



EXPLORING ENERGY AFFORDABILITY: *BARRIERS AND OPPORTUNITIES*



SMART ENERGY
CONSUMER COLLABORATIVE

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EXECUTIVE SUMMARY

Affordability has moved from a background worry to the defining issue in the electricity provider-consumer relationship. This report, based on a nationally representative survey of 4,021 American household energy decision-makers fielded April-May 2026, finds that the crisis is real, unequal, and poorly understood, and that the tools to address it already exist but are not reaching the people who need them most.

Roughly half of Americans saw their electricity bill rise over the past year, and nearly one-third struggled to pay it at some point. That burden falls hardest on low-income households, 48% of whom struggled to pay compared with just 18% of medium and higher-income households. However, the problem is also one of understanding: Fewer than three in ten consumers strongly agree they know what actually drives their bill, and, in that vacuum, 42% default to blaming rate increases, even when usage, weather, and seasonality are often the larger factors.

The research surfaces a hopeful counterpoint: Demand is not the constraint. Among consumers who know a bill-assistance or management program exists, adoption is strong, often reaching well over half of the aware population. The failure is one of visibility and access rather than appeal as most provider services are known to fewer than four in ten consumers. Providers then have an opportunity to turn to what consumers consider the top outreach channel to learn about programs, the bill, which is also their most preferred way to hear about them, making it the single highest-leverage, and most underused, tool providers have.

Affordability stress is also not confined to low-income households, and a one-size-fits-all strategy leaves most customers underserved. Low-income households prioritize discounted rates, flexible payment terms, and simplified enrollment, while medium and higher-income households, who are largely ineligible for income-based assistance, gravitate toward budget billing, time-of-use rates, and demand response programs that reward smarter usage. Across every segment, however, consumers hold providers responsible for keeping energy affordable and helping them save, making this a shared expectation regardless of income.

Consumers are also willing to act. Ninety-two percent have taken at least one energy-saving step, and 42% strongly agree they would change their habits to save money. But willingness has largely translated into easy, low-impact behaviors like switching to LED bulbs, while higher-impact steps such as smart thermostats, demand response, and home energy audits remain rare. The barrier is friction, not apathy. Consumers cite lack of time to research options and uncertainty about actual savings as the top obstacles to deeper engagement.

Four strategic imperatives emerge for providers: (1) build a multi-tier affordability strategy rather than a single-program fix; (2) turn every bill into an enrollment opportunity while supplementing it with other channels; (3) simplify access and consider auto-enrollment programs, especially for the households that need it most; and (4) proactively educate customers on what actually drives their bills. Providers who act on these findings have an opportunity to convert a source of customer frustration into a foundation of trust.

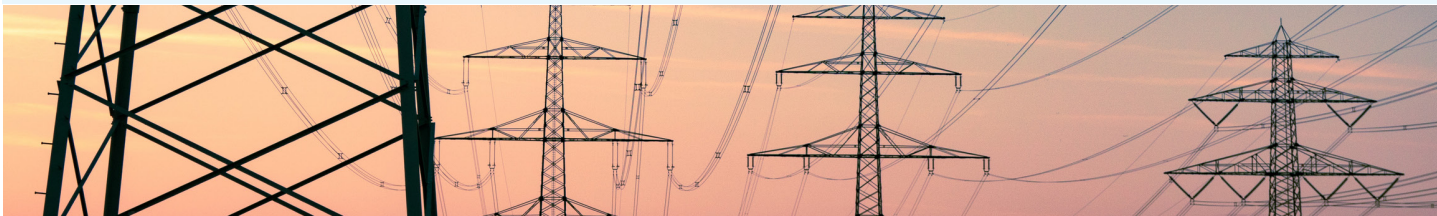


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INTRODUCTION

Electricity has become one of the most closely watched lines in the American household budget. Over the past year, bills rose for roughly half of all consumers, and the forecasts indicate the trend will only continue. Industry analysts project a surge in electricity prices¹, placing sustained pressure on the rates customers pay. This is part of the same trajectory moving across the broader household ledger: families expect to spend more on a wide range of essentials like housing and groceries,² which is a sign that the squeeze on budgets is broad-based and tightening rather than easing. Electricity, in this light, is one rising line item among many competing for the same constrained dollar.

For electricity providers, this is a direct business risk. Affordability has become the dominant pressure point in the provider–consumer relationship, with rising complaint rates signaling that customers' lived experience of energy costs is pulling satisfaction downward.³ Providers are feeling it on their end as well as affordability challenges surface in delinquency rates, collections costs, and the operational burden of serving customers at their financial limit.⁴ What strains the household also strains the provider.

Almost every state has taken policy actions to address rising energy costs.⁵ This is a signal that affordability has moved from a background concern to the center of the energy policy conversation. But policy momentum alone doesn't tell providers what's actually happening in the household, or which interventions consumers themselves say would help. Closing that gap between interest and consumer insights is what this research sets out to do.

Research Objectives

SECC commissioned The Harris Poll to conduct a voice of the customer survey that would answer a set of central questions and enable an understanding of the affordability challenges experienced by customers:

- How do electricity bills factor into other household expense decisions?
- Are Americans open to changing their electricity usage habits?
- What actions have they taken to be more energy efficient so far?
- What programs or services are Americans aware of that can help them manage their electricity bill or usage?
- Have they used these programs or services? How did they learn about them?

Taken together, these questions illuminate not only the scale of the affordability challenge, but the practical levers that can be pulled to address it by providers, regulators, consumer advocates, and other stakeholders across the energy industry.



¹ DNV, [Energy Transition Outlook, North America 2025](#)

² Deloitte, [State of the U.S. Consumer](#)

³ JD Power, [Residential Electric Utility Satisfaction](#)

