

LMI customer perspectives: Findings from the LIEIF DSM survey



Low Income Energy Issues Forum (LIEIF) webinar

■
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Mission & challenge statement



The Low Income Energy Issues Forum's mission is to conduct research on utility bill affordability, share information, and identify solutions among a diverse group of professionals.

Created in 2013, we adopted this challenge statement:

Propose innovative and integrated policies and approaches that help close the widening gap between what vulnerable energy consumers can pay and their current utility bills

LIEIF is a unique group of professionals focused on energy affordability. The members work for utilities (both municipal and investor-owned), state regulatory agencies, social service agencies, research institutes, consumer organizations, national associations and other non-profit organizations, and creative, analytical, and software businesses.

Notes on research conducted



- The Russell Omnibus was conducted via the internet among 1,027 adults 18 years of age or older from June 20 – June 23, 2023. Figures for gender, age, and geography were weighted where necessary to match their actual proportions in the population. The bases shown in this report are the unweighted bases.
- The following statistical notation is used throughout the report:
 - □ = Figure is significantly higher than the other/indicated subgroup at a 95% confidence level

All research was carried out in compliance with all relevant legal and ethical requirements within the market and in compliance with ISO 20252:2019.

2022 E Source Residential Products, Programs and Services Survey



Topics:

- Overall perceptions of utility, reliability, communications, and offerings
- Interest in billing options such as time-of-use rates, demand charges, and block rates
- Interest in and adoption of smart technologies, battery storage, solar, and EVs
- Interest and participation in utility programs such as community solar, demand response, home audits, weatherization, and rebates
- Sample size: $n = 4,854$
- US respondents responsible for paying a utility bill
- Fielded in July 2022
- Quotas for demographics and geography
- Post-fieldwork weighting



[E Source Residential Products, Programs, and Services](#)

Note on different surveys



- This webinar will use research from E Source's own Market Research as well as survey work conducted by Russell Research

- If you **see a star** on a slide it indicates the survey is from Market Research, which surveyed all income levels:



- Slides **without** a star are from Russell Research and they surveyed households making under \$50,000/year

Survey themes



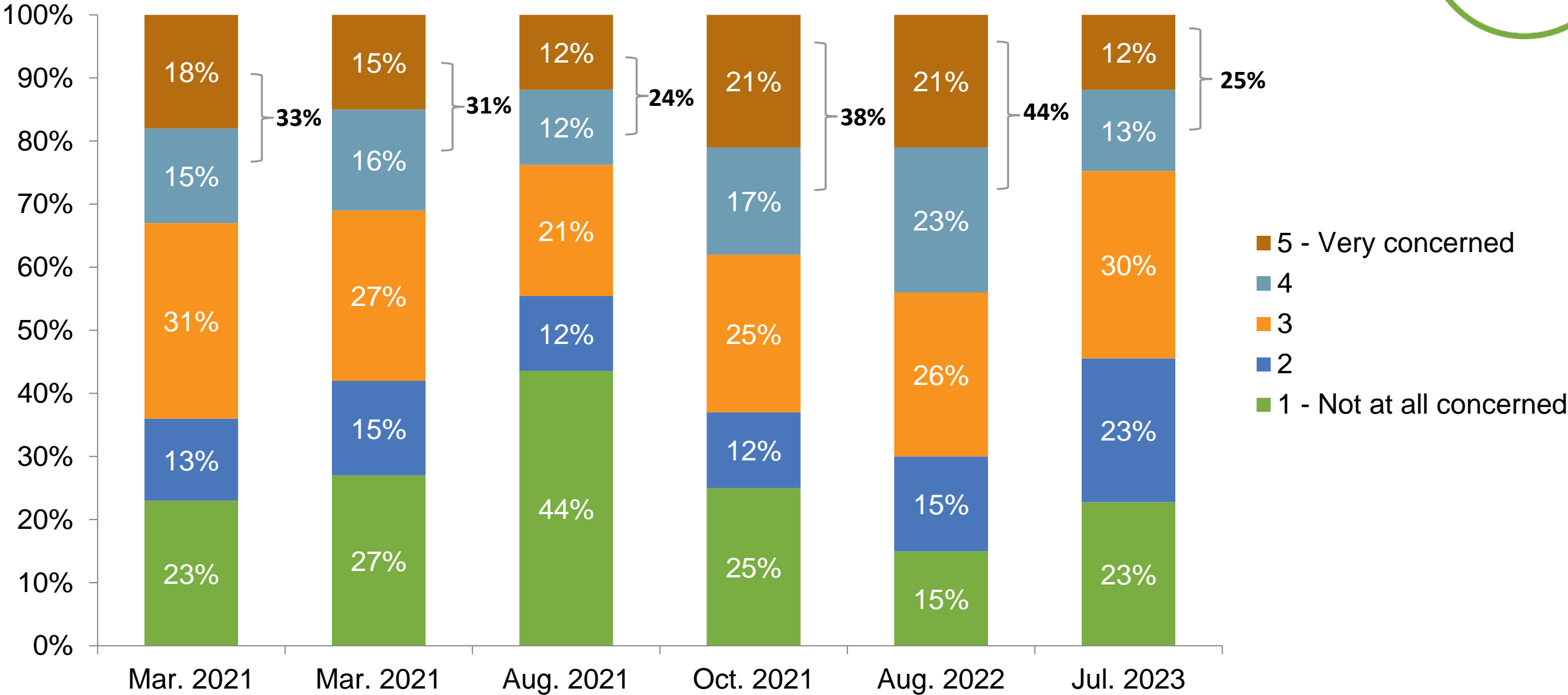
There is a growing affordability crisis in the utility sector. LMI customers struggle to pay utility bills, remain worried about paying utility bills in the near future, and a growing number of customers are in debt to their utility. Over half of the LMI respondents had to forgo other household needs to pay their utility bill.

LMI customers are aware of utility programs and are highly interested to learn more on how to reduce their utility bill. YET, their actual participation in utility programs is much lower, lagging behind other income groups. The customers most in need are also least likely to understand their utility bills.

Something is just not aligning between the utility service model and the needs of LMI customers.

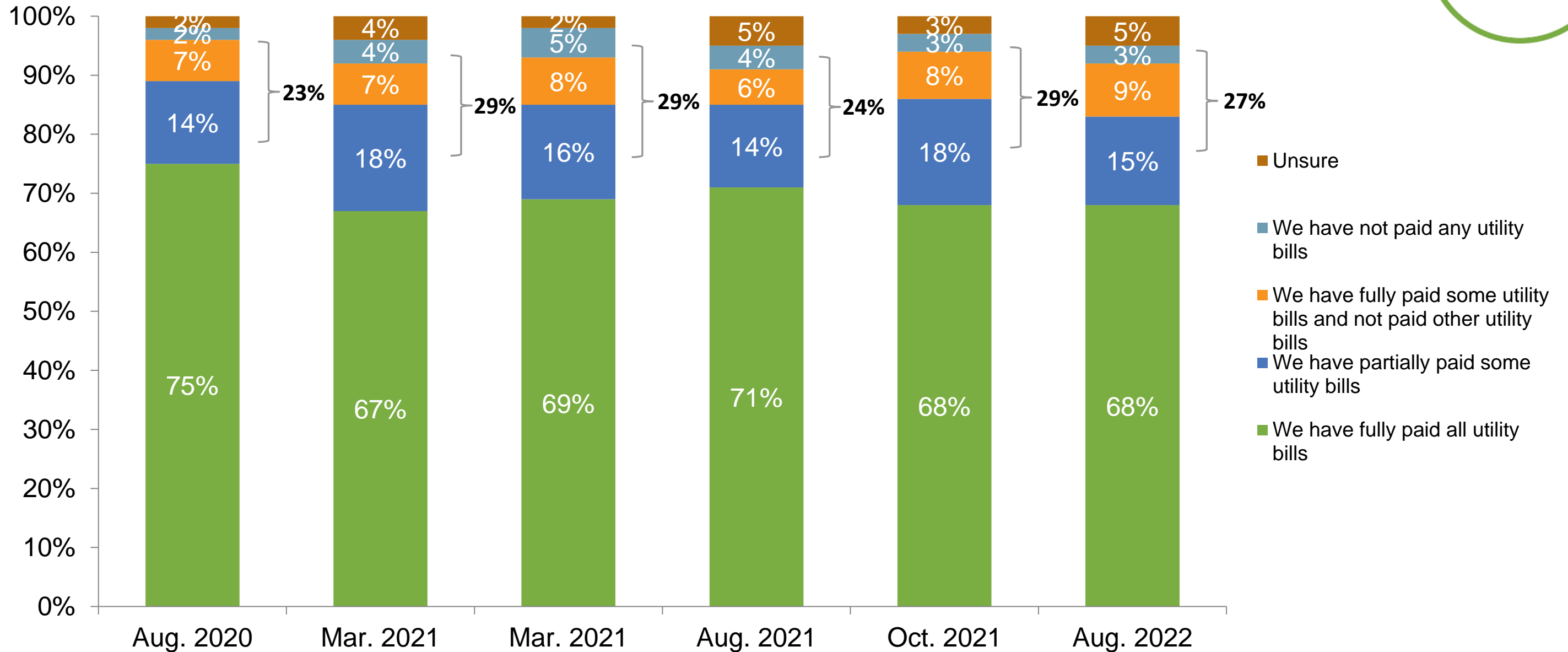
The LMI DSM survey findings point to open questions and opportunities to improve. But overall, we must do better to help LMI customer manage their rising utility bills through better segmented engagement, enrollment in utility programs to BOTH provide assistance and reduce bills through DSM programs, and generally, be more intentional in our approach.

