

## **Consumer Spotlight: Low Income & Gen Z**

# Please Welcome to the Stage



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# 2025 Members Meeting & Fall Workshop

October 14-15 | Bellevue, Washington

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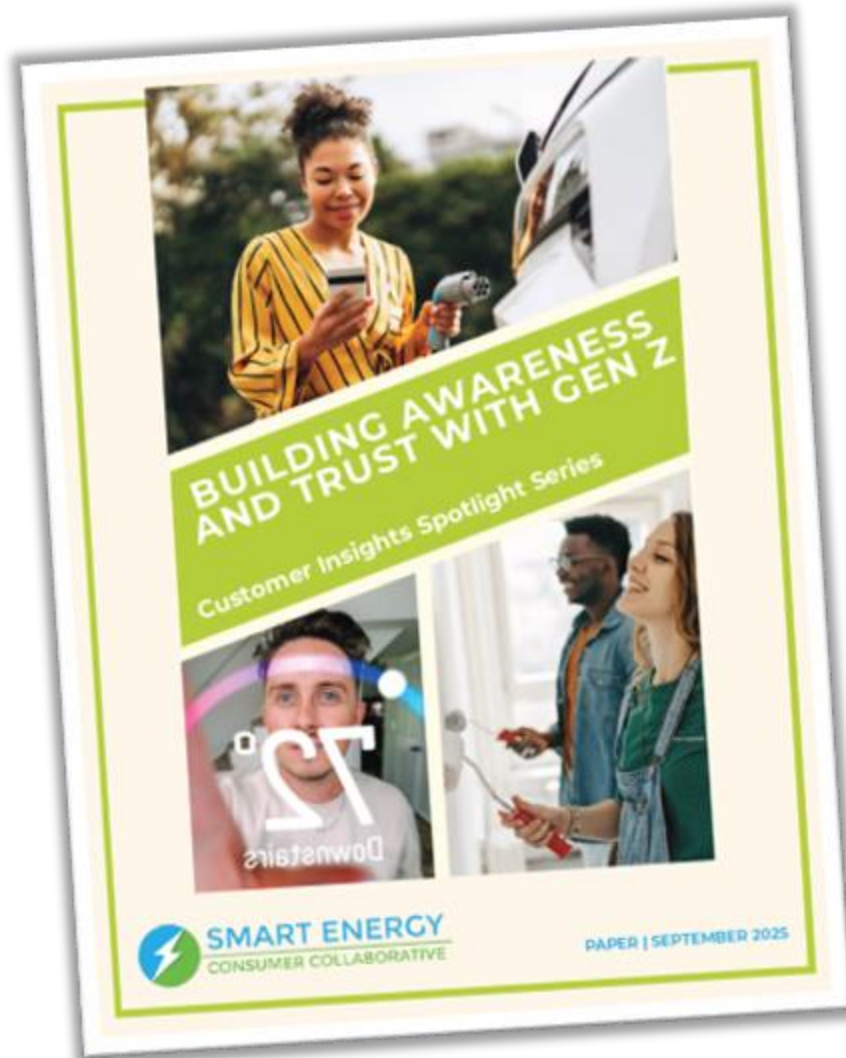


SMART ENERGY  
CONSUMER COLLABORATIVE

#SECCMM25



# SECC's Gen Z Report



[Available for  
Download Now](#)

Low income consumers are often seniors living alone in multi-unit rentals with lower-than-average electric bills, making **further energy savings challenging.**

# Four Things To Know About Low Income Households

01

## Half of consumers in low income households are struggling to pay their electric bill.

Low income consumers are struggling to pay their electric bill, despite the vast majority doing everything they can to reduce their bill. While most are receiving some form of income assistance, less than one-in-five have access to LIHEAP. Of those who do not receive any assistance, most say they do not qualify for various programs. With the lowest electric bills and most living alone, it is difficult for low income consumers to reduce their usage any further. This may be why about one-third say saving energy is uncomfortable and inconvenient. Coupled with a high proportion of renters living in multi-unit buildings, energy efficiency solutions for this group may be limited.

02

## All consumers want their electricity provider to prioritize affordable energy rates.

Saving money on electric bills is the top personal priority for all income levels. Having low energy rates is a secondary personal priority for low and low to medium income consumers, while ensuring electricity is never interrupted is a close second for medium+ income consumers. However, all strongly want affordable electricity rates to be the top priority for their provider, with helping them save money as a second priority. Affordability also heavily outweighs energy efficiency and grid investment measures as priorities for electricity providers across all incomes. Nonetheless, price concerns are a leading trigger for consumers to taking energy efficiency measures at home.

03

## Low income consumers face challenges with technology, often hesitant to use it for improving energy efficiency.

Lower income consumers are technology laggards, waiting for others to adopt new technology first. This is likely due to over half not being able to keep up with technological changes. In contrast, those in medium+ income households are the ones family and friends go to for advice on technology and don't mind spending money on it to improve their life. They also have more experience and interest in using smart devices to manage electricity than lower income consumers. Low to medium income consumers straddle this spectrum, as they are likely to wait to adopt technology, like those in low income households, but at the same time are more likely to look for ways to have technology improve their life.