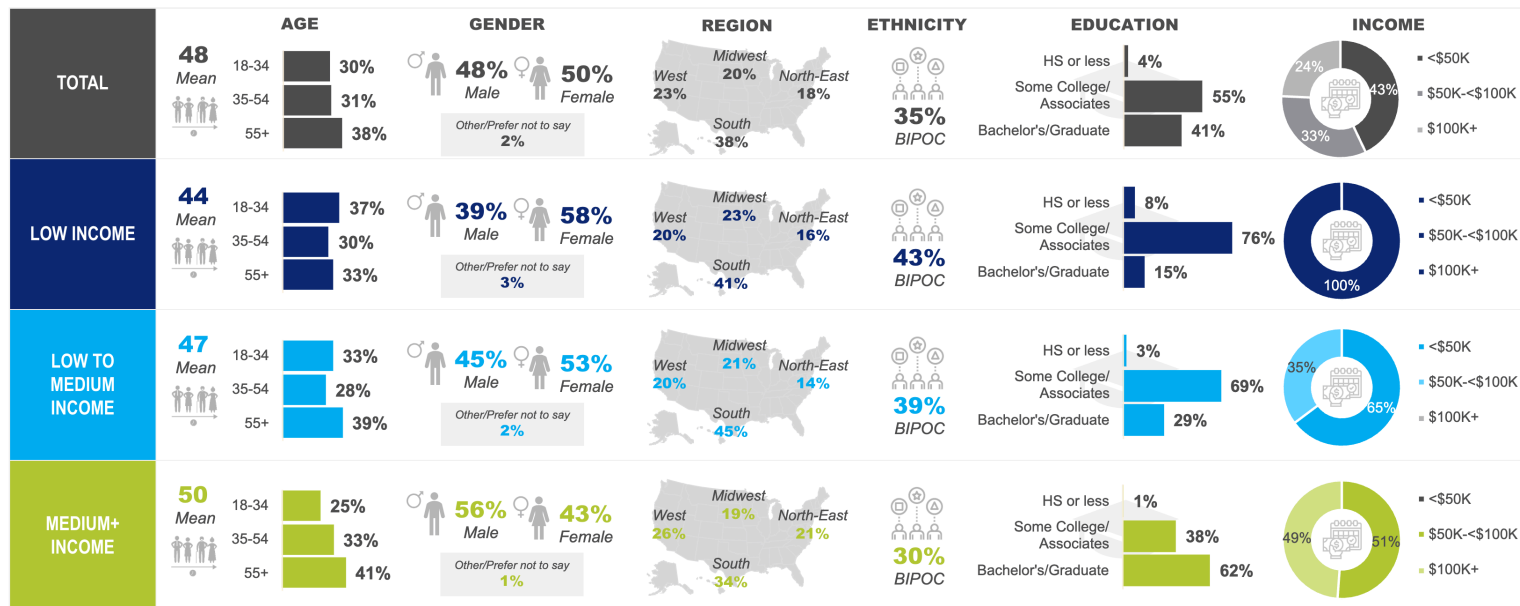
⁴ BlastPoint, [PressurePoint](#)

⁵ NC Clean Energy Technology Center, [50 States of Energy Affordability](#)

Research Approach

To answer these questions, SECC conducted a 20-minute online survey among 4,021 American household energy decision-makers aged 18 and older, fielded from April 24 to May 5, 2026. (Figure 1) Data was weighted to age, gender, region, and income according to census data. Because affordability is best understood through an economic lens, the research is analyzed primarily across three income tiers derived from U.S. Department of Housing and Urban Development median family income thresholds⁶: Low Income, Low-to-Medium Income, and Medium+ Income.

Figure 1: Household Demographics by Income Tier



Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993)
 dmAge: What is your age? | finGen: What is your gender identity? | netRegionUS: (Census Region) What is your zip code? | dmEduUS: What is the highest level of education you have completed? | dmHhIncUSR: How much total combined income did all members of your household earn before taxes last year? | finRaceMUS: What is your race? Please select all that apply.



⁶ U.S. Department of Housing and Urban Development, [HUD Income Limits](#)

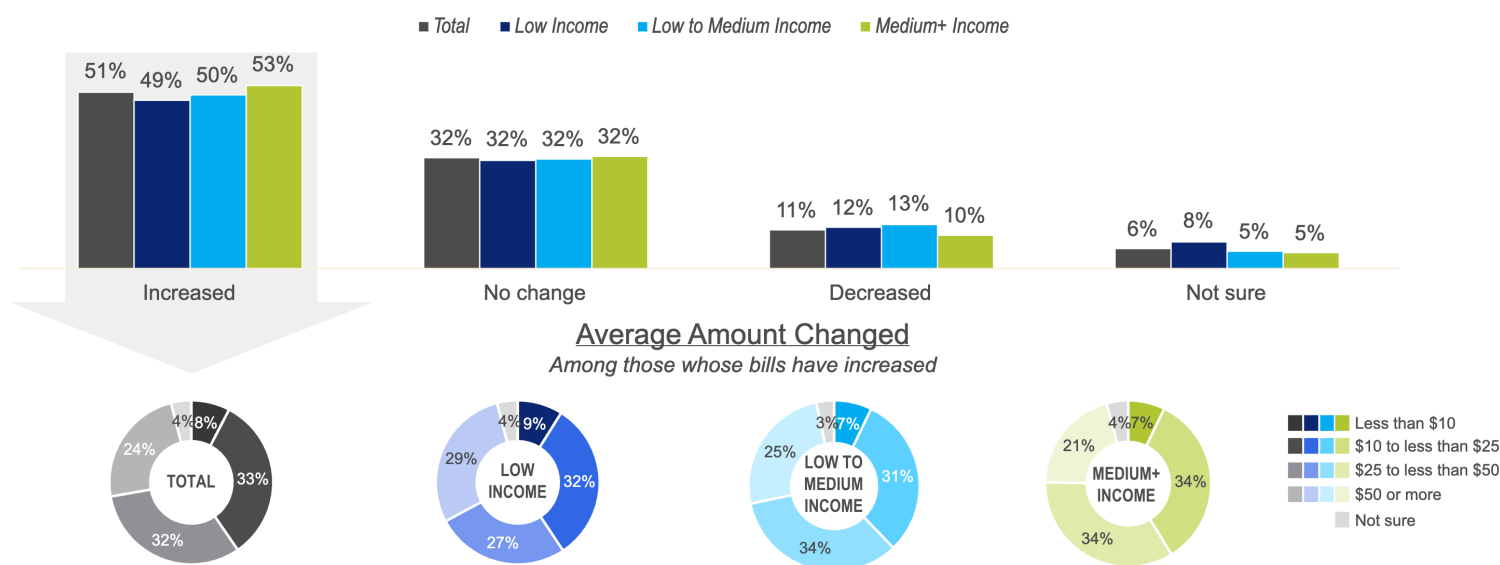
THE AFFORDABILITY CRISIS IS REAL, UNEQUAL, AND POORLY UNDERSTOOD

The affordability story that emerges from this research has three dimensions. It is real, affecting half of all households. It is unequal, falling hardest on those least able to absorb it. And it is poorly understood, with most consumers unable to explain what drives the bills that worry them. Each dimension points toward a different part of the solution and deserves attention before any strategy is built.

The Scale of the Problem

For roughly half of Americans, the past year brought a higher electricity bill. (Figure 2) Approximately half (51%) of consumers reported that their average monthly bill increased over the prior 12 months, while another 32% saw no change. For many households, the increases amounted to \$25 per month. On its own, that figure might suggest a manageable situation, but a rising bill of any size lands differently depending on the budget absorbing it.

Figure 2: Percent Change in Average Monthly Electricity Bill Costs by Income Segment (in the past 12 months)



Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993); Tech-Cautious Savers (n=1,016)

Q104. Overall, has your average monthly electricity bill increased or decreased compared to 12 months ago?

Base: Bills have increased - Total (n=2,082), Low Income (n=584), Low to Medium Income (n=427), Medium+ Income (n=1,071); Tech-Cautious Savers (n=648)

Q105. Approximately, how much more has your average monthly electricity bill increased from 12 months ago?

The strain becomes visible in the share of consumers who could not keep up. Nearly one-third of all Americans reported struggling to pay their electricity bill at some point in the past 12 months. That is a striking figure for a service most households consider non-negotiable, and it signals that even modest increases are enough to push a meaningful portion of consumers into difficulty.

Nearly one-third of all Americans struggled to pay their electricity bill in the past 12 months.