Customers remain concerned about ability to pay utility bills



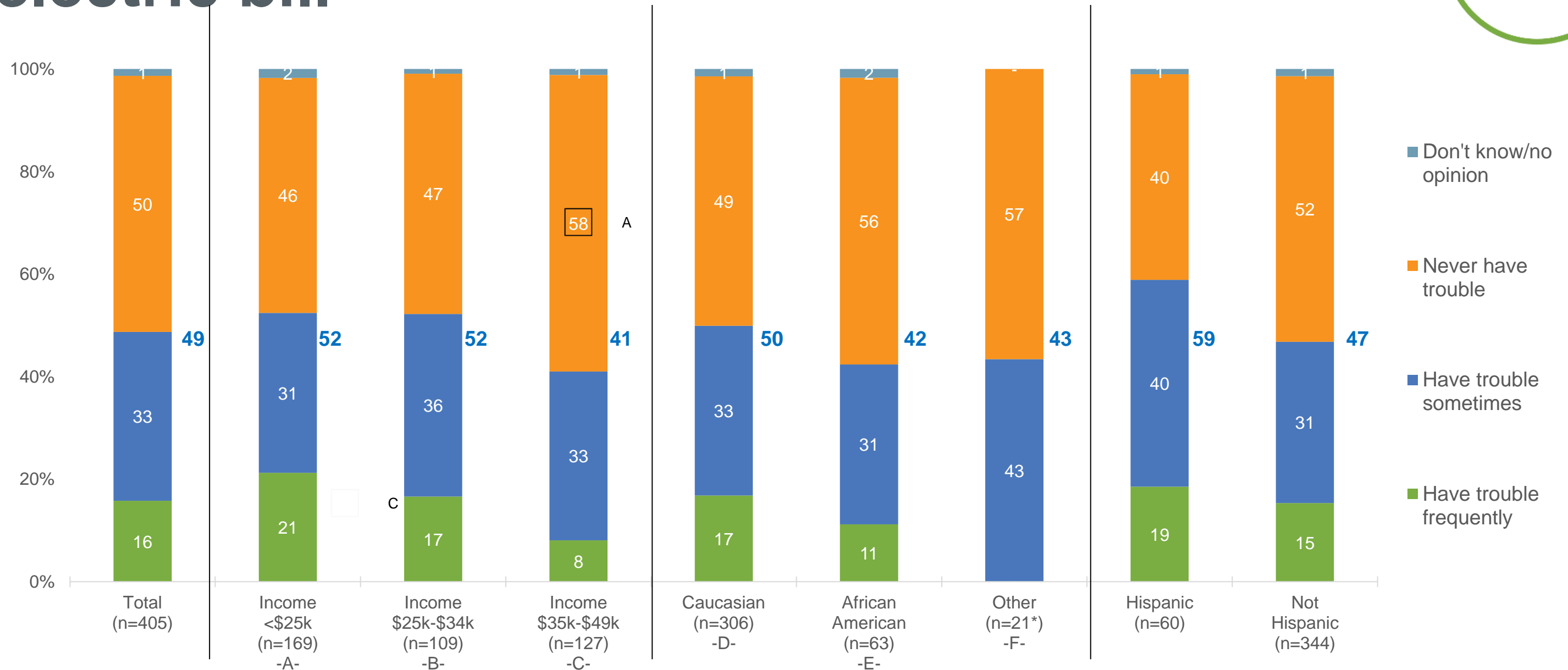
Question: "How concerned are you about your household's ability to stay current on utility bill payments over the next six months?"

Customer debt is increasing



Source: Various Low Income and Prepay Consumer Survey Reports conducted by Russell Research in 2020 through 2022. Available on request. Question: "During the COVID-19 pandemic, nearly every electric, gas, and water utility has adopted a policy of not disconnecting customers who do not pay the utility bill (not shutting off utility service for non-payment). Which of the following best describes whether your household has paid utility bills during the COVID-19 pandemic?"

Half of customers report trouble paying their electric bill



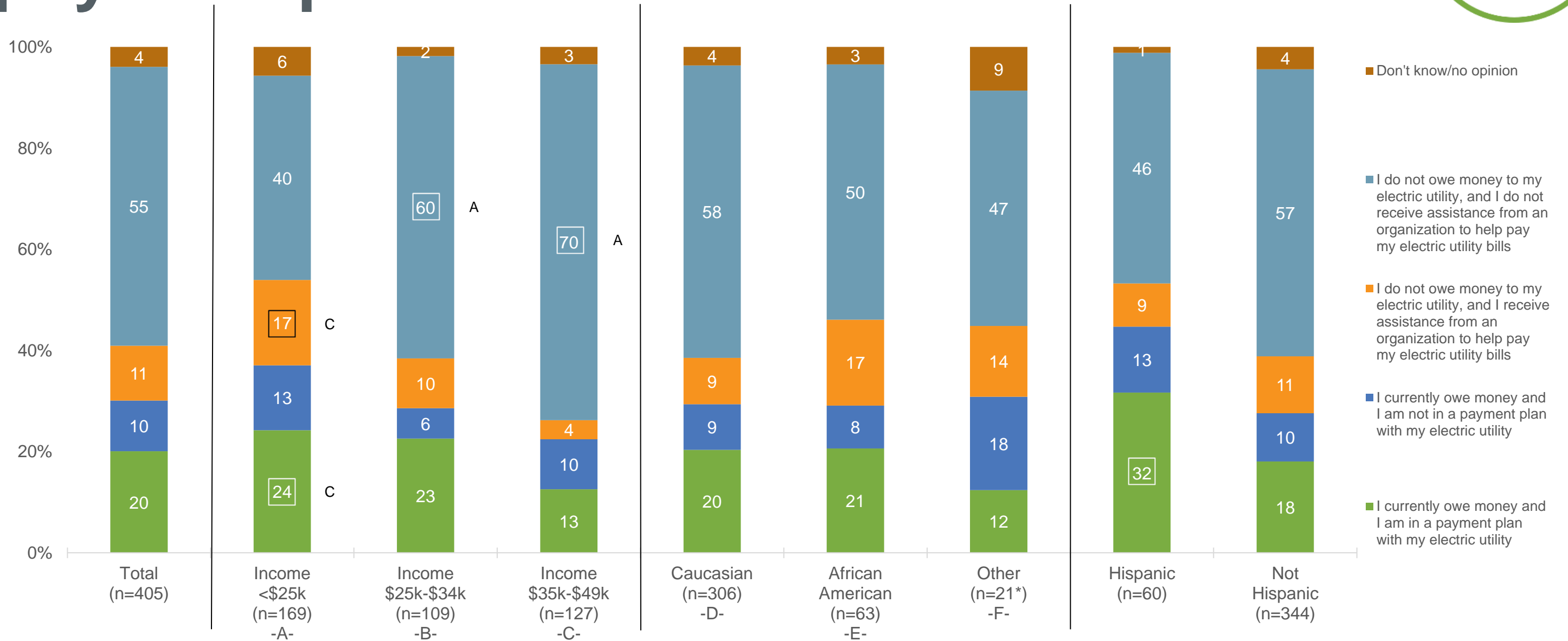
*Use caution small base size. Base: Total Pay Electric Bill Separately. H3a/b/c. Do you have trouble paying your [electric/ gas/ combined] utility bills?



