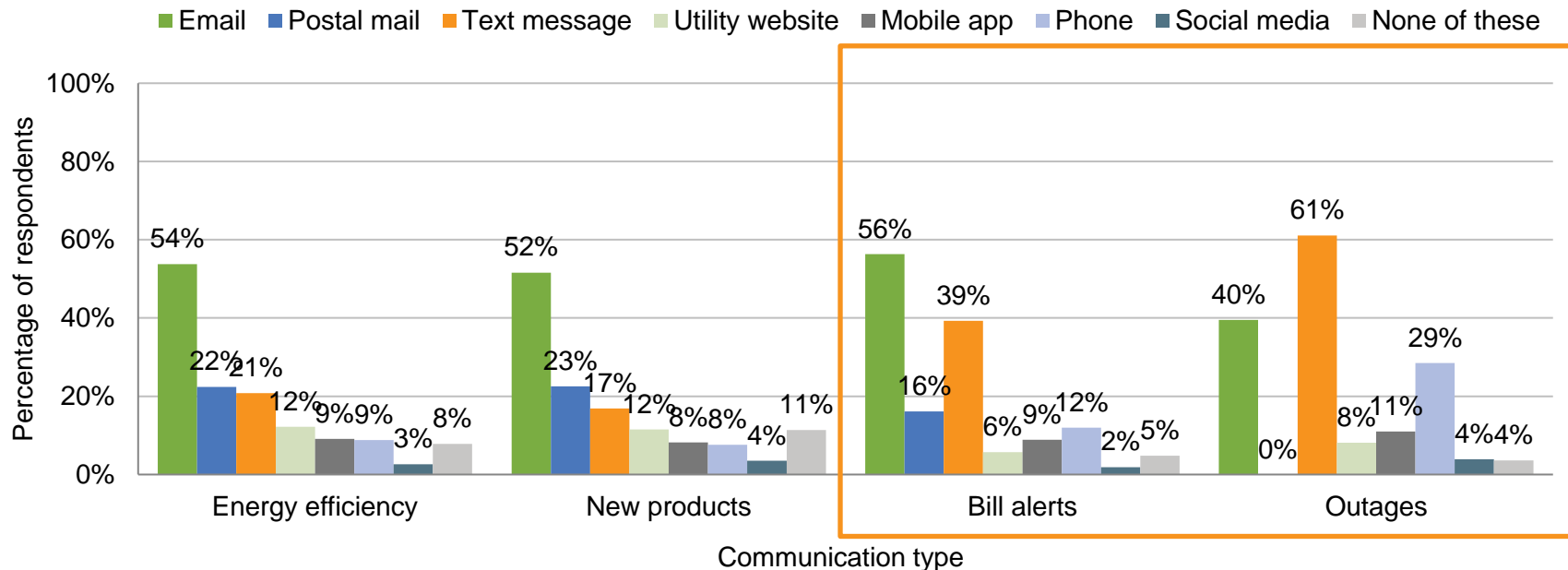
© E Source (2024 Low Income Energy Issues Forum annual survey). **Base:** Total ever enrolled/tried to enroll in energy assistance program. **Question:** How easy or difficult was it to apply and receive energy assistance to help pay your utility bills? **Note:** Use caution with small sample size.

Why LMI customers haven't applied for utility payment assistance

Reason	Income				Race		Ethnicity		
	Total (n = 371)	Under \$25k (n = 148) -A-	\$25k– \$34k (n = 99) -B-	\$35k– \$49k (n = 124) -C-	Caucasian (n = 261) -D-	African American (n = 61) -E-	Other (n = 33) -F-	Hispanic (n = 61)	Not Hispanic (n = 308)
I am not eligible for energy assistance	36%	22%	37%	51%	43%	19%	25%	19%	39%
I wasn't aware that energy assistance was available	33%	33%	41%	27%	30%	34%	43%	51%	30%
I didn't know where to go to start the application process	18%	23%	15%	14%	16%	23%	25%	20%	18%
I found the application process to be confusing and difficult	7%	12%	3%	4%	5%	20%	3%	5%	7%
I didn't have the paperwork or other documentation available to apply	5%	6%	4%	5%	4%	9%	6%	6%	5%
Don't know	15%	20%	14%	10%	14%	13%	24%	18%	14%