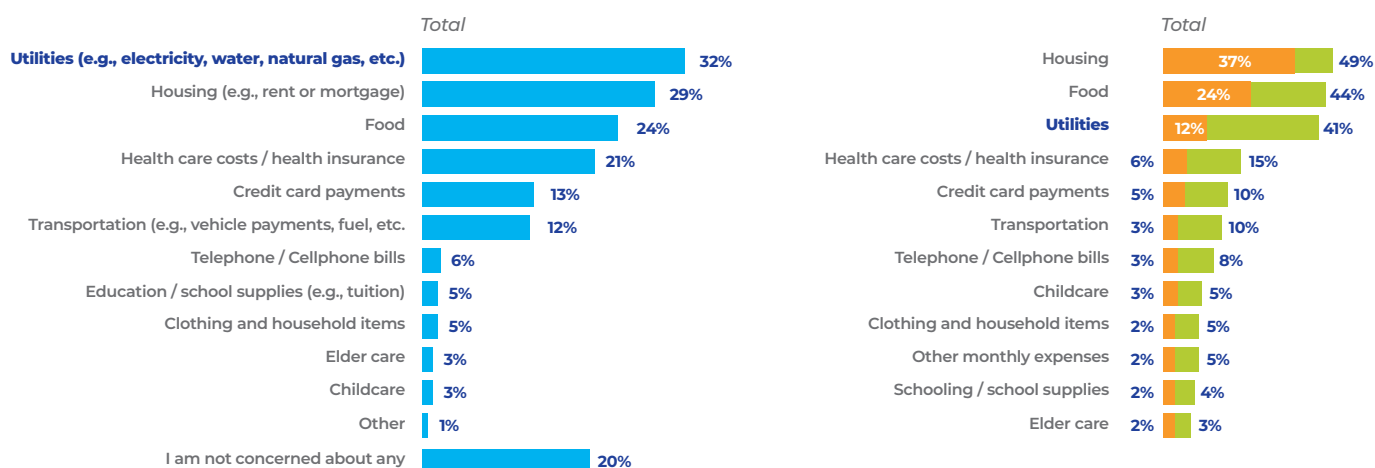
The burden is not evenly distributed across the customer base, nor even within SECC's consumer segments⁷. Tech-Cautious Savers — a segment defined by a focus on saving money paired with discomfort using technology — were hit especially hard, with 63% reporting increases and nearly one-third (31%) seeing their bills climb by \$50 or more. For a segment already anxious about cost, that is precisely the group least equipped to absorb the shock.

Impact at Home

Among low-income households, 48% struggled to pay their electricity bill in the past 12 months. That is more than two and a half times the rate reported by medium+ income households (18%). Several structural factors compound the challenge for these households. Low-income consumers are more likely to rent (55%) and to live in apartments or condos (35%), which limits their control over the appliances, insulation, and systems that drive energy costs in the first place.

This is where the affordability paradox comes into focus. (*Figure 3*) Utility costs don't rank as the greatest household expense concern for low-income households. It is still cited by 41% as a top concern, but behind both housing and food. Yet, concern and payment behavior diverge sharply. When households are forced to prioritize which bills to pay, food ranks third (24% rank it most important), housing is ranked second (29%), while utilities rise as the top payment priority (32%).

Figure 3: Household Expense Concern (Left) vs. Payment Priority (Right).
The gap between what worries consumers and what they pay first



Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993); Tech-Cautious Savers (n=1,016) Q115. Now thinking about your current household expenses, which two (if any) are you most concerned about being able to pay? Please select up to 2 items.

*Sorted descending among "Rank 1st" on Total. Please note only Rank 1 and Rank 1/2 (NET) percentages shown. Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993) Q116. When it comes to your monthly household expenses, which of the following would you prioritize if you were struggling to pay your monthly expenses? Please rank the top 5 in order with "1" being most important, "2" second most, etc.

The reason for this gap is revealing. Utility costs are difficult to cut, and from month to month, they can vary widely depending on weather and other factors that are obscure to consumers. Fewer than one in four households successfully reduced their utility spending over the past year. That is far below the share who trimmed food (40%) or clothing (39%) budgets. Electricity is not a discretionary expense that can be scaled back at will; the lights, the heat, and the refrigerator stay on. So, when money is tight, households do not reduce their utility usage so much as delay paying for it.

⁷ To learn more about SECC's consumer segmentation, read [Consumer Pulse and Market Segmentation – Wave 9](#)

Among low-income households, 26% delayed a utility payment in the past 12 months, making it the most commonly delayed expense in that segment. Utilities, in other words, are managed not through reduction but through deferral, which is a coping mechanism that buys time but compounds financial stress.

This deferral pattern is now showing up on utilities' own balance sheets. Across the industry, a median utility carries \$33.4 million in customer debt, tied to an arrears rate of 11% of its customer base, but only 7% of customers are receiving financial assistance.⁸ That gap between need and support is a large part of why deferral, rather than resolution, has become the default coping mechanism: customers without a path to assistance simply delay payment instead. And the consequences are compounding. As affordability pressure is projected to rise, arrears data suggests utility bad debt ratios — already running two to three times higher than historical levels — are set to worsen further.

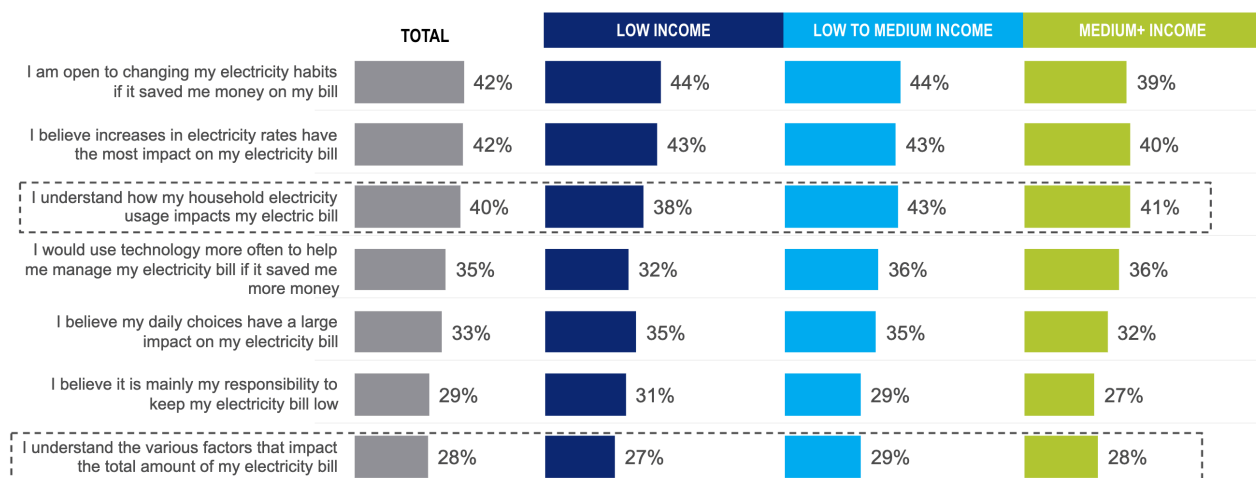


For consumers under stress, utilities are managed not through reduction but through deferral, which is a coping mechanism that buys time but compounds financial stress.