Detailed findings

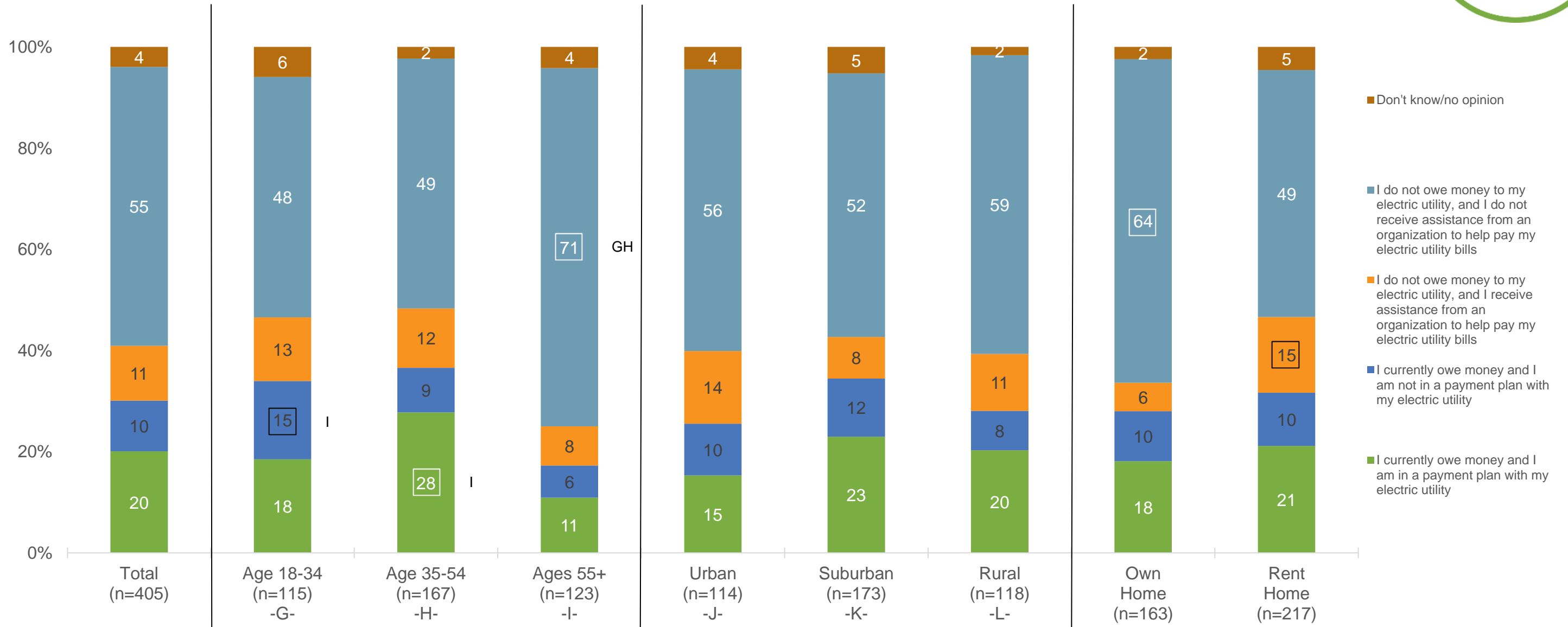


1/5 of electric customers are on a payment plan



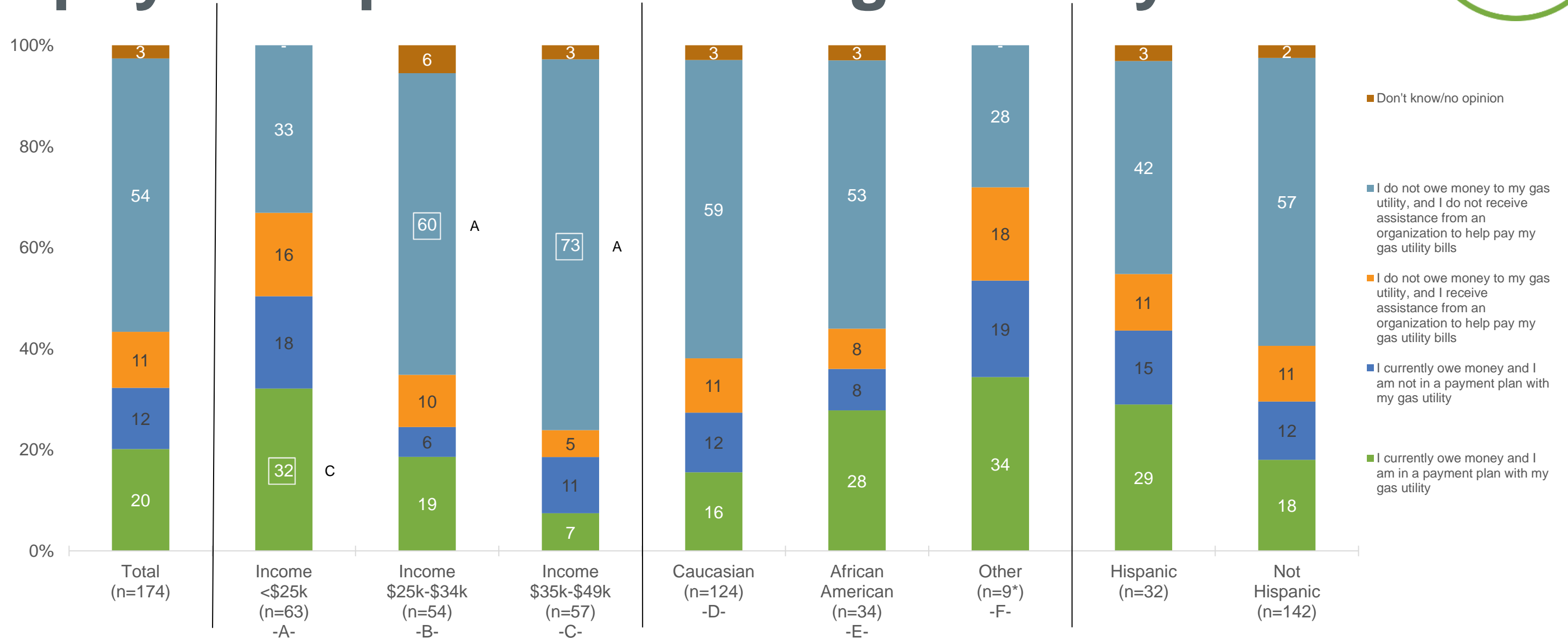
*Use caution small base size. Base: Total Pay Electric Bill Separately. H2a/b/c. In the past 12 months, what best reflects your [electric/ gas/ combined] utility bill payments?

Growing generational divide



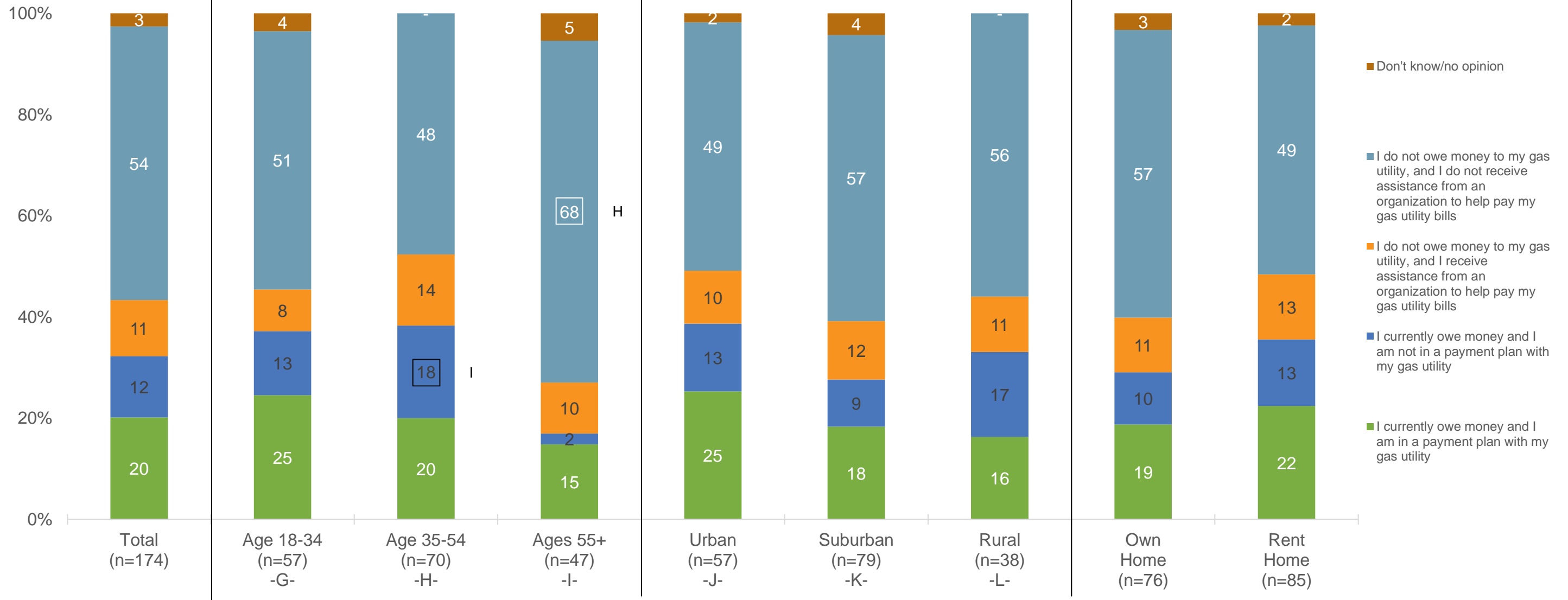
Base: Total Pay Electric Bill Separately. H2a/b/c. In the past 12 months, what best reflects your [electric/ gas/ combined] utility bill payments?