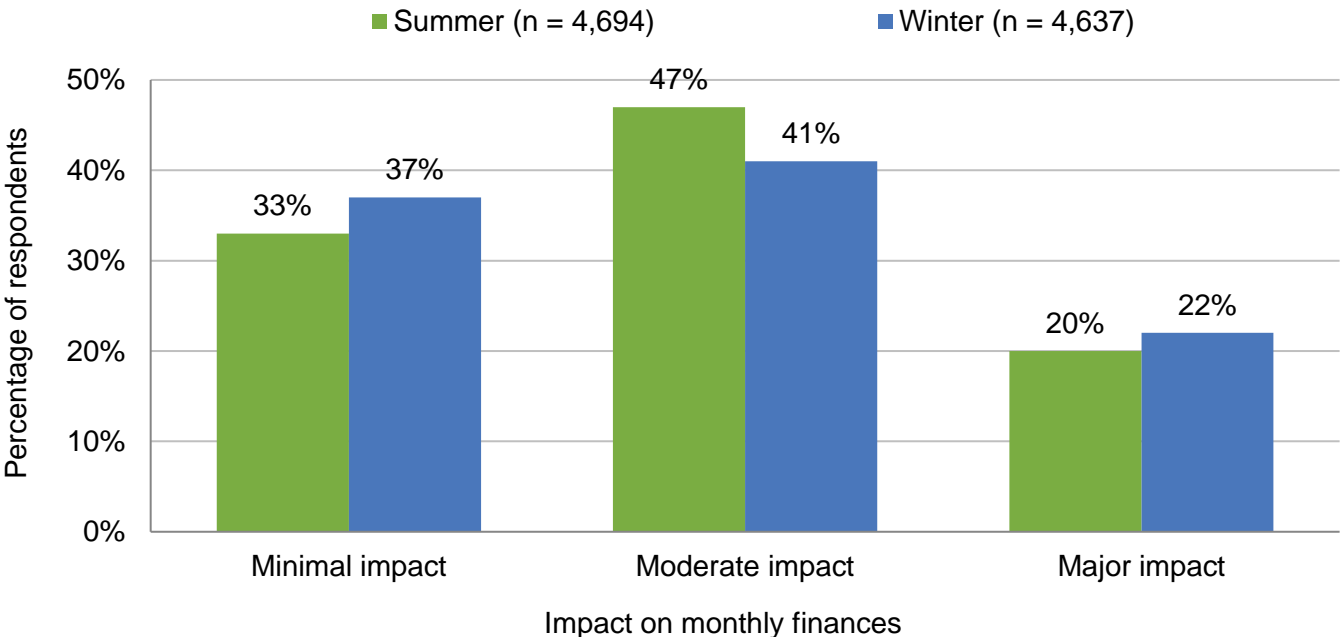
© E Source (2024 Low Income Energy Issues Forum annual survey). **Base:** Total have not enrolled/tried to enroll in energy assistance program (n varies as shown). **Question H8:** Why haven't you applied for energy assistance to help pay your utility bills?

Urgent matters with electric utility yield a preference for text



© E Source (US Residential Customer Insights Center; data from the 2023 Claritas Energy Behavior Track survey). **Base:** Respondents who are customers of electricity or dual-fuel providers (n = 30,256). **Question A8:** Which ways would you prefer your electricity provider contact you regarding each of the following? (Select all that apply) [Filtered]
Notes: Respondents were allowed to select more than one answer. Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.

Most respondents said their electric bill has moderate or major impact on monthly finances



Key insights

Those making less than \$50,000 annually are more likely than higher-income customers to say their electric bill has a major impact on their monthly finances in winter and especially summer months.

Those struggling the most are hit hardest.

© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies season. **Question 3. 2:** On average, how does your electricity bill affect your monthly finances, by season? **Notes:** Percentages shown in the chart reflects weighted data; sample sizes (n) are based on unweighted data. "Don't know" and "prefer not to say" responses (each <5%) removed.