04

## Low income consumers are the least satisfied with their electricity provider, yet it remains their primary source of information.

Average ratings for satisfaction, trust, and reliability are all weaker among low income consumers compared to those in higher income households. Regardless of this, electricity providers are a top source of energy efficiency information across all income groups. For low income consumers, this is above general internet searches, which are more heavily leaned on by those in higher income households. However, all consumers show an equivalent level of contact with their provider across most topics. Medium+ income consumers are slightly more likely to be interested in new technology and various energy efficiency services from their provider, but this is likely due to a higher overall interest in technology.

# Takeaways & Next Steps



## **Electricity providers should offer low income consumers energy efficiency solutions that are less technology focused.**

Low income consumers are not tech-savvy, as such energy efficiency solutions offered to them should not be technology driven. Solutions also need to account for them being disproportionately renters in multi-unit buildings. This group already has a low energy overhead, so solutions should focus on what can be done to lower the costs of current usage levels. Promoting time of use rates may be a solution as it fits this need and doesn't require changes to the home.



## **Energy efficiency solutions should be directly tied to cost savings to increase satisfaction rates among low income consumers.**

Cost savings needs to be the primary message of energy efficiency solutions to receive engagement from low income consumers. Focusing on what more the electricity provider can offer will help boost satisfaction rates. Short terms savings needs to be shown due to the high rate of those in low income households already struggling to pay their electric bill.



## **Electricity providers need to mitigate concerns surrounding electricity rate increases.**

Electricity rate increases are a paramount concern for all income levels, but particularly for low income households. Communications from electricity providers needs to mitigate these concerns and offer solutions, like rate options or low income relief programs, to maintain satisfaction rates.

# Gen Z Insights



# Four Things To Know About Gen Z

01

## **Gen Z's household composition gives rise to unique barriers in saving energy.**

With Gen Z more likely to be renting or living in multi-family buildings, enacting certain energy efficiency solutions can be challenging. Half are lost in terms of what to do to reduce their usage. Other challenges they disproportionately face include stating saving energy is inconvenient, it makes their home uncomfortable, or that they are too busy to think about it. These challenges may be heightened due to a higher proportion living with other adults in the household that are not their significant other. They may have differing preferences from others in the household, requiring them to balance multiple needs.

02

## **Drawing on their curious and capable nature, Gen Z leverage technology in energy efficiency.**

Half of Gen Z fall into the Curious and Capable segment, evident through with their strong interest in technology. This cohort does not mind spending money on technology to improve their life and have friends and family who seek their advice on technology. They are keen smart device adopters, having significantly higher ownership rates. Gen Z are often already using devices to manage electricity usage or express strong interest in knowing how to use them for this purpose in the future. If Gen Z do not already have a device, learning how to use it to manage their electricity serves as a stronger motivator for purchasing one compared to older generations.

03

## **Gen Z are more community focused and place greater value on the environment than older generations.**

Gen Z are more likely to regularly volunteer in their community and consider the environment when voting. When it comes to their top electricity concern, grid reliability and the impact of fossil fuels on air quality are at the top near increasing rates. In contrast, rate increases stand out as the primary concern for older generations. Environmental values also play a more prominent role in electricity priorities for Gen Z. Although saving money on their electric bill is top of mind, one-in-ten rate reducing their carbon footprint and having their provider educate them on energy efficiency tools/technology as the top priority – two times higher than older generations.

04

## **Electricity providers have less robust relationships with Gen Z compared to older generations.**

For older generations, electricity providers are a top source of energy efficiency information. However, Gen Z leverage relationships with friends and family or general internet searches more for this information. Electricity providers also receive lower ratings on satisfaction, trustworthiness, and reliability among Gen Z compared to older generations. Despite this, Gen Z are more likely to state their provider helps them save money and keeps energy affordable than older generations. Rather, they are less likely to think their provider is helping the environment or provides helpful information on energy efficiency technology – possibly contributing to lower satisfaction scores.

# Takeaways & Next Steps



## **Electricity providers should target Gen Z with energy efficiency solutions that incorporate technology.**

Gen Z need further guidance on how to save energy, providing an opportunity for electricity providers. This cohort should be targeted with solutions that incorporate technology to appeal to their curious and capable nature. Utilizing smart devices and home optimization programs are particularly interesting to this group and provide an initial solution that electricity providers can offer.



## **Energy efficiency solutions to Gen Z should overcome their unique household challenges.**

When proposing energy efficiency solutions, electricity providers need to keep in mind that Gen Z households differ from older generations. They are often renting in multi-unit buildings, which can make implementing some solutions challenging. Within their household, they are more likely to live with other adults and not have sole control over decisions – leading to balancing the comfort and convenience of everyone in the home.



## **Electricity providers should leverage intermediaries, like friends and family, to enhance communication with Gen Z.**

Gen Z lean on friends and family more than their electricity provider for energy efficiency information. Electricity providers need to keep this in mind when developing communication strategies to target Gen Z. Incorporating friends and family referral programs may be an alternative avenue. Gen Z also relies heavily on general internet searches, so increasing visibility on these searches will also help improve awareness of programs.