1/3 of households under \$25k/year are on a payment plan with their gas utility



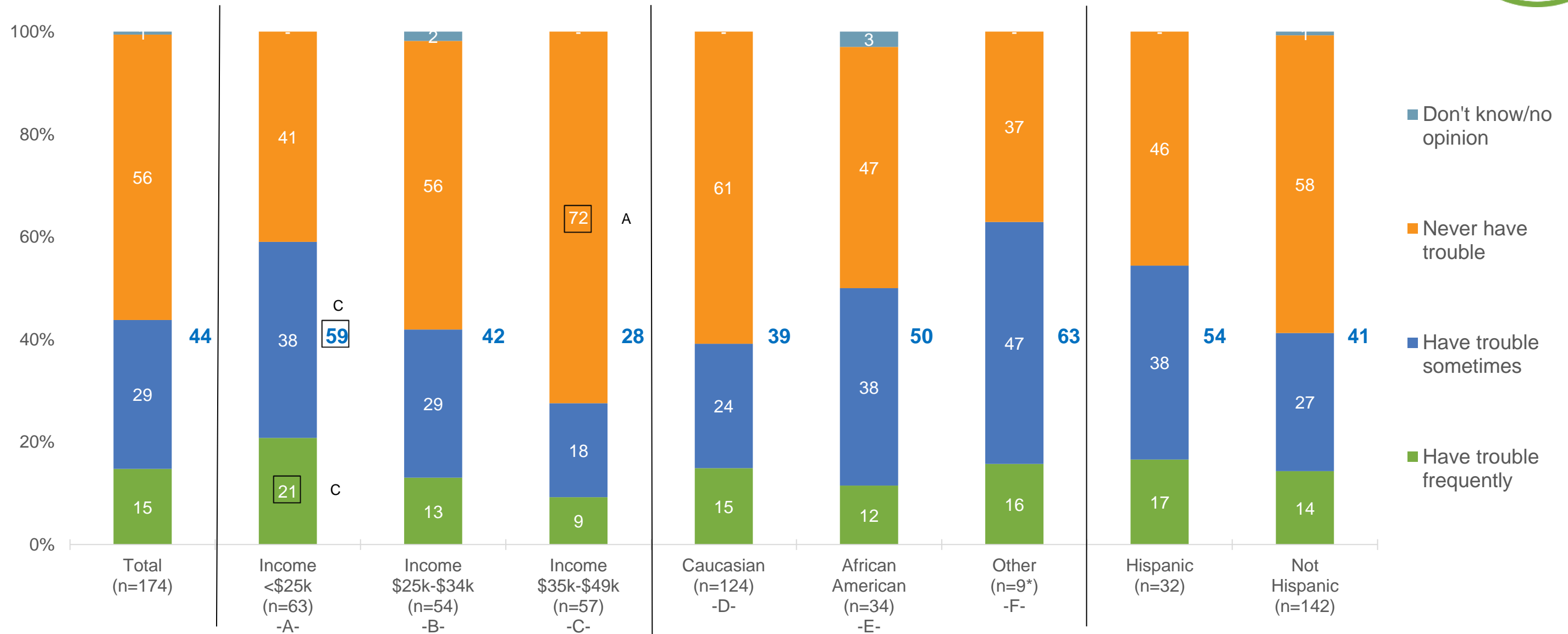
*Use caution small base size. Base: Total Pay Gas Bill Separately. H2a/b/c. In the past 12 months, what best reflects your [electric/ gas/ combined] utility bill payments?

Older customers are more likely to stay current on their gas bills



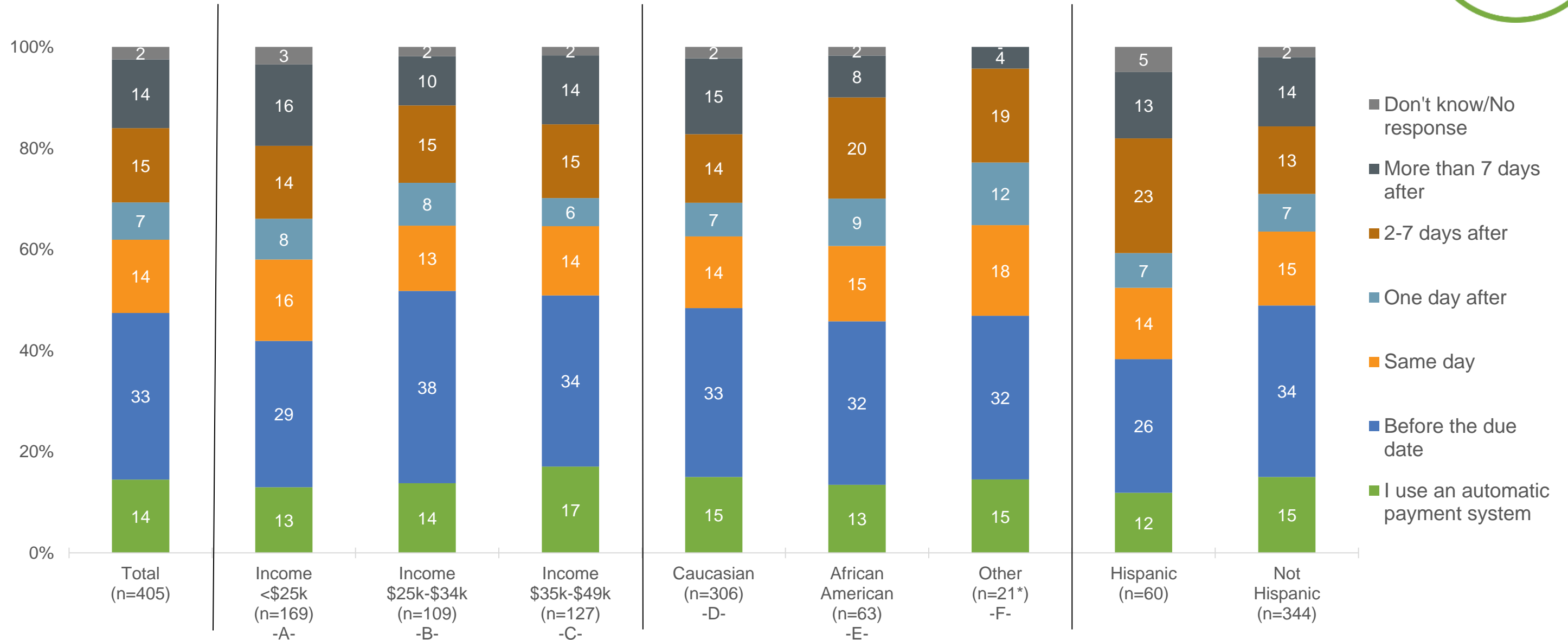
Base: Total Pay Gas Bill Separately. H2a/b/c. In the past 12 months, what best reflects your [electric/ gas/ combined] utility bill payments?

Almost 60% of the lowest income bracket reports trouble paying their gas bill



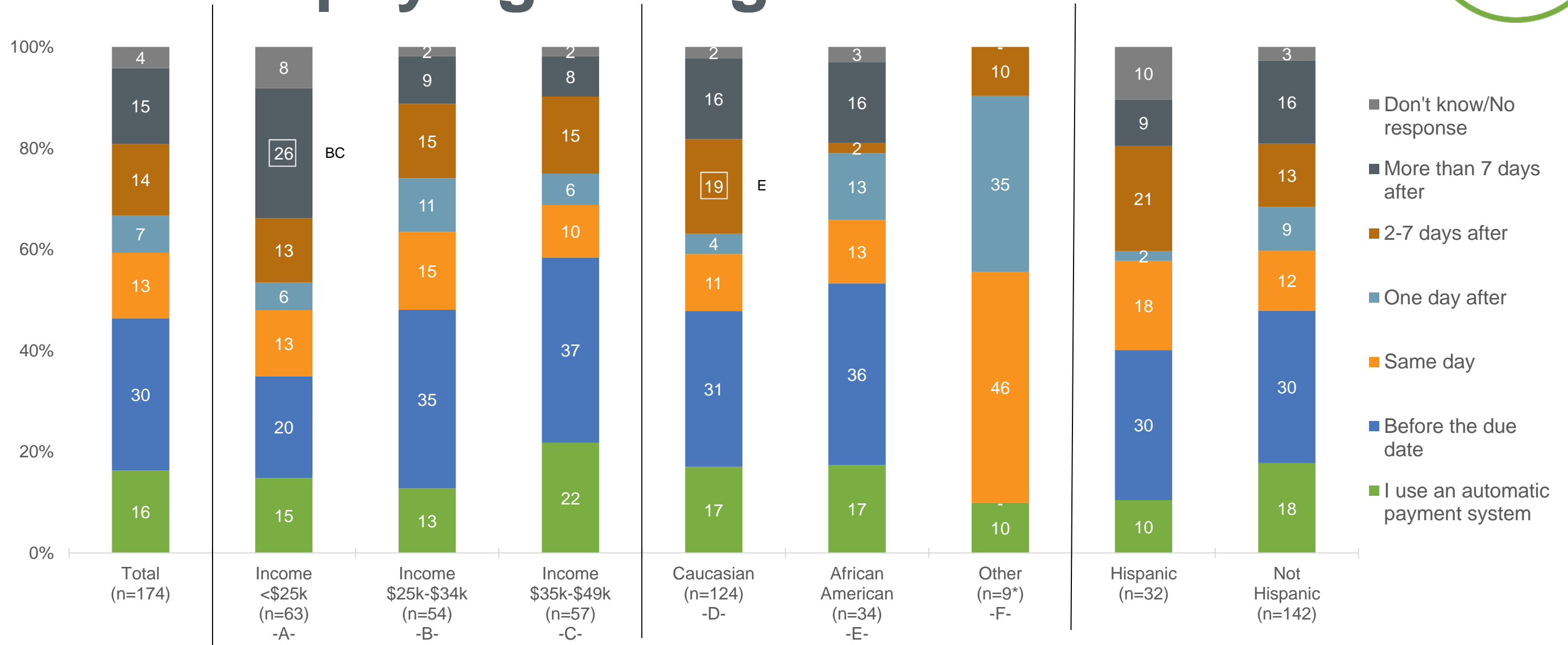
*Use caution small base size. Base: Total Pay Gas Bill Separately. H3a/b/c. Do you have trouble paying your [electric/ gas/ combined] utility bills?