The Bill Knowledge Gap

If the first two dimensions of the affordability challenge are about money, the third is about understanding. Here, the data reveals a problem that undermines many solutions a provider, government agency or consumer advocates might offer. Most consumers do not know what drives their electricity bill. (Figure 4) Fewer than three in ten Americans strongly agree that they understand the various factors that determine the total amount of their bill. Understanding is somewhat better when it comes to the direct link between usage and cost — 40% strongly agree they grasp how their household's electricity usage affects what they pay — but the broader picture remains murky for the majority.

Figure 4: Perceptions of Electricity Usage and Billing —
Percent strongly agree across seven attitudinal statements by income



*Sorted descending among "Strongly Agree" on Total Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993); Turnkey Comfort (n=458), Tech-Cautious Savers (n=1,016), Curious And Capable (n=1,198), Informed And Engaged (n=1,349) Q101. Next, how strongly do you agree or disagree with the following statements about your electricity bill?

⁸ E Source, [Affordability and Arrears](#)

Into that knowledge vacuum steps a confident assumption: Despite their limited grasp of the full set of bill drivers, 42% of consumers firmly believe that rate increases have the greatest impact on their bill. Consumers also point to the most visible culprits when asked what drives their costs: air conditioning leads at 58%, followed by home heating at 32%. The consequence is significant. When bills rise, consumers default to blaming their provider for raising rates, regardless of whether rates, weather, usage, or seasonal factors were actually responsible. That places a need for tools that disaggregate bills and attribute the usage meaningfully to give consumers a better idea of what is within their control and what isn't.

Bill literacy is learnable and providers who improve it amongst their consumers stand to convert default blame into an informed partnership.

This dynamic is not uniform across SECC's consumer segments.⁷ The Informed and Engaged segment, a group that exhibits higher engagement in utility programs and stronger environmental values, stands apart, with 47% reporting a strong understanding of bill factors, while every other segment clusters between 18% and 24%. The gap suggests that bill literacy is learnable and providers who improve it amongst their consumers stand to convert default blame into an informed partnership.

Understanding the crisis is the first step. But the data reveals something encouraging: Providers already offer tools designed to address it. The problem is that too few customers know those tools exist, and even fewer know how to access them.



Case Study — Consumers Energy

Messaging with empathy, clarity and trust



Consumers Energy found that how a message is framed matters as much as what it offers. In testing program communications, empathetic, plain-language messaging focused on practical help significantly outperformed corporate or promotional framing in both customer trust and engagement. Customers consistently wanted clear program details upfront — who qualifies and how it works — without having to dig for more information. The utility also found that greater transparency around reliability investments, such as making field employees visible during outages, measurably strengthened trust. The takeaway aligns with this report's call for proactive education: clarity and empathy turn customers into partners.

Photo and information provided by Consumers Energy

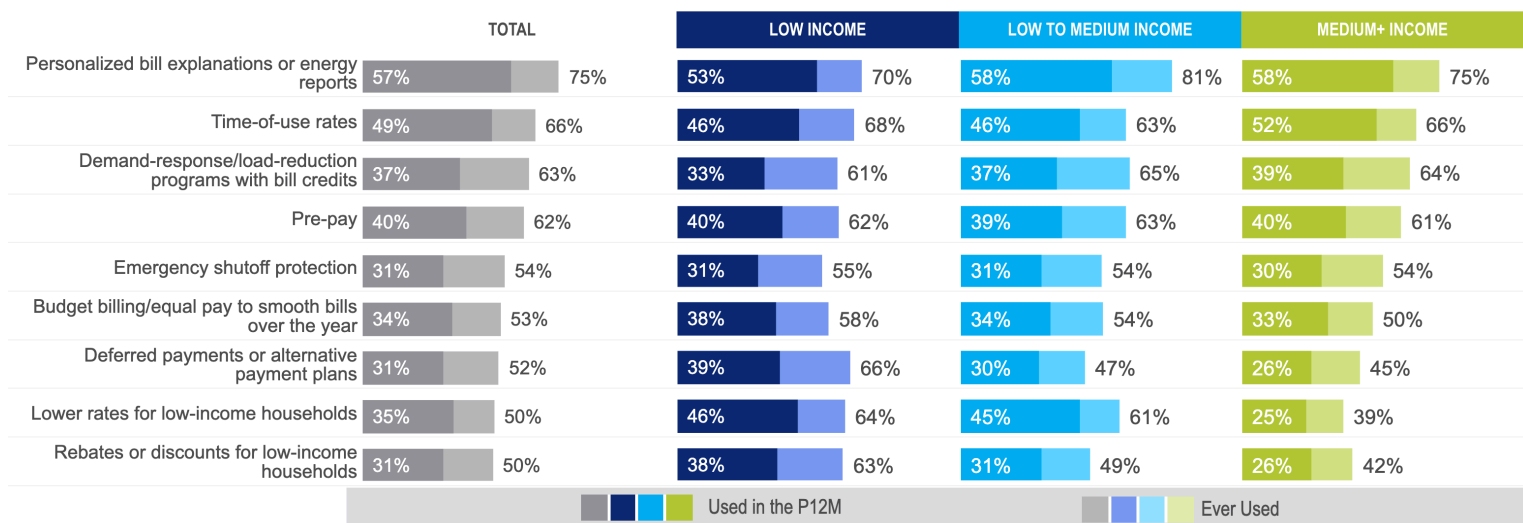
PROGRAMS WORK WHEN PEOPLE KNOW ABOUT THEM, BUT AWARENESS AND ACCESS ARE BROKEN

There is a hopeful signal buried in this research, and it is easy to miss beneath the affordability stress. When consumers know that a bill-management or assistance program exists, they use it, and they use it at high rates. The challenge is not demand. It is the broken pipeline that connects consumers to the help already available to them.

Strong Utilization Among the Aware

Almost three-quarters of Americans know that their electricity provider offers at least one form of bill support, and among those who are aware, adoption is robust: at least half report using each available service. (Figure 5) Personalized energy reports lead the way at 75%, followed by time-of-use rates at 66%. These are not niche tools used by a motivated few; they are services that, once known, become widely adopted.

Figure 5: Bill Management Tools Used Ever and Used in Past 12 Months By Income



*Sorted descending among "Ever Used in P12Mst" on Total.
Base: Aware of service at Q108. Bases vary.
Q110. Have you ever used/received any of the following services to help manage your electricity bill?

The pattern is especially pronounced among the households that need help most. Among low-income consumers who are aware of them, payment deferrals see 66% usage, low-income rates 64%, and rebates 63%, while budget billing reaches 58% usage among aware low-income households — just under two-thirds uptake across each. The takeaway is unambiguous: When financially stressed households learn that relief exists, they act on it. Demand is not the constraint.



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Low Awareness to Assistance

If utilization is high among the aware, the obvious question is how many consumers are actually aware. The answer exposes the core failure. (*Figure 6*) Even budget billing — the single most widely recognized service — is known to only 38% of Americans, and awareness drops to 30% among low-income households, the very customers most likely to benefit from smoothing their payments over the year. Time-of-use rates fare worse, recognized by just 23% of consumers overall and only 16% of low-income households. And one in five Americans (20%) simply do not know what their provider offers at all.