# Consumer Spotlight: Gen Z



Touchstone Energy<sup>®</sup>  
Cooperatives

October 14, 2025

Smart Energy Consumer Collaborative – Members Meeting & Fall  
Workshop

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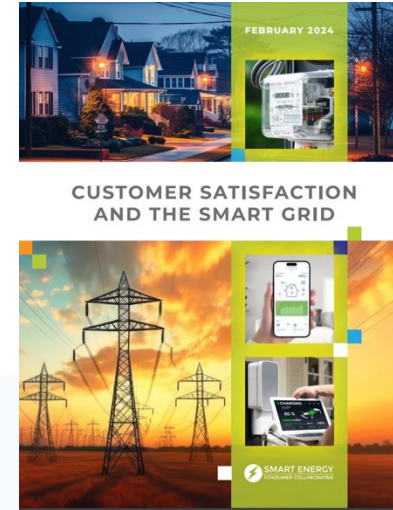
# Touchstone Energy® Cooperatives Inc.

- Membership organization of locally owned cooperatives in 46 states
- Cooperatives are not-for-profit, endorse core values of integrity, commitment to community, accountability, and innovation and put members first
- Provides resources and leverages partnerships to help member cooperatives better engage and serve their member-owners



# Touchstone Energy® Research

Touchstone Energy works with several organizations (e.g., SECC, CFI Group/ACSI®, Advanced Energy) to conduct research concerning consumer attitudes and opinions, beneficial electrification, electric vehicles, smart devices, and more.



## THE COOPERATIVE ADVANTAGE

### Outage Communications

March 24 - 30, 2025

### Young Families Online Focus Group

March 25-31, 2024

### Electricity Demand and Billing

January 21 - 26, 2025

# Gen Z & Electric Cooperatives

Several recent studies among young adult members of electric cooperatives have shown that this group

- places great importance on concern for community (one of the seven cooperative principles)
- ranks reliability and affordability as the most important attributes for their co-op (not unique to this group)
- has a strong interest in having a variety of rate plans available and wants to know from which sources their energy comes from
- generally trusts their local electric co-op to provide reliable energy information
- wants access to resources that will help them save energy, time, and money
- uses multiple social media platforms but does not follow or connect with their electric co-op on social media
- is not aware of cooperative programs or events (more than half -58 percent- are unaware)

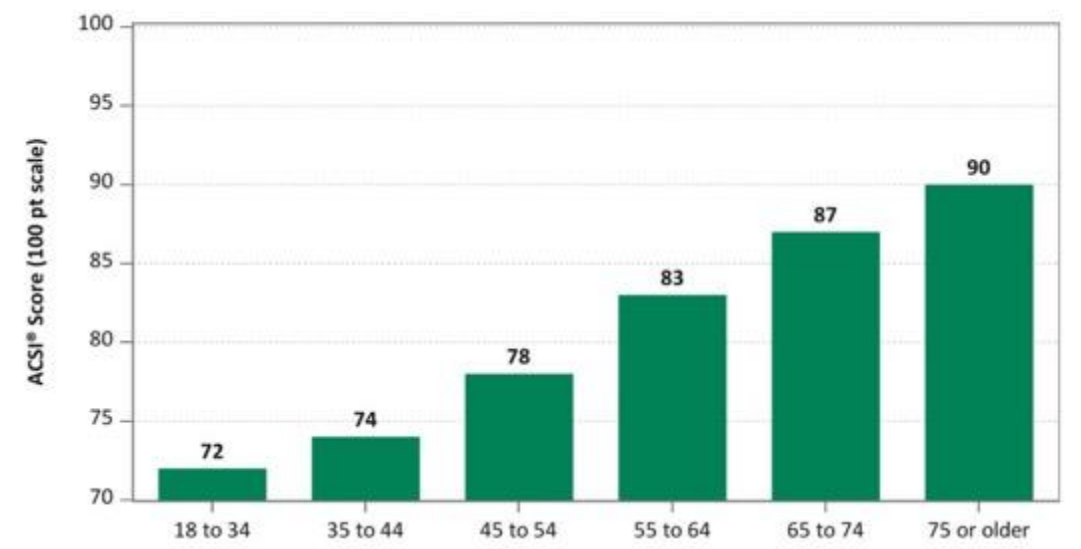
# Gen Z & Electric Cooperatives

Similar to SECC’s findings, research across residential member-owners of electric cooperatives has repeatedly shown that age strongly correlates to reported satisfaction with the electric cooperative. The younger a member is, the lower they typically rank their satisfaction with their electric co-op.

For example, in 2024, a nationwide survey among members of electric cooperatives has shown that members between the ages of 18 to 34 years old have given their co-op an average American Customer Satisfaction Index (ACSI®) score of 72, 18 points lower than members 75 years and older.