Wide range of *when* customers pay their electric bill



*Use caution small base size. Base: Total Pay Electric Bill Separately. H7a/b/c. How soon do you pay your [electric/ gas/ combined] utility bill after receiving it?

\$25k/year households are significantly slower at paying their gas bills

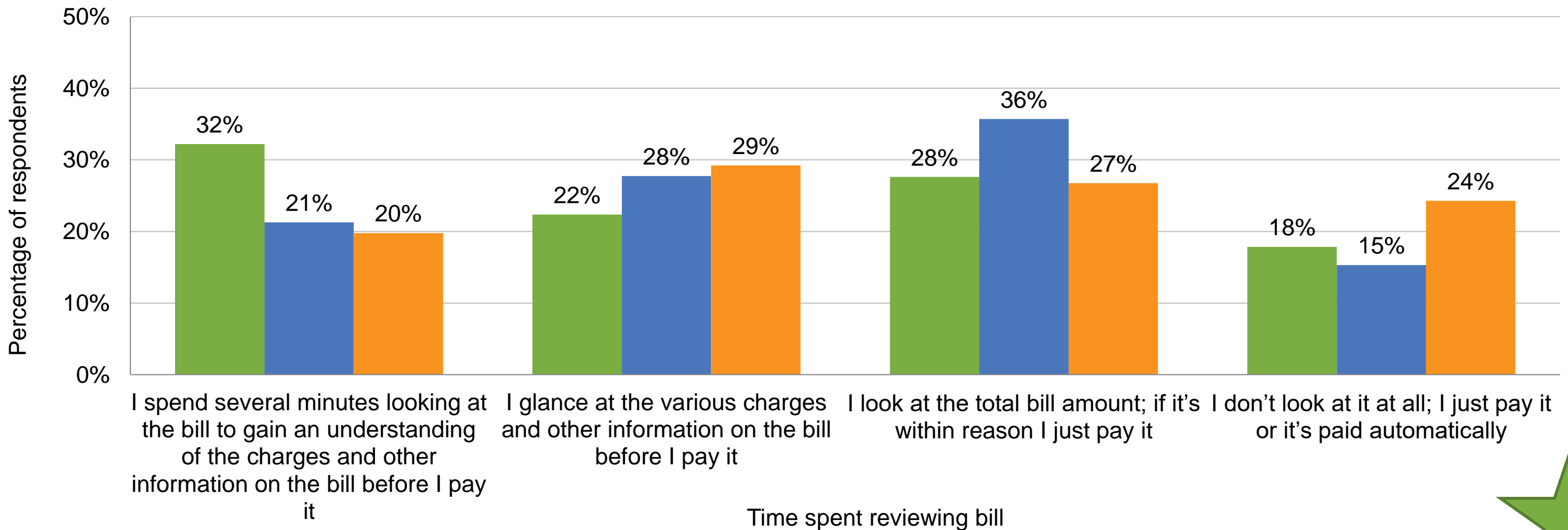


*Use caution small base size. Base: Total Pay Gas Bill Separately. H7a/b/c. How soon do you pay your [electric/ gas/ combined] utility bill after receiving it?

Customers who set a strict budget for electricity spend more time reviewing their bill

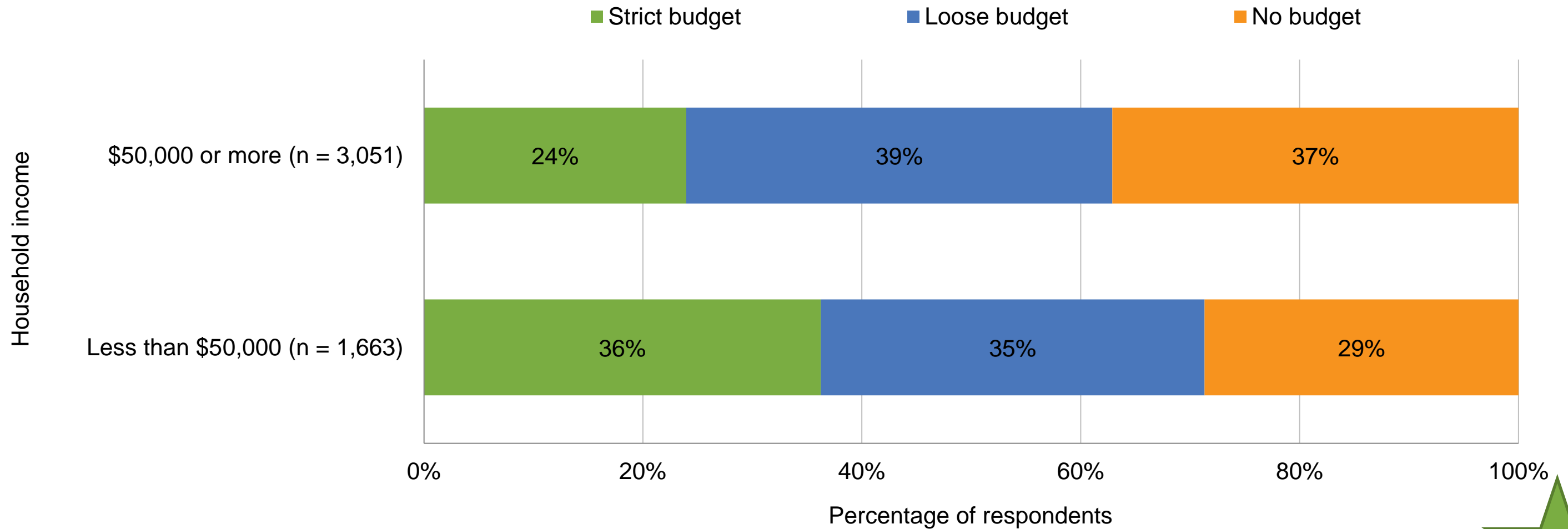


■ Strict budget (n = 1,350)
 ■ Loose budget (n = 1,829)
 ■ No budget (n = 1,675)



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies. **Questions 3_4:** When you receive your electricity bill, please select which of these statements most closely resembles how you deal with you bill. **S3_10:** Please choose the statement that most closely matches how you budget for electricity each month. **Note:** Percentages shown in the chart reflect weighted data; sample sizes (n) are based on unweighted data.

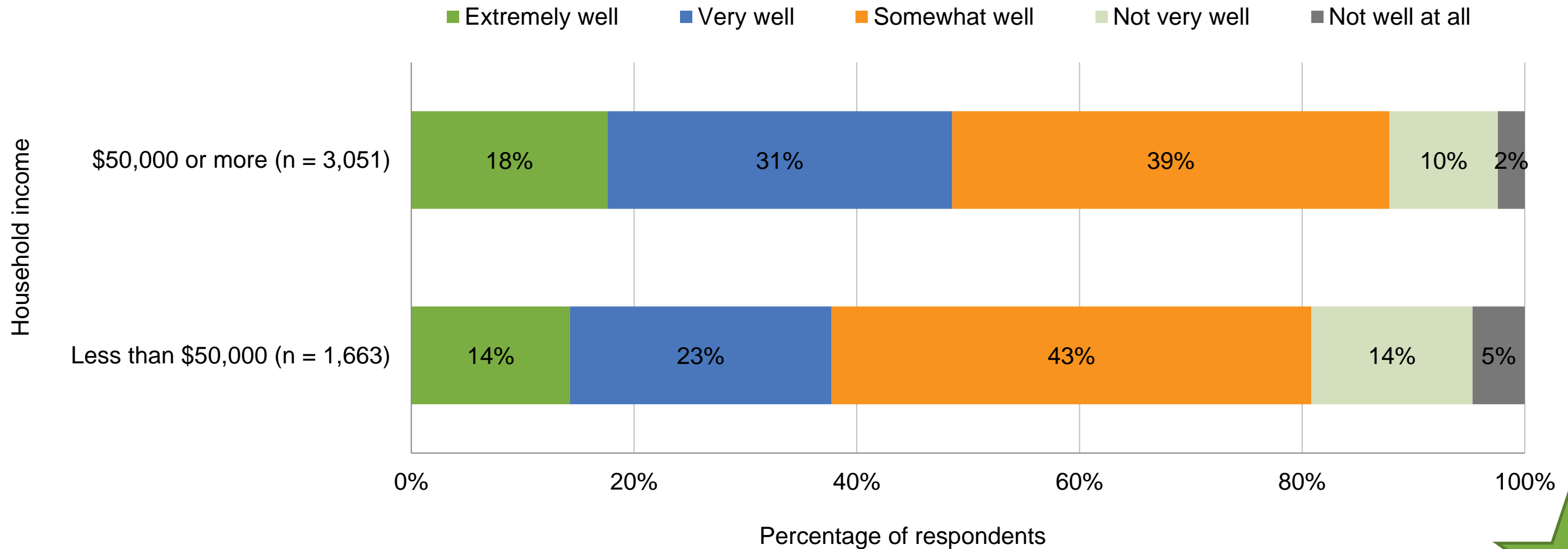
Low-income customers are more likely to set a strict budget for electricity than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question S3_10:** Please choose the statement that most closely matches how you budget for electricity each month. **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **Note:** Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.