Figure 6: Provider Services Offered to Manage Electricity Bills — Percent aware by service type across income segments

	TOTAL	LOW INCOME	LOW TO MEDIUM INCOME	MEDIUM+ INCOME
Budget billing/equal pay to smooth bills over the year	38%	30%	37%	42%
Time-of-use rates	23%	16%	21%	27%
Lower rates for low-income households	22%	20%	22%	22%
Personalized bill explanations or energy reports	21%	18%	18%	23%
Deferred payments or alternative payment plans	20%	22%	18%	20%
Rebates or discounts for low-income households	18%	18%	17%	19%
Offers demand-response/load-reduction programs with bill credits	15%	13%	13%	18%
Pre-pay	12%	14%	13%	12%
Emergency shutoff protection	11%	11%	11%	12%
Other	0%	1%	0%	0%
None of these	7%	10%	8%	5%
Don't know	20%	21%	19%	19%

Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993)

Q108. To the best of your knowledge, does your electricity provider currently offer any of the following services to manage electricity bills and help customers save money on their bills? Please select all that apply.

The awareness gap extends to the assistance programs designed specifically to relieve energy burden. While two-thirds of low-income households used at least one income assistance program in the past year — led by Supplemental Nutrition Assistance Program (SNAP) at 42% and Medicaid (36%) — only 15% used the Low-Income Home Energy Assistance Program (LIHEAP), the program most directly focused on helping with energy costs. Part of this gap does reflect a genuine access barrier: LIHEAP funding is capped annually and often runs out before the year ends, leaving states to close applications or maintain waitlists. Still, this is not a story about programs that don't work; It is a story about programs that remain invisible and constrained to those who need them.



Enrollment Friction Beyond Eligibility

Awareness alone, however, does not complete the picture, because even consumers who know about programs face a second barrier. (Figure 7) When low-income households who have not used assistance programs are asked why, their reasons split almost evenly between two very different obstacles: 35% say they do not qualify, while 26% say they do not know how to apply. That second figure is the more actionable one, because it describes friction rather than ineligibility. An additional 17% of low-income non-users found the application process too difficult, and 15% felt guilty about using the programs at all. These are barriers rooted in process and perception, not in fundamental qualification.

The contrast with higher-income households is instructive. Among medium+ income non-users, 48% cite ineligibility and 38% simply do not need the programs. They experience a fundamentally different barrier profile that has little to do with friction. The implication is that for the households who most need support, eligibility explains only part of the gap; the application experience itself is turning people away. The same friction surfaces in energy efficiency programs, where the leading barriers are not having had time to research the offerings (26%), unclear savings amounts (25%), and concern about too many additional costs (21%).

Figure 7: Reasons for Not Using Electricity Bill Services by Income Level

	TOTAL	LOW INCOME	LOW TO MEDIUM INCOME	MEDIUM+ INCOME
I do not qualify for these programs	44%	35%	44%	48%
I do not need these programs	29%	16%	20%	38%
Someone else needs these more than me	20%	19%	19%	20%
I do not know how to apply to these programs	15%	26%	14%	10%
I do not want to use them	15%	12%	15%	16%
The application process for these programs is too difficult	12%	17%	16%	8%
I felt guilty using them	11%	15%	12%	9%
It required annual re-enrollment	8%	11%	8%	6%
Other	3%	8%	3%	1%

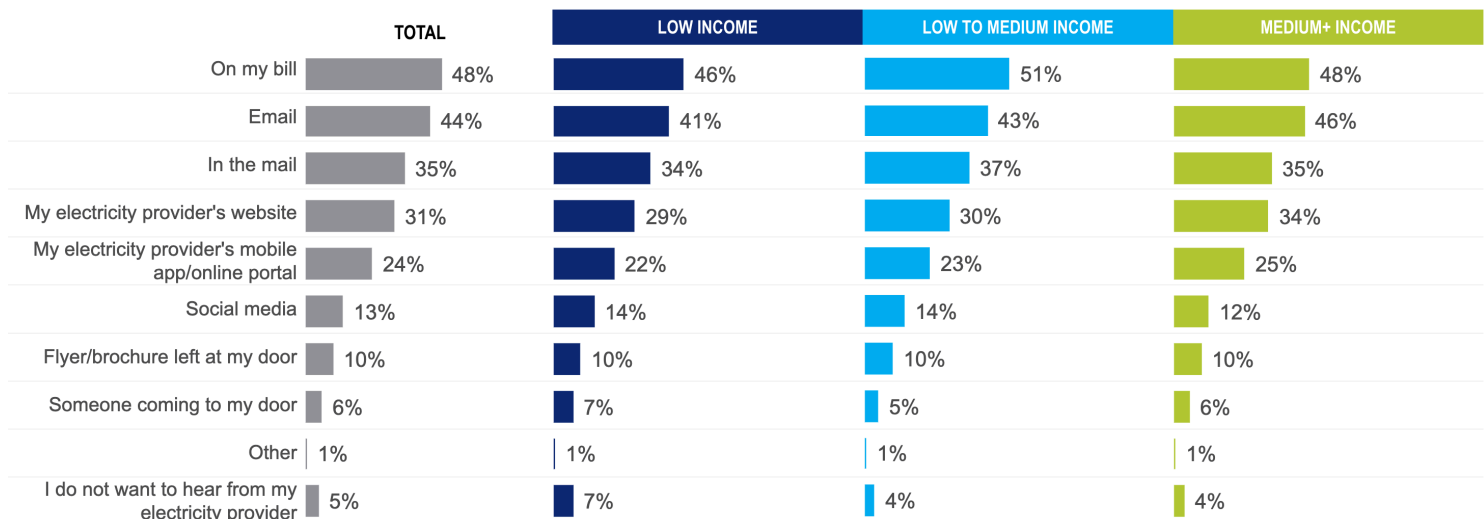
Base: Have not used any income assistance programs @Q110 - Total (n=1,614), Low Income (n=397), Low to Medium Income (n=326), Medium+ Income (n=891)
Q111. Which of the following best describes why you have never used any income assistance programs? Please select all that apply.

An additional 17% of low-income non-users found the application process too difficult, and 15% felt guilty about using the programs at all.

The Bill as the Primary Intervention Point

If awareness and access are the twin failures, the research also points to where they can be fixed. Across every income group, the electricity bill itself is the dominant way consumers discover the services available to them, with 44% first learning about bill services through their bill. (*Figure 8*) It is also their single most preferred channel for receiving program information, named by 48% of all respondents. Email is a meaningful secondary channel preferred by 44%, but digital touchpoints disproportionately reach the already-engaged rather than the financially stressed.

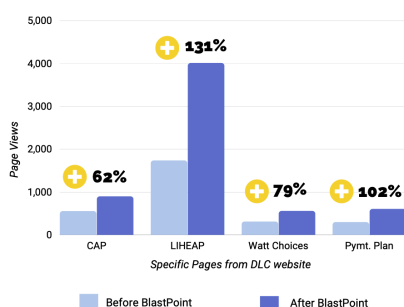
Figure 8: Preferred Channel for Information on Electricity Programs and Services — Percent preference by channel and income segment



Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993); Tech-Cautious Savers (n=1,016), Informed and Engaged (n=1,349)
Q113. How do you prefer to see/hear about programs and services (including bill assistance) from your electricity provider? Please select all that apply.