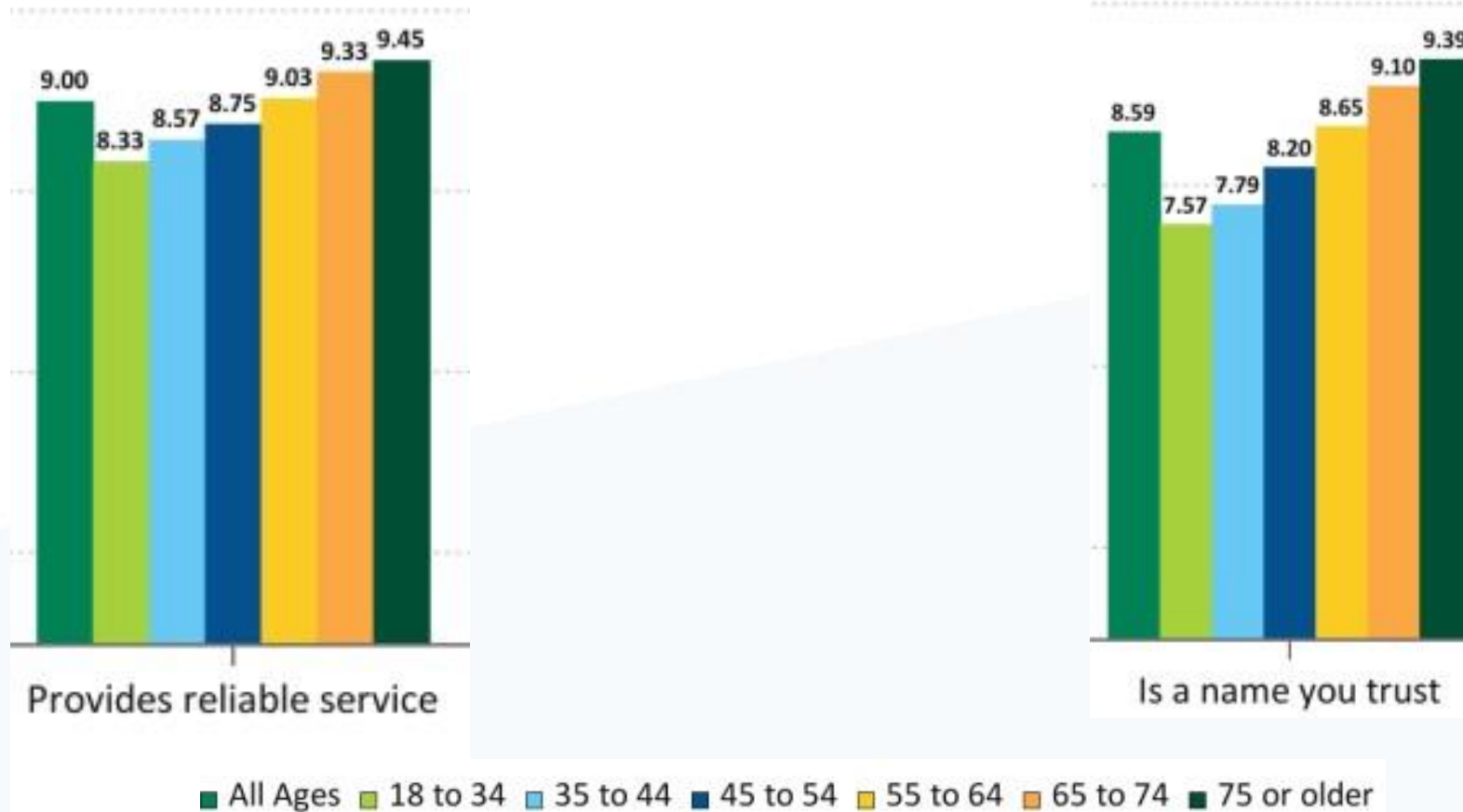
Table 2: Satisfaction, Trust and Reliability in Electricity Providers

MEAN SCORE 1 (low) – 10 (highest)	GEN Z (18-28)	MILLENNIALS/GEN X (29-60)	BOOMERS + (61+)
SATISFACTION	7.2	7.3	7.5
TRUST	7.0	7.3	7.5
RELIABILITY	7.3	7.8	8.1



Sources: SECC, *Building Awareness* (2025); [2024 NSCD](#)

While still high, members of electric co-ops between 18 and 34 years old provide the lowest satisfaction when it comes to assessing the provision of reliable service and when asked if their electric co-op is a name they trust.