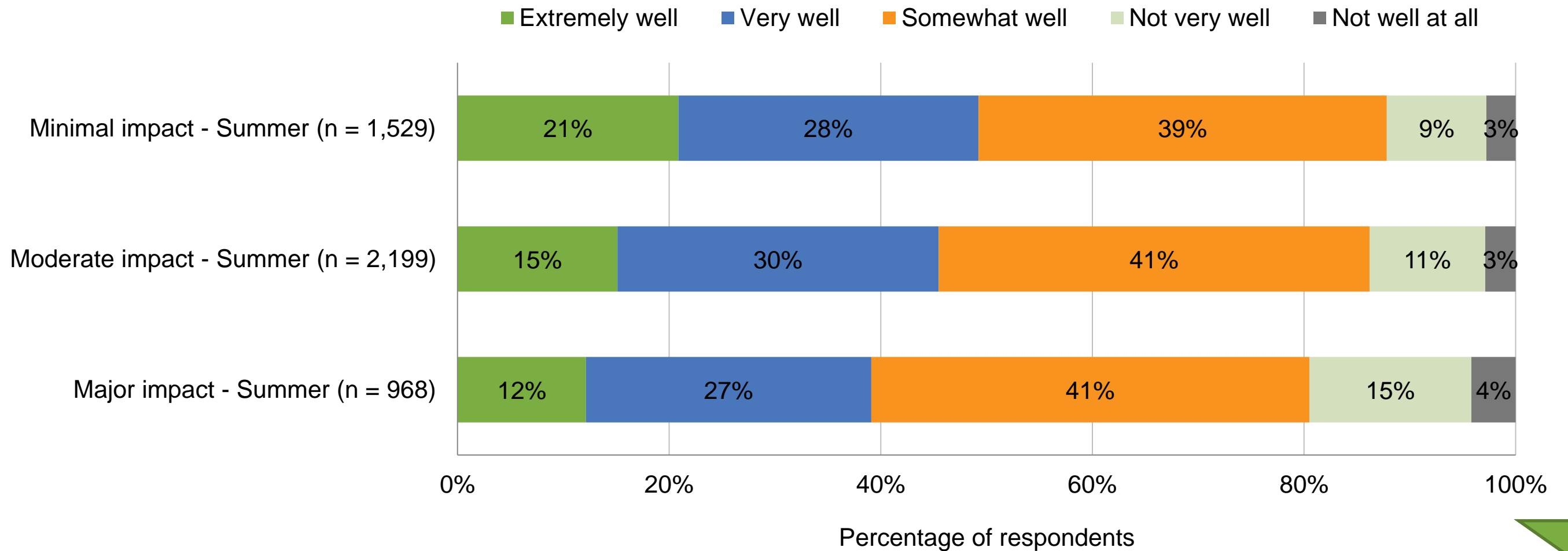
Low-income customers are less likely to understand their bill than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question S3_5:** How well do you understand the components that make up your electricity bill? **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **Note:** Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.

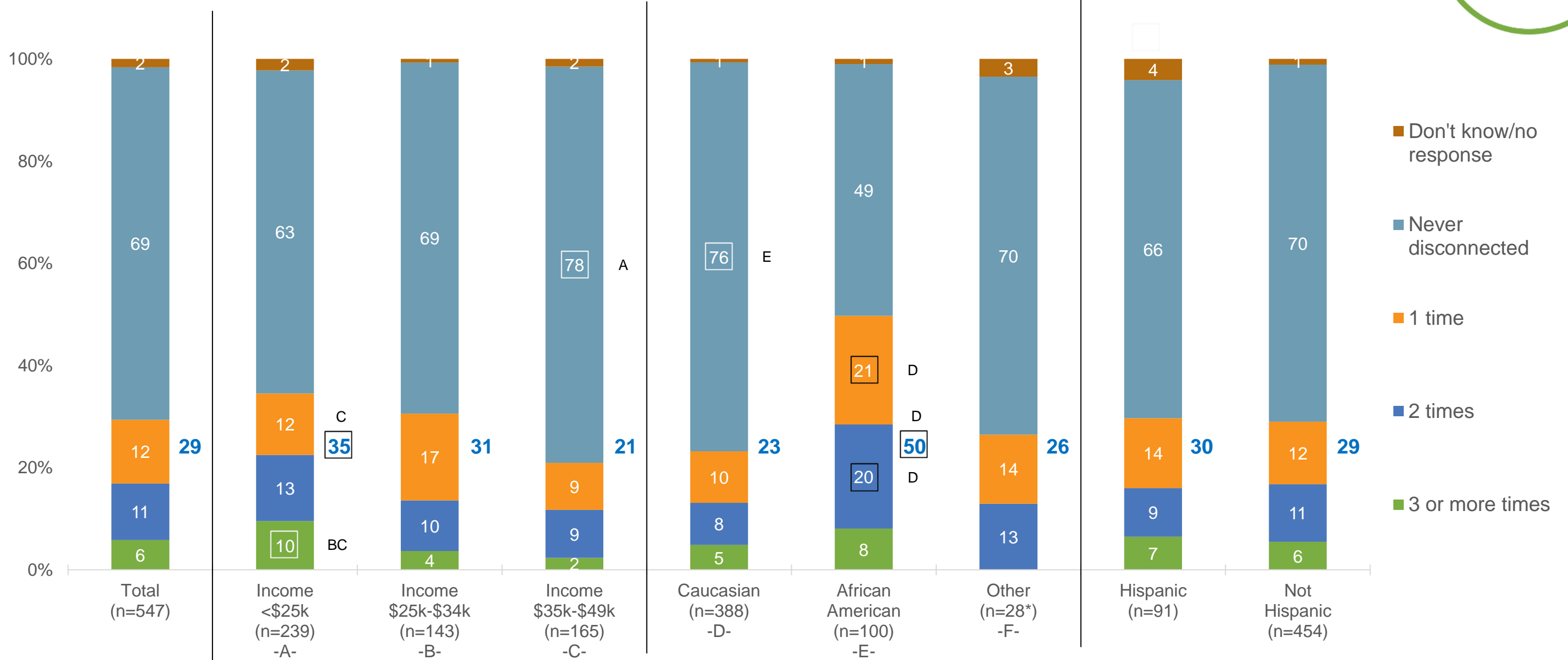


Customers who said their electric bill has a major impact on finances are least likely to understand their bill



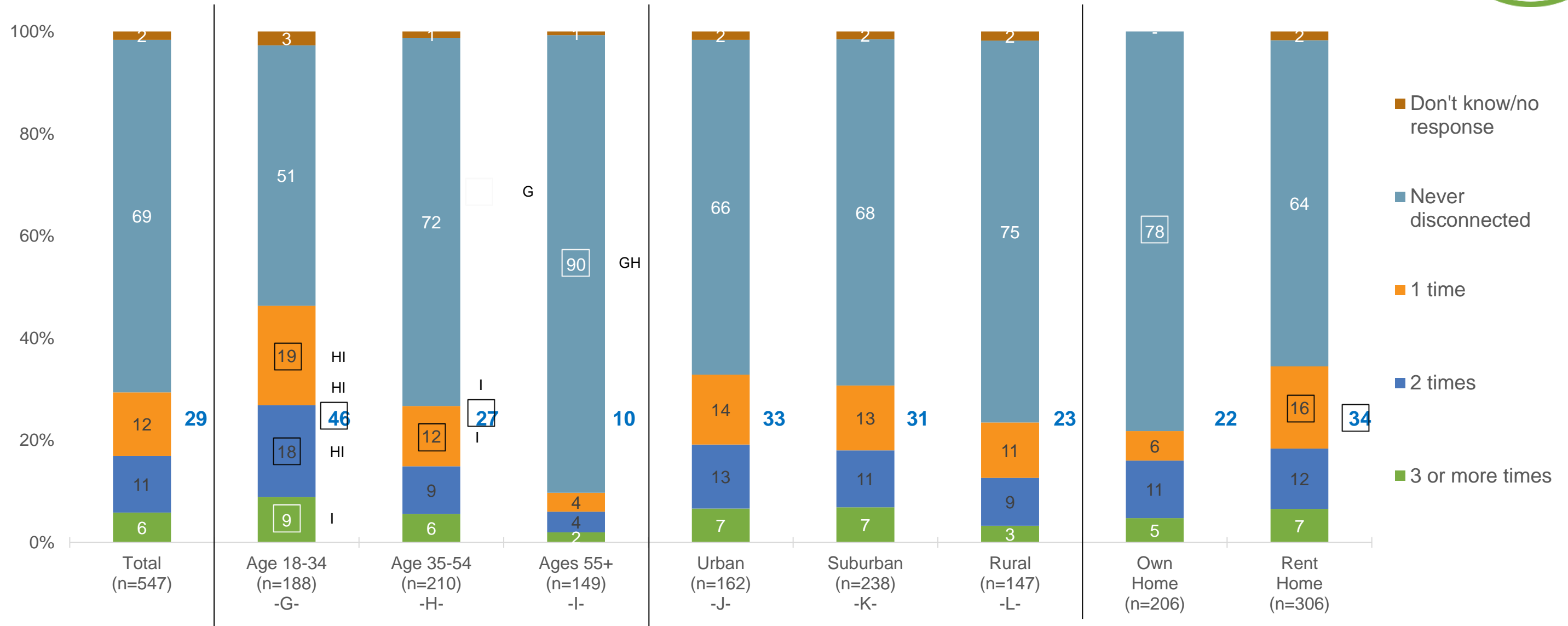
© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by bill impact. **Question S3_5:** How well do you understand the components that make up your electricity bill? **Question 3_2:** On average, how does your electricity bill affect your monthly finances, by season? **Note:** Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.