This matters for targeting. 52% of Americans do not actively monitor their electricity usage at all, but for those who do, every bill a provider sends is therefore either a captured or a missed enrollment opportunity. The most powerful awareness tool in the provider's arsenal is the document customers already receive each month.

Assistance webpage engagement more than doubled over the previous period



Case Study — Duquesne Light Company

Matching the right program to the right customer through the right channel



Duquesne Light Company demonstrates what becomes possible when providers use customer intelligence to target outreach rather than broadcast it. The utility drove a 300% increase in engagement with its Customer Assistance Program (CAP) campaign over industry benchmarks and a 131% increase in assistance-webpage engagement over the prior period. Email open and click rates ran 9.2 percentage points above industry norms, and overall engagement with customer assistance programs climbed as much as 670% over benchmark, which reinforces this report's finding that when awareness and access are engineered intentionally, latent demand converts into real enrollment.

Source: BlastPoint, Duquesne Light low-income case study

Initial
results
show

93%
CSAT

9
out of
10

customers
would
recommend

Case Study — Southern California Edison

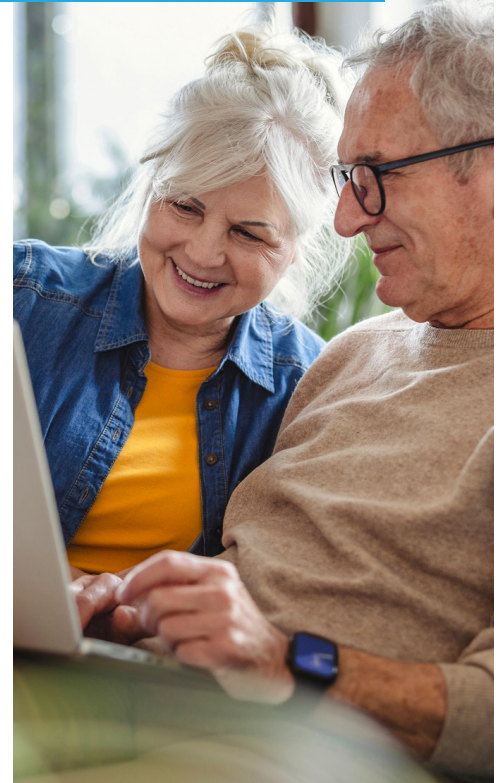
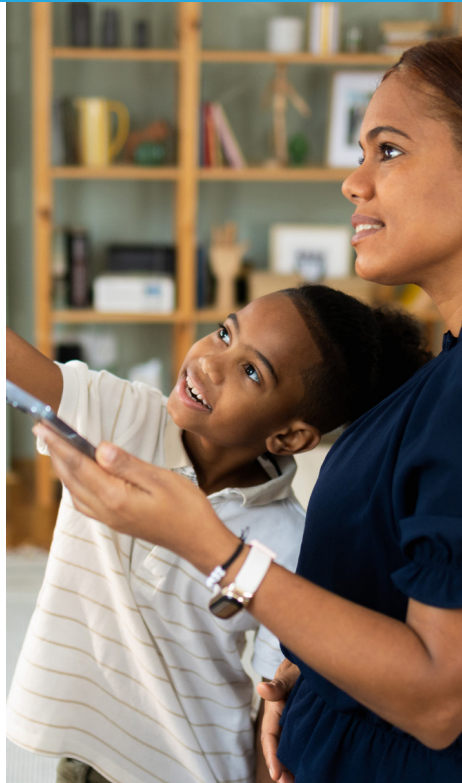
*Turning the bill itself into a source of clarity
for income-qualified customers*



For income-qualified customers enrolled in SCE's CARE and FERA assistance programs — many of whom struggle to keep up with monthly costs — the utility delivers personalized email insights powered by AMI data, built on Uplight's platform. Rather than requiring customers to seek out usage information themselves, SCE sends it directly: month-over-month bill comparisons, hour-by-hour usage breakdowns, and appliance-level disaggregation showing exactly what's driving the bill. The proactive approach removes the burden of interpretation from customers who need it least — 93% report satisfaction with the insights, and 9 in 10 say they'd recommend the service to friends and family. The result gives LMI customers both an explanation and a lever, understanding paired with the means to act on it.

Source: Provided by Uplight and Southern California Edison

Closing the awareness gap is necessary, but not sufficient. The research also shows that different customers need fundamentally different solutions and a strategy built only around low-income programs leaves the majority of financially stressed households without a meaningful path to relief.



Electric Vehicle Affordability

Where cost anxiety meets electrification

Affordability concerns are not confined to the monthly bill. They are already shaping how consumers think about the next major electrification decision with direct implications for how providers position managed charging and EV rate programs.

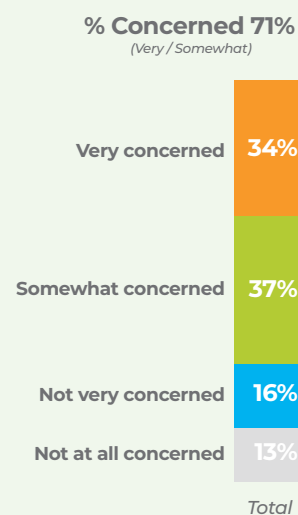
The headline is caution. (Figure 9) Nearly three-quarters of respondents (71%) say they are concerned about the cost of charging an EV at home, including 34% who are very concerned. This is a level of anxiety that holds remarkably steady across every income group. It is notable because charging-cost concern is not limited to households that own an EV or even plan to; it reflects a broader wariness about adding any new electricity load to a bill that already feels stretched.

Ownership remains modest. Just 20% of respondents currently own any type of electric vehicle, rising to 27% among medium+ income households and falling to 13% among low-income households, while nationwide EV penetration is as low as 3%.⁹ More telling for the road ahead, fewer than half of non-EV owners report being more open to an EV than they were a year ago. Battery electric vehicles draw the lowest openness, at 32%. The barriers are practical and financial rather than philosophical.

(Figure 10) Among those not more open to an EV, the leading obstacles are the inability or unwillingness to install a home charger (41%), upfront costs (40%), and range anxiety (39%). And for cost-sensitive households, the electricity-versus-gas calculation looms large: 26% of low-income non-owners cite electricity being more expensive than gas as a reason to hold back, even while gas prices rise, complicating the calculation.

For providers, the message is clear. EV adoption will not accelerate on enthusiasm alone; it will require directly addressing the cost concern that already colors consumer attitudes. Managed charging programs, transparent off-peak rates, and home-charging support are not peripheral perks, they are the tools that can convert affordability anxiety into adoption.

Figure 9: Concern About Cost of Charging an EV at Home



Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993) Q304. Overall, how concerned are you about the cost of charging an electric vehicle at home? Please answer even if you do not intend to purchase an electric vehicle.