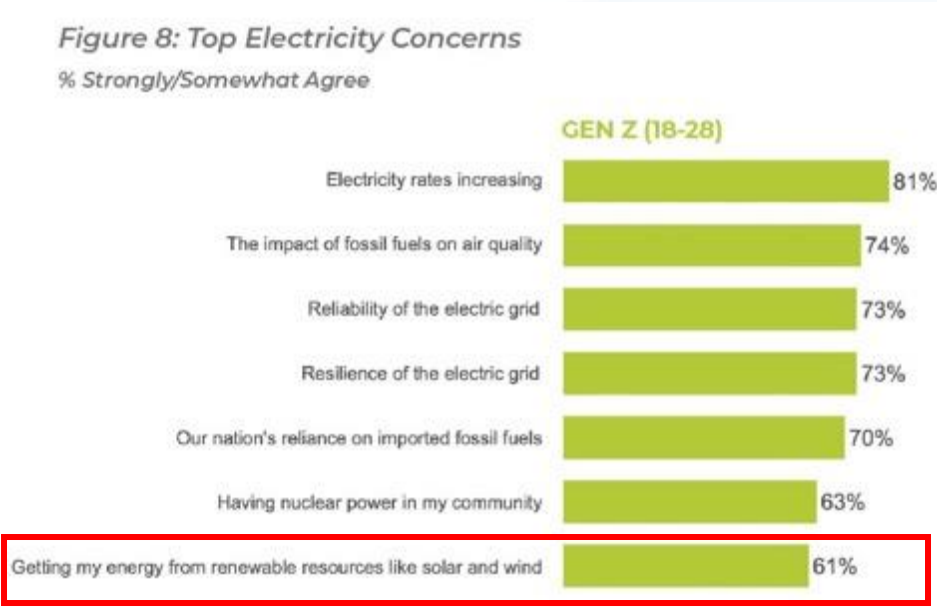
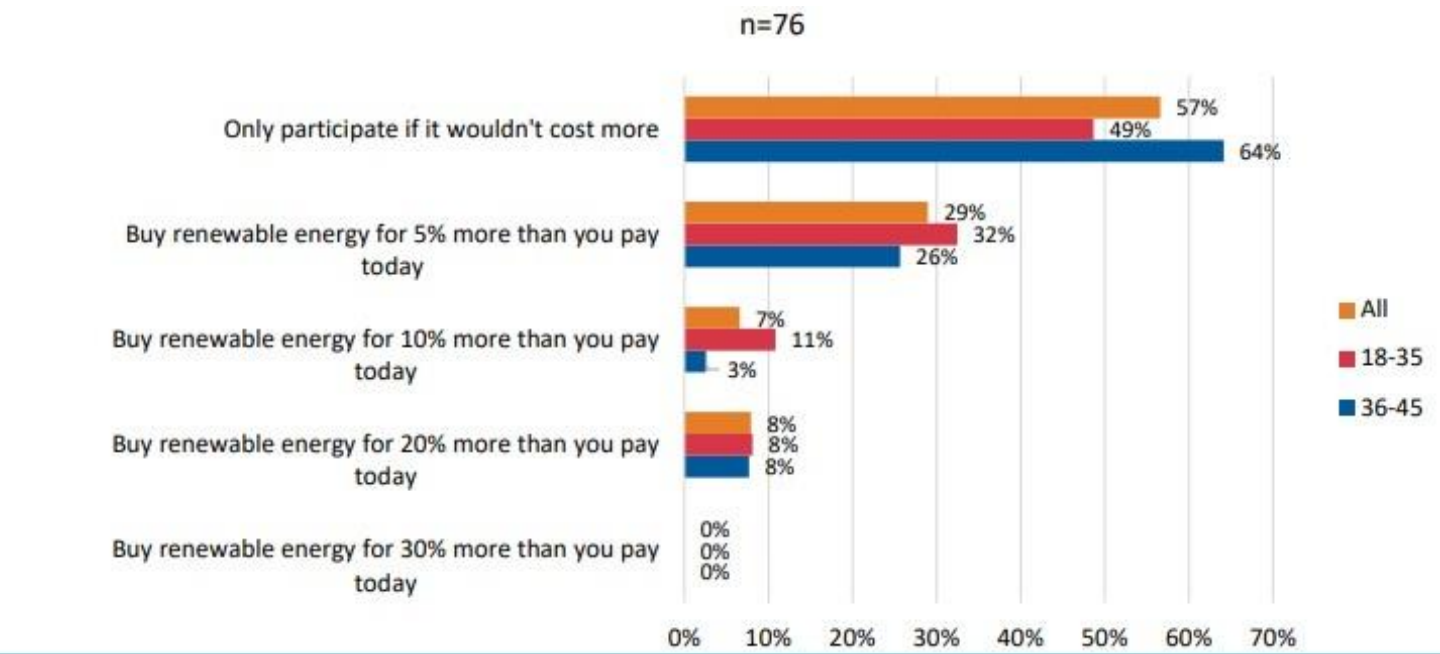


Sources: [2024 NSCD](#)



Similar to SECC’s findings, there is strong interest in renewable resources and, to some extent, willingness to pay a higher rate for energy from renewable resources.

*Buying all or part of your energy from renewable energy resources (e.g., wind, solar). This would cost more but help improve the environment and increase energy independence. Would you be willing to...?*



Sources: [Young Adult Members](#) (2023) ; SECC 2025

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# Electric Cooperatives

**Concern for Community** and **Education, Training, and Information** are two of the seven cooperative principles and help explain why community outreach and engagement, as well as energy information and education are very important considerations for electric cooperatives.