Energy assistance is inflexible, cumbersome, and demeaning

- Restrictions on type of use or frequency of use.
- No exceptions or variations for special circumstances or needs.
- Rigorous renewal process every year.
- Rules and regulations are always changing and tough to navigate.
- Employees can look down on you.
- Shame of using assistance programs in public (e.g., food stamps).
- Personal data required to sign up feels like an invasion of privacy.
- LMI customers tend to get assistance information more from third parties like nonprofits and faith organizations. These customers trust these types of organizations more than their utility.



Customer journey maps



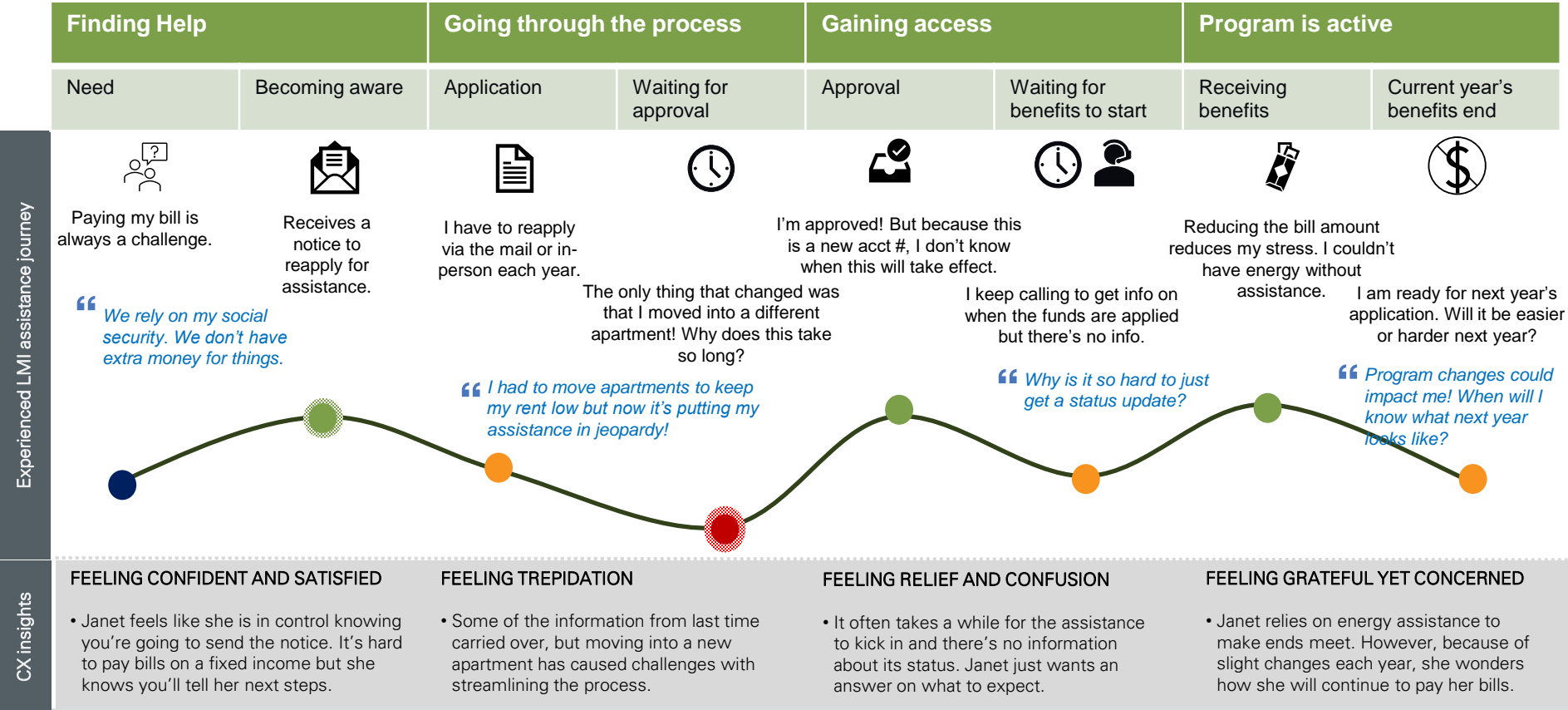
Experienced LMI Assistance Journey



- Janet
- Age: 63
- Been on a fixed income for a long time

Small changes in my life shouldn't upset my assistance programs as much as they do.