Over 1/3 of the lowest income and 1/2 of African Americans have been disconnected at least once in the past 12 months



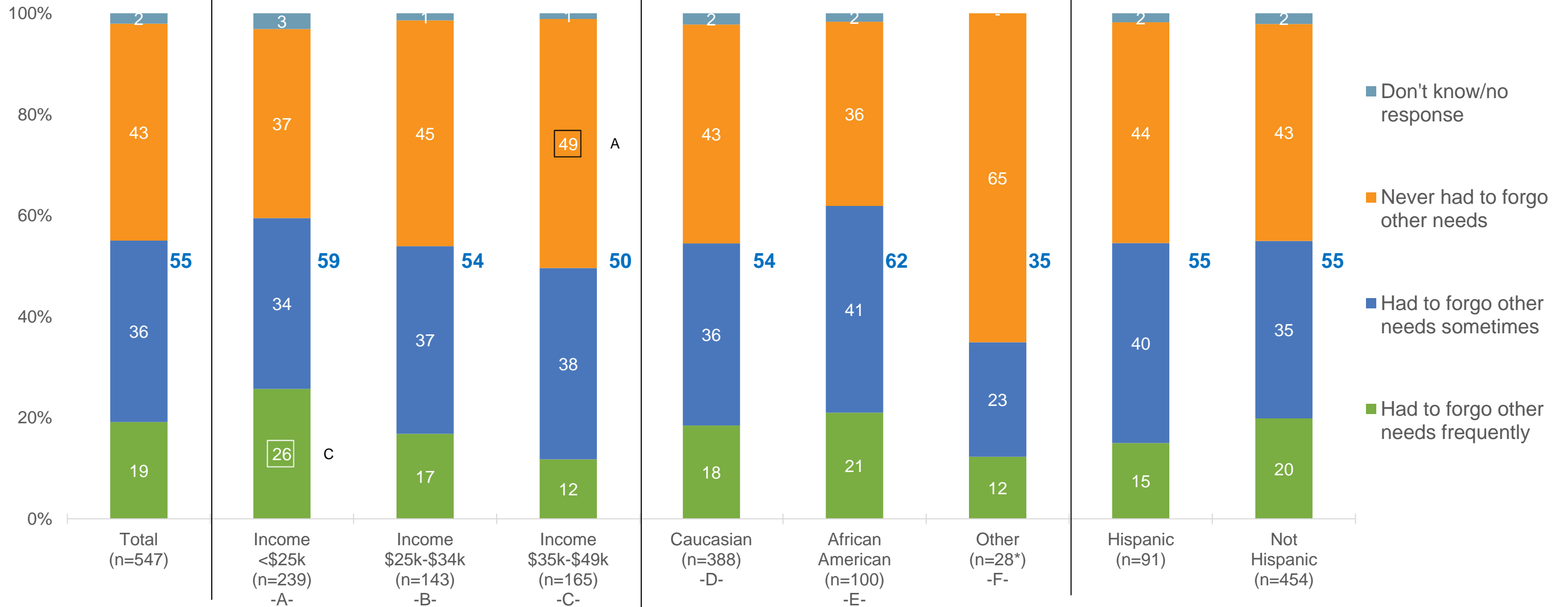
*Use caution small base size. Base: Total Pay Utility Bills. H5. How often have you had your electric or gas utility service disconnected for non-payment of your bill in the last 12 months?

Younger customers more likely to be disconnected at least once



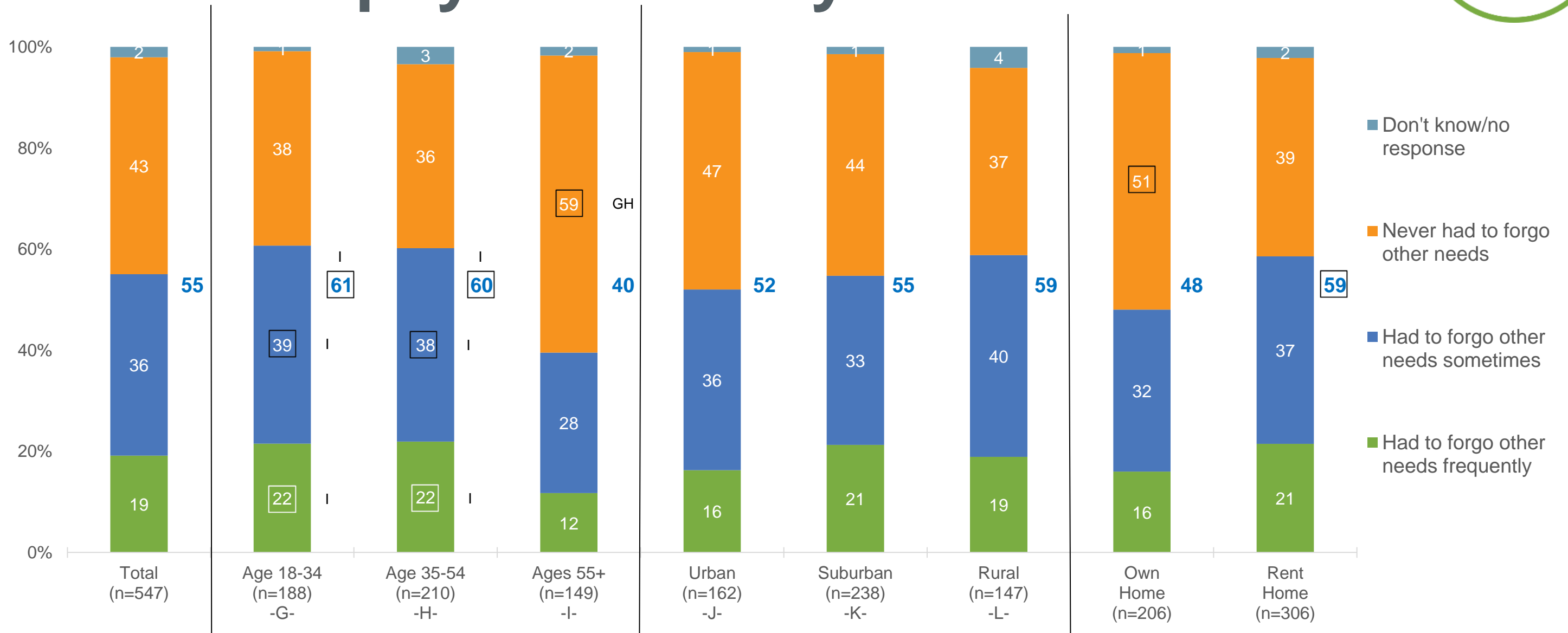
Base: Total Pay Utility Bills. H5. How often have you had your electric or gas utility service disconnected for non-payment of your bill in the last 12 months?