Figure 10: Not More Open to EV Ownership Due to Gas Prices

	TOTAL	LOW INCOME	LOW TO MEDIUM INCOME	MEDIUM+ INCOME
Cannot/do not want to install an electric vehicle charger at home	41%	40%	37%	43%
Upfront costs	40%	39%	39%	41%
Concerned about electric vehicle range	39%	32%	38%	44%
Electric vehicle chargers are not in convenient locations	37%	33%	38%	40%
Concerned about the time it takes to charge	36%	31%	34%	39%
I believe gas prices will go back down	32%	30%	34%	31%
My electricity is more expensive than gas	25%	26%	29%	22%
Other	11%	9%	9%	13%

Base: Non-EV Owners not more open to owning an EV - Total (n=1,467), Low Income (n=438), Low to Medium Income (n=339), Medium+ Income (n=690) Q303. Why are you not more open to owning any type of electric vehicle?

⁹ Alliance for Automotive Innovation, [Nationwide EV penetration](#)

A ONE-SIZE AFFORDABILITY STRATEGY LEAVES MOST CUSTOMERS UNDERSERVED

The instinct to frame affordability as a low-income issue is understandable. The burden falls hardest there. But the research makes a more uncomfortable case: Affordability stress now spans the income spectrum, and consumers in different segments need tailored solutions. A strategy built around a single program, aimed at a single group, will leave most stressed customers without a path to relief.

Affordability Stress Is Not Confined to Low-Income Households

The data resists any tidy boundary around who feels squeezed. Low-to-medium income households report a 38% rate of struggling to pay their electricity bill in the past year, a figure much closer to the low-income experience than to the comfort of the highest tier. (Figure 11) And concern about utility costs reaches well into the middle class: Utilities are the top affordability concern across all income groups, named by 25% of even medium+ income households.

Figure 11: Household Expenses of Greatest Affordability Concern —
Percent concerned by expense type and income segment

	TOTAL	LOW INCOME	LOW TO MEDIUM INCOME	MEDIUM+ INCOME
Utilities (e.g., electricity, water, natural gas, etc.)	32%	41%	37%	25%
Housing (e.g., rent or mortgage)	29%	34%	36%	23%
Food	24%	34%	27%	17%
Health care costs/health insurance	21%	16%	22%	23%
Credit card payments	13%	11%	16%	14%
Transportation (e.g., vehicle payments, fuel, etc.)	12%	14%	12%	11%
Telephone/Cellphone bills	6%	8%	8%	5%
Education / school supplies (e.g., tuition)	5%	4%	4%	6%
Clothing and household items	5%	6%	5%	4%
Elder care	3%	3%	2%	3%
Childcare	3%	3%	2%	3%
Other	1%	1%	1%	1%
I am not concerned about any	20%	9%	12%	29%

Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993); Tech-Cautious Savers (n=1,016)
Q115. Now thinking about your current household expenses, which two (if any) are you most concerned about being able to pay? Please select up to 2 items.

The anxiety about where bills are headed is nearly universal. A remarkable 91% of Americans say they are concerned about electricity rates increasing. That worry translates directly into priorities: saving money on the electricity bill is the top personal electricity priority for consumers, ranked in the top two by 60% of respondents. Underscoring that this is not a niche concern held by a vulnerable few. It is the defining electricity concern of the American consumer.

A remarkable 91% of Americans say they are concerned about electricity rates increasing.

Case Study — Con Edison

*Friction-free, broadly eligible
programs unlock latent demand*



Con Edison shows the scale of demand that accessible, broadly eligible programs can unlock. Its Energy Affordability Program (EAP) enrolled 530,000 customers and delivered \$240 million in discounts in 2025. When the utility launched an Enhanced EAP in May 2025 it extended income eligibility up to 100% of area median income, well above traditional low-income cutoffs, and 15,000 customers were approved within months, earning a 4.6-out-of-5 satisfaction score across applicants. Pairing expanded eligibility with multilingual, community-rooted outreach converted latent need into participation, underscoring that eligibility design and access are as decisive as the benefit itself.

Source: [Con Edison Energy Affordability Program](#)

Financial Assistance Programs

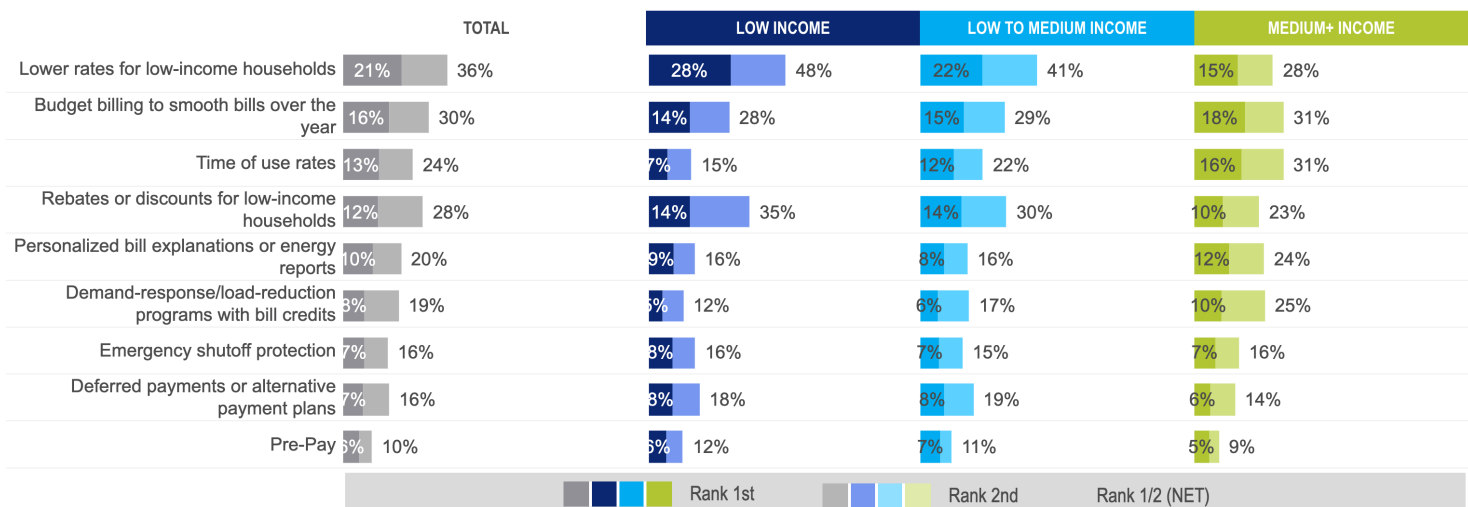
Whether you live in the Bronx, Brooklyn, Manhattan, Queens, Staten Island, or Westchester County, if you're concerned about costs—we're here to help.



Different Income Groups Want Different Solutions

Recognizing that stress is broad is only half the insight. The other half is that breadth does not mean uniformity. Different customers want different forms of relief. (Figure 12) Among low-income households, the priority is unambiguous: lower rates for low-income households rank as the single most important bill service, with 48% placing it in their top two. For this group, income-based relief is the headline need.

Figure 12: Most Important Electricity Bill Services — Percent Ranked Top 2 Across Income Groups



*Sorted descending among "Rank 1st" on Total. Please note only Rank 1 and Rank 1/2 (NET) percentages shown.

Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993)

Q114. Of the following services to manage electricity bills and help customers, which do you think are the most important for electricity providers to offer? Please rank the top 3.