When I had to take disability, it was hard to figure this out. Now I know how to be proactive in getting help.



Positive application experience

“Better experience than how it was five years ago ... you had to go down there in person and then ... and then the phone and you’d be on for about an hour or four hours or they just hang up ... so you had to keep calling. ... But this time it was different because I actually did it online ... I just clicked ... it was that simple ... really improved ... I didn’t take time off of work or sneak on the phone at work.”



Experienced energy assistance applicants

- More aware of programs and information sources; changes cause uncertainty.
- Process is somewhat easier and less stressful but can still feel demoralizing.
- Know to be proactive and persistent but can still get contradictory information.
- Better gauge of process duration and assistance amount; might be part of budget.
- Some experience with renewal or reapplication but needs clarity and assurance.
- Appreciative of assistance; shares their knowledge and teaches others how to get assistance.

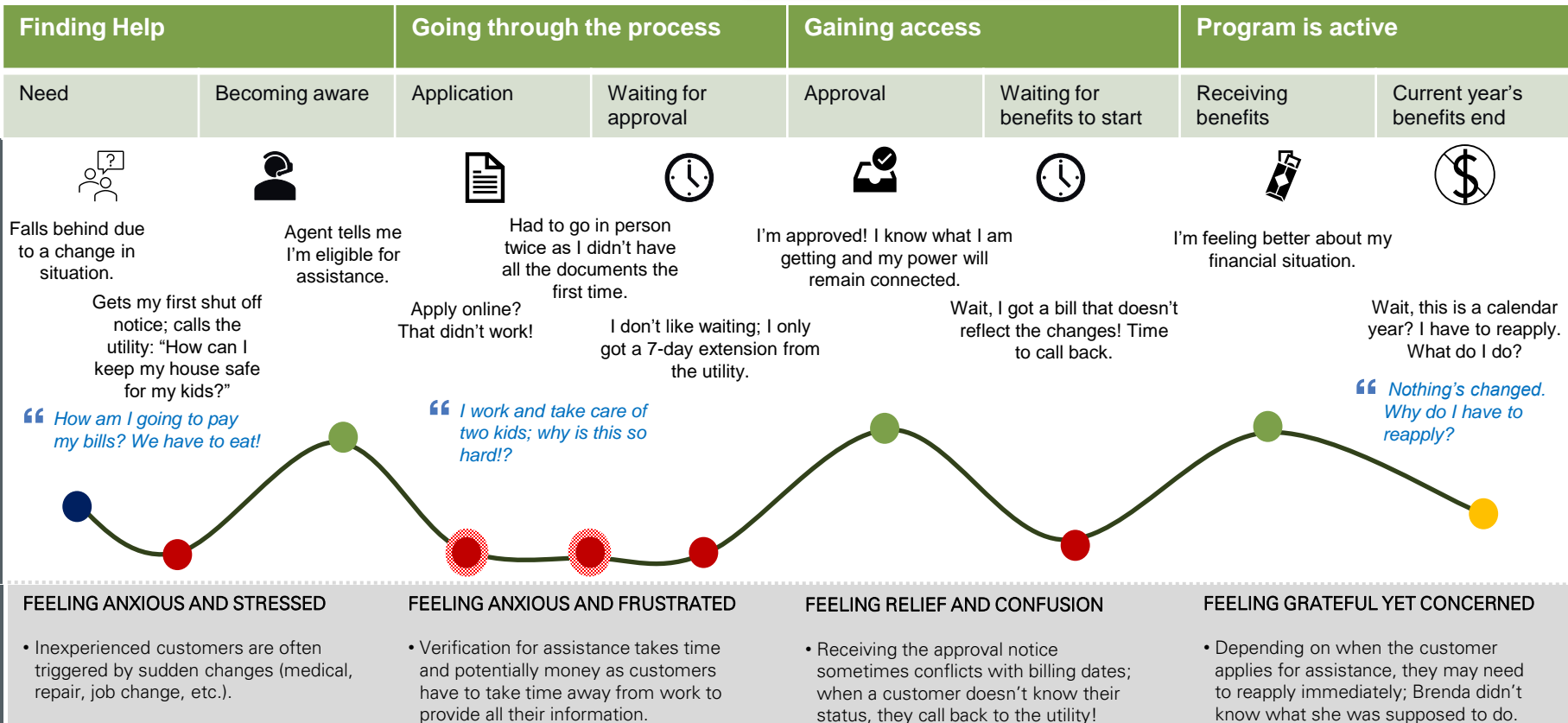
Inexperienced LMI Assistance Journey



- Brenda
- Age: 36
- Busy, considerate, practical, straightforward

My biggest frustration was that I just didn't know what my next step was going to be.

Brenda has never applied for assistance before; her shutoff triggers her trying to navigate a complex set of assistance programs.



Applying and enrolling

“They sent me PDF, I filled out the paperwork, there was no way to submit it electronically ... had to send it via snail mail, where there’s no way to track it ... checked a week or two later and they had finally received it ... but they needed more information ... when I called, the lady said to wait till the letter comes in the mail because ... I get the letter in the mail, it says to respond via email to submit the information needed to approve my application. Why didn't they just accept the application online in the first place?”



Inexperienced energy assistance applicants

- Less aware of assistance programs, how to access them, or where to start.