# Electric Cooperatives

## Children & Youth Engagement / Community Outreach

- Dolly Parton's Imagination Library
- The NRECA Electric Cooperative Youth Tour
- Education scholarships for local high school seniors pursuing college or trade school
- Electrical safety demonstrations

## Young Adult Members

- Increased digital communication
- Events tailored to young adult members, following the guideline "meet members where they are"



# Example: Wheatland Electric Cooperative (KS)

## BUILDING A STRONGER *Cooperative* Community



As member expectations and preferences change at a rapid pace, co-ops are challenged with evolving products, services, practices and culture to the shifting landscape — a challenge Wheatland Electric Cooperative, Inc. (WEC) has put an immense focus on.

Community engagement and connection are more important than ever, and WEC strives to find innovative ways to foster relationships with members. With a keen eye on the future, WEC meets its members where they are and actively engages young adult members in meaningful ways.

Through initiatives like our annual Chamber After Hours and partnership with local baseball teams like the Great Bend Bat Cats and Garden City Wind, WEC is committed to building strong community ties and ensuring a vibrant future for cooperative energy.

The cornerstone of WEC's outreach efforts lies in understanding the diverse needs and preferences of its members, particularly the younger demographic. Recognizing the importance of networking and community involvement, WEC hosts an annual Chamber After Hours event, creating an informal platform for members to connect, share ideas and forge meaningful relationships. By collaborating with local chambers of commerce, WEC strengthens its ties within the community and provides a valuable networking opportunity for young adults interested in becoming more involved in local business and leadership roles.

WEC's strategic partnership with local baseball teams meets members where they are — both physically and culturally. Hosting members and families at these sporting events creates a relaxed, enjoyable environment for social interaction and supports community activities. These events are fun for members and provide WEC representatives the opportunity to engage in casual conversations, understand members' concerns, and foster a sense of belonging within the cooperative.

Communication and outreach are key factors driving WEC's success in engaging young adult members. By leveraging social media and community events, WEC ensures that its messages resonate with a younger demographic. Using social media allows WEC to effectively communicate its initiatives, events and the value of cooperative membership to a broader audience.

Young adult member engagement is crucial for the vitality and sustainability of our cooperative. These emerging members represent the future of co-ops, and their active involvement ensures that cooperative principles continue to thrive.

WEC is not just a provider of energy — we are a catalyst for community engagement, collaboration and progress. Through these initiatives, WEC commits to meeting members where they are and fostering meaningful connections with young adults. By embracing modern communication channels and a proactive approach to community outreach, WEC ensures that its cooperative spirit continues to thrive, empowering members of all ages to shape a brighter tomorrow together.





# THANK YOU!



Touchstone Energy®  
Cooperatives

## Questions?

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# Consumer Spotlight: Low Income & Gen Z



# Meet The Speaker



**Mehul Trivedi**

Chief Innovation Office

**SEW**





# AI-Powered Digital Self-Service Platform With Multi-Device and Multi-Channel Support







Delivering water and power®

# Empowering Low-Income Communities

Danielle Olaya, Community Relations Program Manager

# SALT RIVER PROJECT



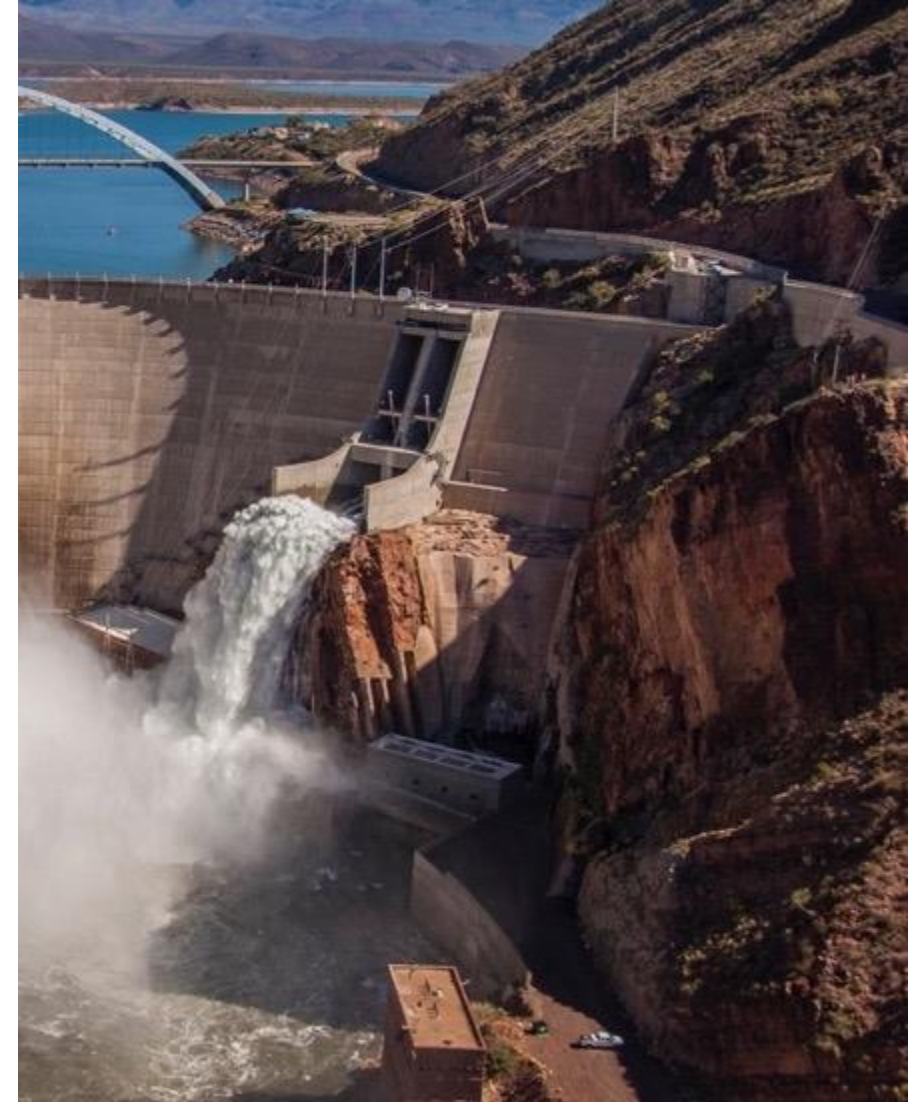
Community-based, not-for-profit utility serving over **1 million** customers in central Arizona.