Lower rates for low-income households rank as the single most important bill service.

But that same service does not lead for everyone, and the divergence is the strategic crux of this report. Among medium+ income households, who are far less likely to qualify for income-based assistance, budget billing (31% top-two) and time-of-use rates (31%) rank essentially even with low-income rates (28%). Demand response/load-reduction programs with bill credits also stand out for this group at 25% — roughly twice the rate for low-income households (12%) and notably higher than low-to-medium income (17%). This matters beyond consumer preference: when medium+ income households opt into demand-side management, it helps utilities shave peak demand, reducing the need for costly peaker-plant investment that would otherwise get passed through to the rate base — and, ultimately, to all customers' bills. These households are not asking for a handout; They are asking for tools that smooth volatility and reward smarter usage. A provider that offers only income-qualified programs effectively tells the majority of its stressed customers that there is nothing for them.

Across all of this sits a shared expectation of the provider itself. Keeping energy rates affordable is the top-ranked provider priority across every segment, placed in the top two by 57% of consumers, with helping customers save money on their bill ranking second at 47%. Consumers are not merely hoping for relief; they are explicitly assigning their providers responsibility for delivering it. The mandate is broad, but the right instrument varies by who is holding the bill.

Consumer Willingness Exists — Providers Must Make Action Easy

Perhaps the most encouraging finding in the entire study is that consumers are willing to act. More than four in ten Americans (42%) strongly agree that they are open to changing their electricity habits if it would save them money, a figure that rises to 44% among low-income households. The will to engage is there. (Figure 13) And nearly all consumers already have: 92% report taking at least one energy-saving step, with low-effort actions leading the way — switching to LED bulbs (49%) and adjusting thermostat settings (47%).

Figure 13: Energy Efficiency Actions Taken to Lower Electricity Bill by Income Level

	TOTAL	LOW INCOME	LOW TO MEDIUM INCOME	MEDIUM+ INCOME
Changed to LED bulbs	49%	41%	48%	54%
Adjusted thermostat settings (lower in winter / higher in summer)	47%	38%	49%	52%
Washed clothes in cold water / ran full loads / air dried clothes	41%	38%	41%	42%
Unplugged electronics or used smart power strips to avoid standby power use	36%	39%	36%	33%
Added window coverings (blinds, shades) to reduce heat gain/loss	31%	29%	31%	31%
Ran dishwasher on eco/energy saving cycles / only when full	25%	16%	24%	32%
Replaced or upgraded major appliances with energy efficient models	24%	17%	18%	30%
Sealed windows/doors or added weatherstripping / improved insulation	23%	21%	24%	23%
Shifted energy use to off peak hours	23%	20%	23%	25%
Installed a programmable or smart thermostat	19%	11%	14%	25%
Installed or upgraded HVAC, heat pump, or heat pump water heater for efficiency	16%	9%	12%	21%
Replaced windows	15%	9%	13%	18%
Participated in your electricity provider's demand response or load control program	11%	9%	9%	12%
Installed rooftop solar panels or subscribed to community solar	9%	7%	7%	12%
Had a home energy audit performed and followed recommendations	8%	7%	7%	10%
Other	1%	1%	1%	1%

Base: Total (n=4,021), Low Income (n=1,188), Low to Medium Income (n=840), Medium+ Income (n=1,993)
Q103. Which of the following steps, if any, have you taken to help lower your electricity bill? Please select all that apply.

Keeping energy rates affordable is the top-ranked provider priority across every segment.

Nearly all consumers have already taken at least one energy-saving step — willingness is not the constraint.

But willingness and easy wins are running ahead of the deeper engagement that produces lasting savings. Despite widespread adoption of simple behaviors, 52% of Americans do not actively monitor their electricity usage at all, and thus aren't likely looking at their bills. This figure climbs to 61% among low-income households, the group with the most to gain from tracking consumption. And the higher-impact actions remain underused: Only 19% have installed a smart thermostat, 11% have participated in a demand response program, and just 8% have completed a home energy audit.

The gap between willingness and deeper action is explained by friction, not apathy. The top two barriers to participating in energy efficiency programs are not having had the time to research them (26%) and uncertainty about how much money would actually be saved (25%). Consumers are telling providers exactly what stands in their way: The effort is too high and the payoff too vague. The opportunity, then, is not to persuade reluctant customers but to remove the obstacles in front of willing ones. Make the next action as effortless, and as tangibly rewarding, as switching a light bulb.

The research makes clear that providers will fall short if they treat affordability as a low-income-only challenge or rely on passive awareness to drive enrollment. The following recommendations translate these findings into concrete action.



CONCLUSION: LOOKING AHEAD

The consumer voice in this research points toward a clear conclusion: affordability is broad, deeply felt, and challenging to address, but only for providers unwilling to move beyond one-size-fits-all thinking. Four strategic imperatives emerge from the data to form a direction for what providers should do next.

1. Build a Multi-Tier Affordability Strategy, Not a Single-Program Fix

Affordability stress spans the income spectrum, and the relief consumers want varies with where they sit on it. Low-income households need discounted rates, flexible payment options, and simplified enrollment. Medium+ income households need budget billing, time-of-use rates, and transparent savings tools. A strategy that offers only income-qualified programs addresses the most acute need but ignores the broad middle, where stress is real and growing. A comprehensive, tiered approach meets customers where they actually are.

2. Turn Every Bill Into an Enrollment Opportunity, But Don't Stop There

The electricity bill is both the number-one way consumers discover provider services and their single most preferred communication channel. This is a tool that already arrives in every customer's hands each month. Providers should treat the bill as prime real estate for concise, action-oriented program messaging, using tools like QR codes that link directly to eligibility checks and enrollment. Messaging should be segmented: Income-qualified programs surfaced for low-income households, behavioral and rate tools for everyone else. But the bill can only influence the customers who actually look at it, and roughly half of Americans don't. However well-designed, bill-based messaging will miss a large share of eligible customers if treated as the entire outreach strategy. Complementary channels are needed so the bill functions as the highest-leverage layer within a broader strategy, not a substitute for one.

3. Simplify Access — Especially for the Households That Need It Most

For low-income households, enrollment friction is nearly as large a barrier as ineligibility itself. The fix is to reduce complexity at every step: streamline applications, minimize documentation, and consider auto-enrollment wherever customer data makes eligibility clear. Because digital channels under-reach the most stressed households, providers should reinforce outreach through trusted, lower-tech avenues including the bill, physical mail, and the word-of-mouth and community channels that reach low-income consumers more reliably than email.

4. Educate Customers on What Actually Drives Their Bills

Consumers who attribute every increase to provider rate hikes are less likely to engage with the behavioral and program solutions that could actually help them. Providers who proactively explain what drives a bill — usage, weather, seasonality, and rates alike — shift their role from presumed adversary to trusted advisor. That education is most powerful when paired with personalized tools: cost calculators, usage dashboards, and free or discounted efficiency measures and DERs that cut usage and unlock time-of-use and demand response savings.

Affordability will define the consumer-provider relationship for years to come. The providers who lead will be those who recognize that the answer is not a single rate or program, but a coordinated strategy, one that meets a stressed and willing customer base with the right tools, on the right channels, made genuinely easy to use.