- Triggering event adds stress and urgency.
- Perceive the process as daunting or complex.
- Don't know who can help or have tried unsuccessfully.
- Unsure if they qualify or if assistance will help, not yet part of budget or how assistance will be provided, and have urgent need.
- May seek guidance from friends, family, or community resources to navigate the application process; don't yet trust utility.

Customer challenges

■ Identifying programs and understanding qualifications can be difficult and confusing.

■ The amount of paperwork required can be daunting and demoralizing.

■ Application requirements can be confusing and lead to denials or delays.

■ Contradictory information and unknowledgeable agents adds frustration.

■ Concerns about losing support or not qualifying create anxiety and stress.

■ Waiting for application processing can be stressful and unclear.

Customer needs



Proactive utility outreach through multiple channels to build awareness



Clear, easily accessible information, step-by-step guides, and FAQs



Ability to apply online and track status of application or receive updates and notifications



Interact with knowledgeable and empathetic agents if needed

Channel confusion

“It was kind of hard to find... at the very bottom...the link took you to another page... it didn't say much about the program, just said they could help...and when you called, it didn't really take you to the person that did that, just sent you to the regular customer service line...it was just kind of throwing me back and forth until I finally got to a person that could help.”





Workshop outcomes (March 13 in LA)



The workshop (March 13 in LA)

E Source led a workshop with 50 participants from across six utilities, divided into two main parts:

1. A review of the study's research and findings, including the customer journey maps, landscape research, customer and stakeholder interview and survey findings, and key observations and analysis.
2. An exercise that captured participants' constraint and solution ideas. The exercise was guided by the phases of the customer journey: discovery, intake and prework, application and enrollment, and post-enrollment.