Service territory includes **Phoenix metro** and surrounding communities with extreme summer heat challenges.



SRP supplies water to around **2.5 million** Valley residents each year, delivering over **244 billion gallons** (750,000 acre-feet) annually, and oversees a **13,000-square-mile watershed** that features reservoirs, wells, irrigation laterals, and **131 miles** of canals.



# WHY NOW? & WHY DOES IT MATTER?

Phoenix metro's rapid growth, combined with record heat, creates heightened risks for low-income households.

## DID YOU KNOW?

- Nearly **20% of households** served face high energy burdens.
- Energy burden in some ZIP codes exceeds **10%** — double the national average.

SRP's customers include renters, seniors on fixed incomes, and multi-generational households.

## The SRP approach blends:



Program design tailored for immediate impact



Targeted, bilingual communications to reach hard-to-reach segments



Community partnerships that build trust and extend reach



Sustainable Energy Efficient Solutions and education

# FINANCIAL ASSISTANCE: SUPPORT, SERVICES AND WAYS TO SAVE



## Payment Assistance

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- Payment plan or bill extension
- 24/7 support: **(602) 236-8888** to reach immediate help
- Flexible options via My Account



## Ways To Save

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- **Economy Price Plan: \$23/month**
- This means saving **\$276/year** for income-qualified households
- Uncover energy savings with free virtual or in-person **Home Energy Assessment™**



## Energy-Saving Support

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- **Home Energy Assessment™**: Also offers up to \$250 in free products
- **Rebates**

# FINANCIAL ASSISTANCE: SRP BILL ASSISTANCE & WEATHERIZATION



## SRP Bill Assistance

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- \$5 Million Annually
- 200% Federal Poverty Level
- \$800 Crisis Bill Assistance
- Distributed by our Wildfire HEAF partners



## Weatherization Program

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- We allocate **\$875,000** annually to support this program, for up to **\$9,000** in home upgrades for customers



# SRP'S MONTHLY DISCOUNT PROGRAM

## Economy Price Plan

- \$23 monthly discount, \$276 a year
- Self-declared – No income verification currently required when applying
- Effective in May 2025 proof of income will be required within 60 days of enrollment to continue participation

## November 2025

- Economy Price Plan will be known as **SRP Income Qualified Discount Program**
- There will be two tiers, 0%-150% FPL will receive a \$35 discount, 151%-200% FPL will receive a \$10 discount

Household Size	Monthly Income	Household Size	Monthly Income
1 Person	\$1,956	6 People	\$5,393
2 People	\$2,643	7 People	\$6,081
3 People	\$3,331	8 People	\$6,768
4 People	\$4,018	9 People	\$7,456
5 People	\$4,706	10 People	\$8,143

*Federal income guidelines are subject to change without notice. Current eligibility guidelines define "income" as including, but not limited to, the combined income of all people living in your home including wages or salary, Social Security income, veterans benefits, disability, unemployment and retirement benefits, pensions, rental income, Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), interest and dividends.*

# PROGRAM ENROLLMENT: GROWTH THROUGHOUT THE YEARS



	2020	2021	2022	2023	2024
Number of HEA Completed	908	1,965	1,848	1,555	2,233
Number of Income Qualified Free HEA	227	430	339	624	657
% Income Qualified	25%	22%	18%	40%	29%
Enrolled on Monthly Discount Program	79,352	88,051	77,399	72,642	79,429

# SPREADING THE WORD



## Outreach & Marketing

- Direct Mail
- Email
- Business card
- Web
- Paid media channels
- Digital Billboards
- Brochures
- Social Media
- Website



## Community Events

- Table event with brochures and swag

# LIMITED INCOME SEGMENT: LIFE OF LINES





# INTERNAL PROCESS CHANGES



## Contact Operations Messaging

- Call to action when enrolling on monthly discount program
- Perks of HEA program



## Product Development Team Direct Messaging

- Direct communication with a twist



# SRP COMMUNITY ENGAGEMENT APPROACH

As part of SRP's efforts to provide value to the communities we serve, our counselors also conduct **energy education workshops** and participate in various community events.

- Train the Trainer
- Utility Bill Assistance Orientation Programs
- Community Resource Fairs
- Low-Income Housing Complex Education
- Mobile Home Parks
- Community Action Agencies
- Food Banks
- Nonprofit Coalitions
- Various Municipality Family Self Sufficiency Programs



# SRP: WE'RE *HERE TO HELP*

Events that connect directly with customers and share information about assistance programs available to help families struggling to pay their utility bills.

## During these events, SRP customers can:



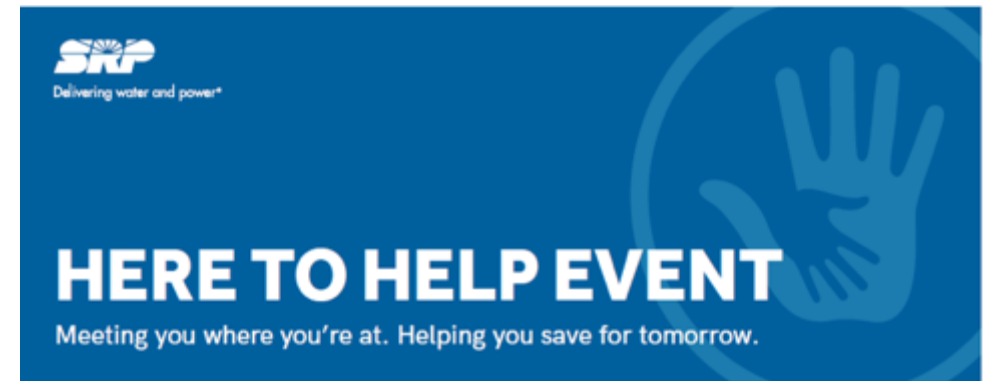
Review their accounts and confirm they are on the most cost-effective price plan.



Access resources to help manage and pay their summer energy bills.



Learn if they qualify for a free Home Energy Assessment.



SRP also has a dedicated team of **Customer Resource Counselors** who help connect customers with community organizations that offer support with rent, food, and other essential needs.

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# PARTNERSHIPS THAT POWER ACCESS



**Food distribution events:** Embedded bill assistance sign-ups with St. Mary's Food Bank mobile pantry stops.



**Health fairs:** Partnered with **Native Health** and **Valleywise Health** to offer energy check-ups alongside medical screenings.



**Housing agencies:** Coordinated with **City of Phoenix Housing Department** to bundle efficiency upgrades with weatherization projects.





# THE ENERGY EFFICIENCY JOURNEY



## Monthly Discount

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- **Economy Price Plan: \$23/month**
- This means saving **\$276/year** for income-qualified households
- Uncover energy savings with free virtual or in-person **Home Energy Assessment™**



## HEA SRP Energy Ambassador Visit

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- Evaluates household appliances, lighting, and HVAC systems
- Provides a personalized report with **actionable energy-saving recommendations**



## Exclusive Benefits

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- Rebates on ENERGY STAR® appliances
- Additional rebates for A/C units, shade screens, insulation
- Free energy-saving products (**up to \$250 value**)

# BUILDING RELATIONSHIPS WITH COMMUNITY ORGANIZATIONS



# BUILDING RELATIONSHIPS WITH COMMUNITY ORGANIZATIONS

Why are folks not taking advantage of this program?

Some reasons include:

- Large barrier to entry with making EE Changes
- Trust factor to allowing people into home

4 leds and night light

Apt 4 units good

CRC contact cards



# EQUITY-DRIVEN MESSAGING, ENGAGEMENT & TRUST IS OUR KEY TO SUCCESS

## Language Capabilities

- Bilingual Team Members
- Bilingual Outreach materials
- Homeowners, renters, and apartment dwellers can get an E.E. Kit

## Building Trust Upfront

- Setting the stage on what to expect
- Showing examples of E.E. Kits, reports, and refrigerator replacements
- Customers leave with an appointment card

## HEA Assessment

- Leave behind SRP program information i.e., Weatherization, Customer Resource Counselor Cards



JOIN THE  
EVOLUTION  
**SRP 2035**

See more of SRP's 2035 Goals on [srp.net/2035](https://srp.net/2035)



# THANK YOU FOR YOUR TIME!

**I'd love to connect further, answer  
your questions. Happy to help!**



**Danielle Olaya**  
Community Relations Program  
Manager, Salt River Project (SRP)



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(602) 236-6963

# 2025

## Members Meeting & Fall Workshop

October 14-15  
Bellevue, Washington

Hosted by



*PUGET  
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# #SECCMM25





PLMAI



SMART ENERGY  
CONSUMER COLLABORATIVE

SYMPOSIUM ON

**DERs and Customer Engagement**

**DTECH**

SAN DIEGO, CA | MONDAY, FEBRUARY 2, 2026