Constraints and solutions: categories



Messaging/marketing



Process



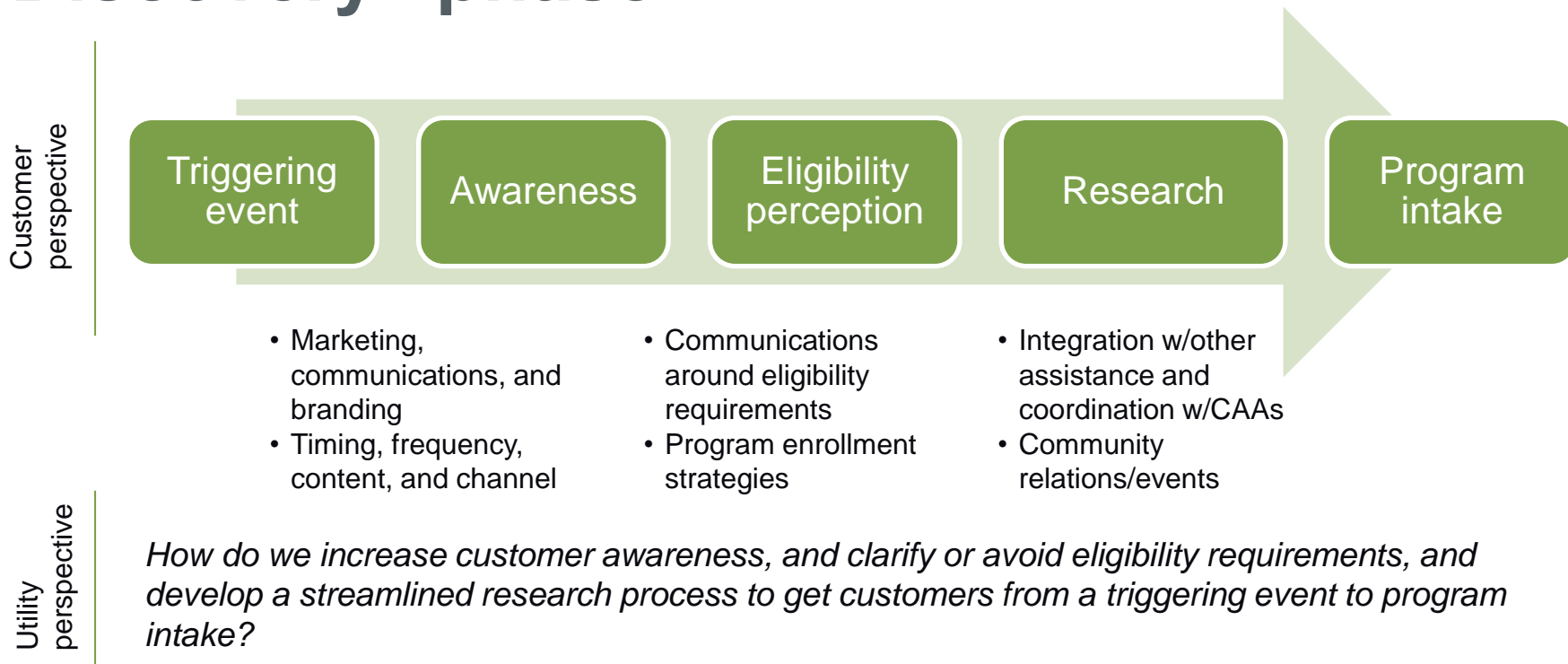
Design



Platform/channel

Energy assistance customer journey:

“Discovery” phase



Discovery phase: Constraints and solutions

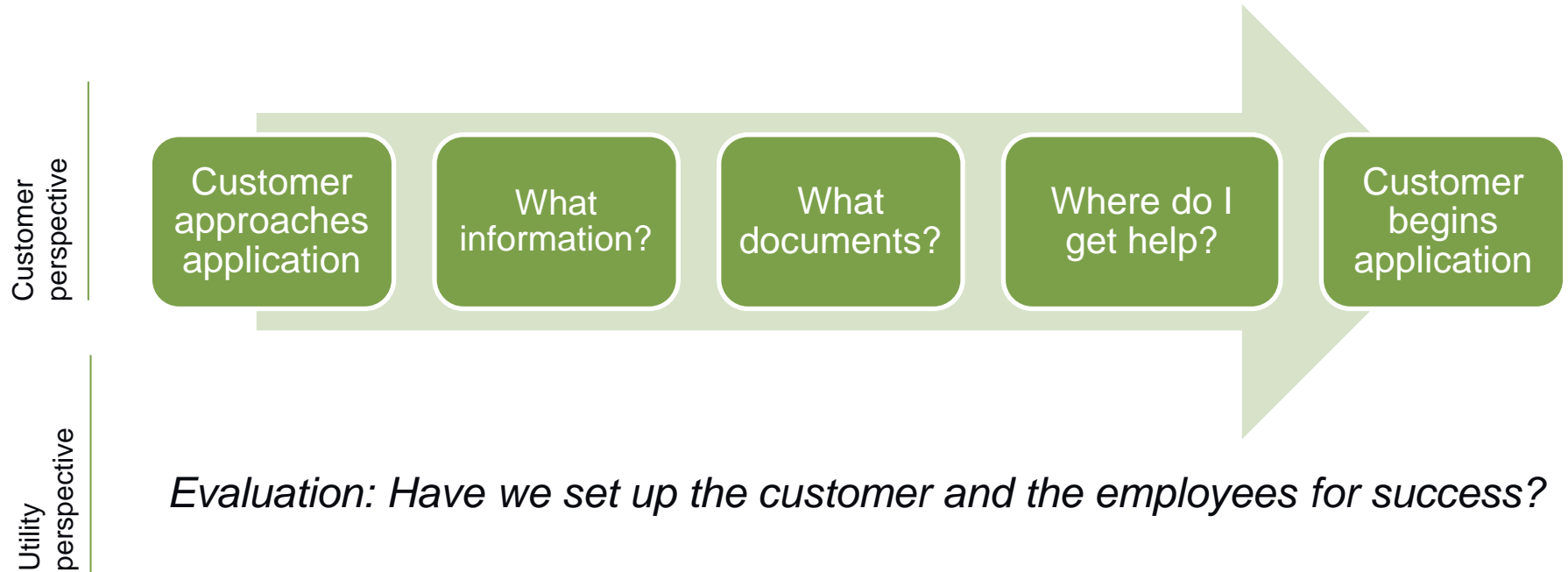
Constraints

- 1) Process and data
- 2) Utility rules and alignment
- 3) Communication and information
- 4) Trust and reputation
- 5) Staff and resources

Solutions

- 1) Community partnerships and outreach
- 2) Eligibility and enrollment
- 3) Marketing and information
- 4) Employee education and training

Energy assistance customer journey: “Intake and prework” phase



Energy assistance customer journey:

“Application and enrollment” phase



Evaluation: Have we provided context and confirmations?

Application phase: Constraints and solutions

Constraints

- 1) Application and technology—
Complexity and accessibility
- 2) Training and resources
- 3) Rules and regulations
- 4) The human element
- 5) Communication and trust

Solutions

- 1) Streamlining application
process
- 2) Tools and guides
- 3) Internal and external
resources

Energy assistance customer journey:

“Post-enrollment” phase

Customer
perspective

Ongoing program engagement

- Ensuring the assistance is effective
- Recertification process

Staying out of debt

- Staying current
- Avoiding disconnection

Accessing complementary
programs

- Accessing utility DSM programs
- Accessing services from community partners



*What about the people who didn't qualify for our assistance program?
How do we engage with them?*

Utility
perspective

Evaluation: Have we done the right thing for the customer?

Post-enrollment phase: Constraints and solutions

Constraints

- 1) Affordability and assistance
- 2) Staffing and resources
- 3) Trust and engagement
- 4) Customer responsibility and experience

Solutions

- 1) Follow-up and education
- 2) Connecting to other resources
- 3) Affordability and bill alternatives
- 4) Staffing and resources

The LMI DSM customer journey mapping multi-client study

Upcoming multiclient study

LMI-DSM customer journey mapping

The current customer experience around income-qualified, demand-side management (DSM) program processes is often frustrating, time-consuming, and costly for customers, utilities, and their partners. We must optimize this process to enhance customer experience and improve DSM program performance.

E Source is launching a new multiclient study that aims to help utilities understand and improve the LMI-DSM customer journey and create stronger outcomes for all stakeholders.

LMI-DSM customer survey findings

One-third of LMI customers surveyed are **not aware of energy savings programs**, with awareness increasing as household income increases.

LMI customers surveyed are **most likely to trust their energy utility**, and to a lesser extent, their friends, family, or coworkers for this type of information.

Half of LMI customers surveyed **do not know how to apply** for an energy savings program from their utility company.

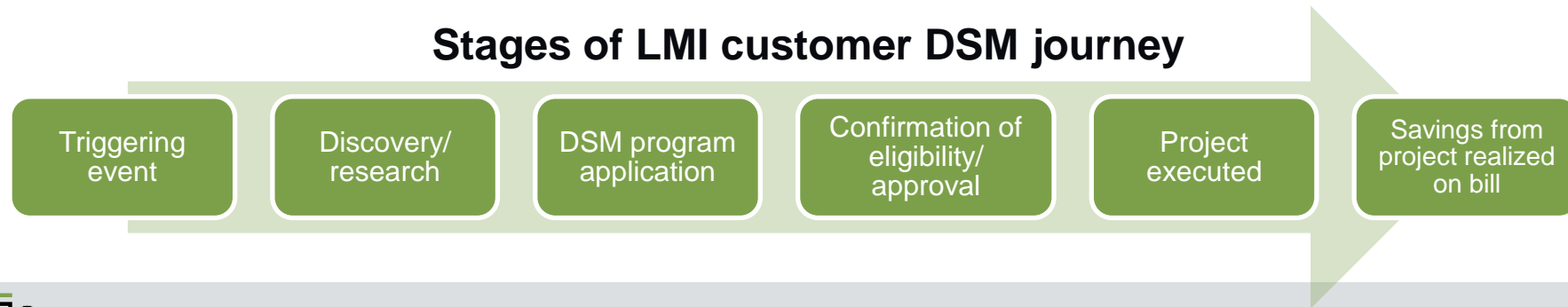
One third of LMI customers surveyed **don't know if they would be eligible** to participate in an energy savings program. The **oldest** customers are significantly more likely to feel they are **not eligible**.

From E Source survey research, conducted via the internet among 1,014 customers with household incomes of less than \$50k, from February 7–10, 2025.

Research objectives

- Utilities and third-party program implementers want to better understand how LMI customers work with utility employees, agency partners, program implementers, and contractors to implement DSM projects.
- The focus of the research will be on the customer experience around applying for and completing DSM projects through these actors.
- The goal is to create stronger outcomes for all these stakeholders.

Stages of LMI customer DSM journey



2025 LMI DSM customer journey mapping

We will be conducting LMI customer journey mapping to improve awareness and enrollments in DSM programs. The research will be conducted **from Q2 to Q4 2025**.

Discovery Uncovering what stakeholders know today about LMI DSM journey	Customer Immersion Survey and ethnographic research with customers seeking DSM	Action Action planning and mapping to improve the journey
<ul style="list-style-type: none">• Kickoff• Foundational research• LMI-DSM evaluation scan• Stakeholder interviews of employees, agency partners, third-party program implementers, and contractors	<ul style="list-style-type: none">• Short pulse survey• Mobile ethnographic research• Mobile in-depth interviews	<ul style="list-style-type: none">• Detailed customer journey maps for different personas• Action planning workshop• Final report• Focus groups• Video and narrative

General participation

Without service territory–specific market research: \$25,000

- **Foundational materials:** prior LMI CX research, customer journey maps, and recommendations
- **Current landscape review:** presentation deck and webinar
- **Summary of stakeholder interviews:** spreadsheet and summary
- **Pulse survey findings:** survey report, findings, and tabs
- **Ethnographic Research:** summary and findings
- **Customer interviews:** summary and findings
- **Customer journey maps**
- **Design workshop**
- **Focus groups:** test new ideas and concepts
- **Final report:** presentation and webinar

Full participation

With service territory–specific market research: \$40,000

All general participation level deliverables **PLUS:**

- **Custom ethnographic research:** detailed findings and data
- **Custom interviews:** detailed findings and transcripts
- **Comparative analysis:** custom vs general
- **Custom report:** individual utility or vendor report and readout

Next steps

- Scheduling calls with interested utilities and vendors
- Kickoff in June 2025



For more information and next steps



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