Over half of customers had to forgo needs for utility bills



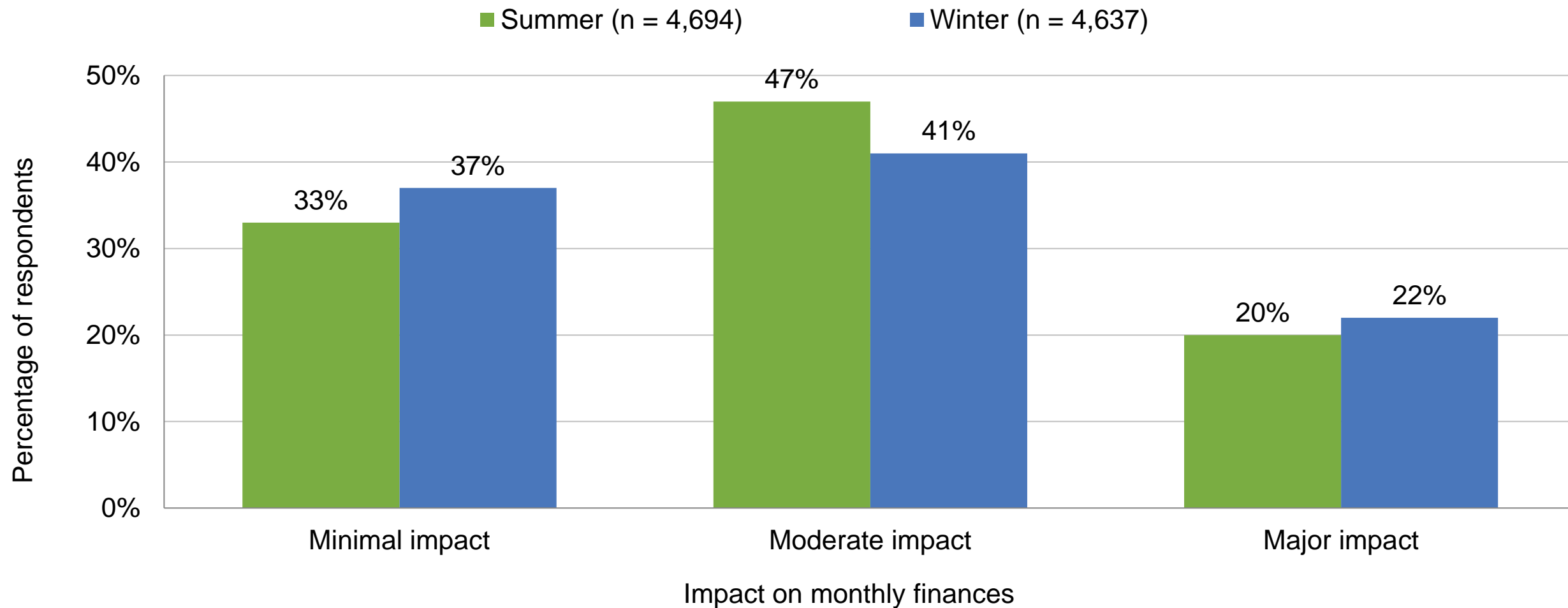
*Use caution small base size. Base: Total Pay Utility Bills. H4. Have you had to forego other needs (groceries, paying rent, healthcare/medications, insurance) to pay your utility bills?

60% of 18-54 year olds had to forgo needs in order to pay their utility bill



Base: Total Pay Utility Bills. H4. Have you had to forego other needs (groceries, paying rent, healthcare/medications, insurance) to pay your utility bills?

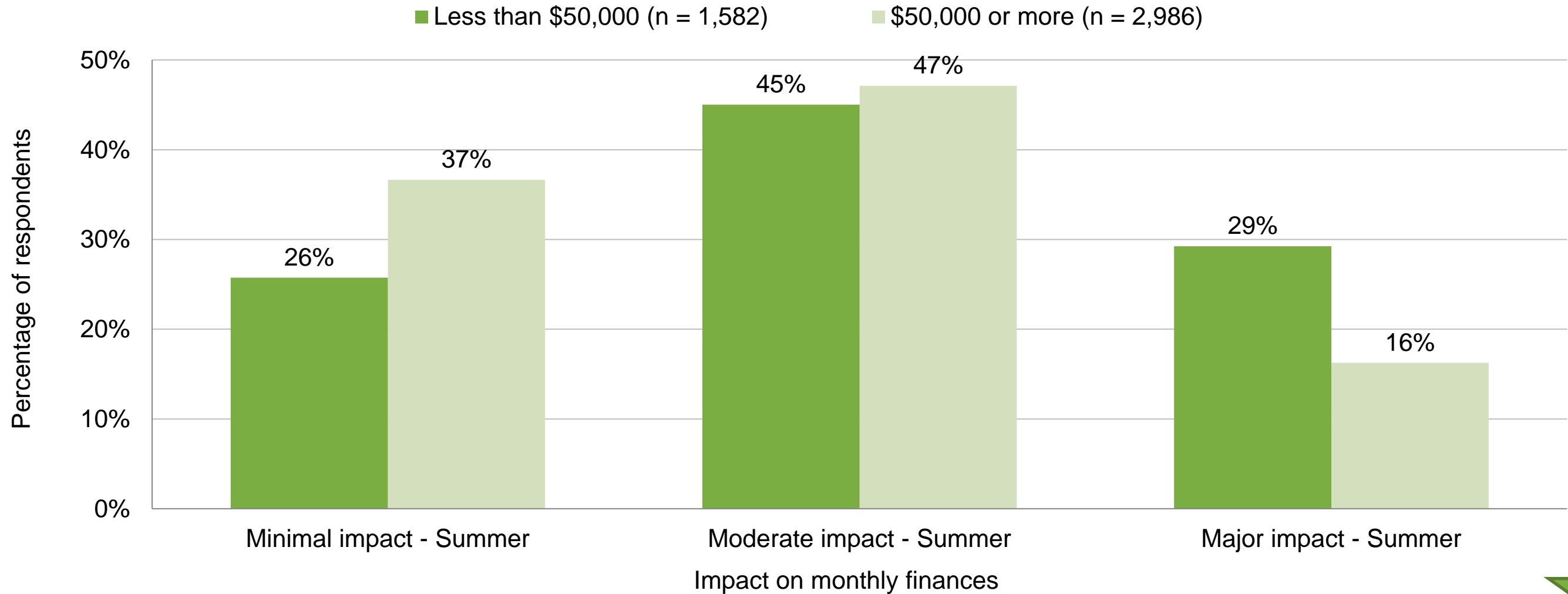
A majority of customers say their electric bill has a moderate or major impact on their monthly finances during peak seasons



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies income. **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.



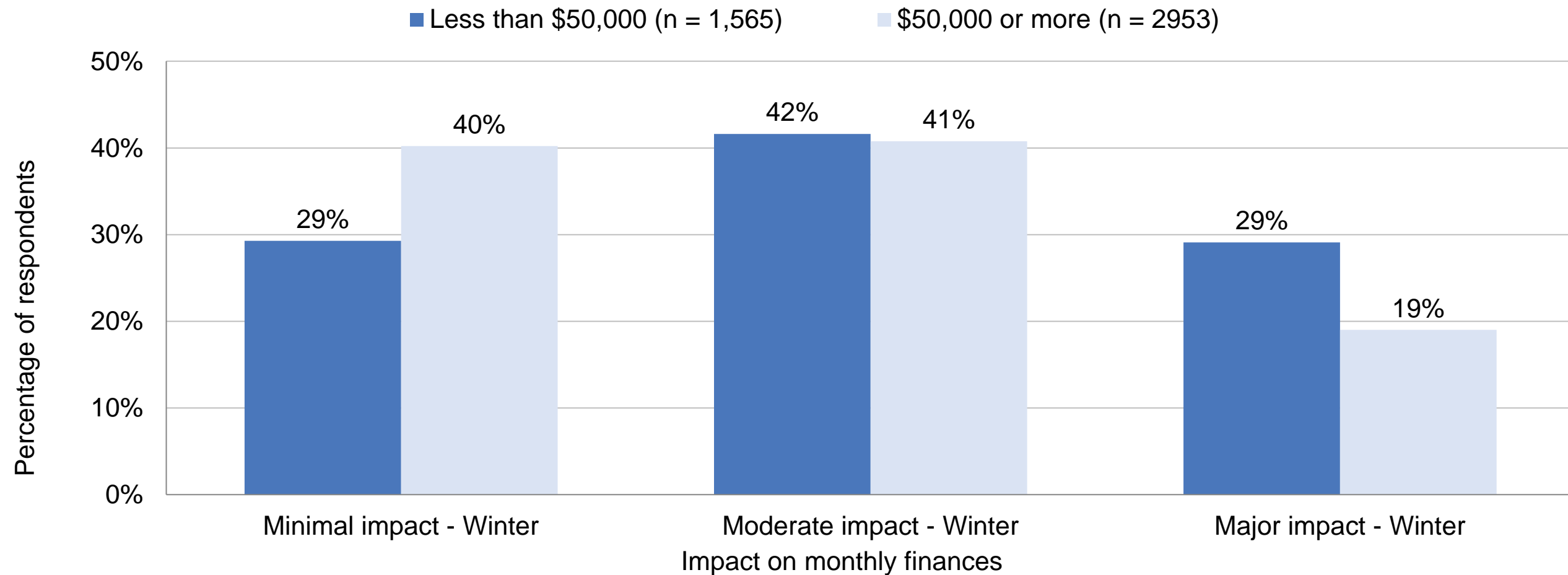
Summer: Low-income customers are more likely to say their electric bill has a major impact than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question 3_2:** On average, how does your electricity bill affect your monthly finances, by season? [Summer] **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **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.



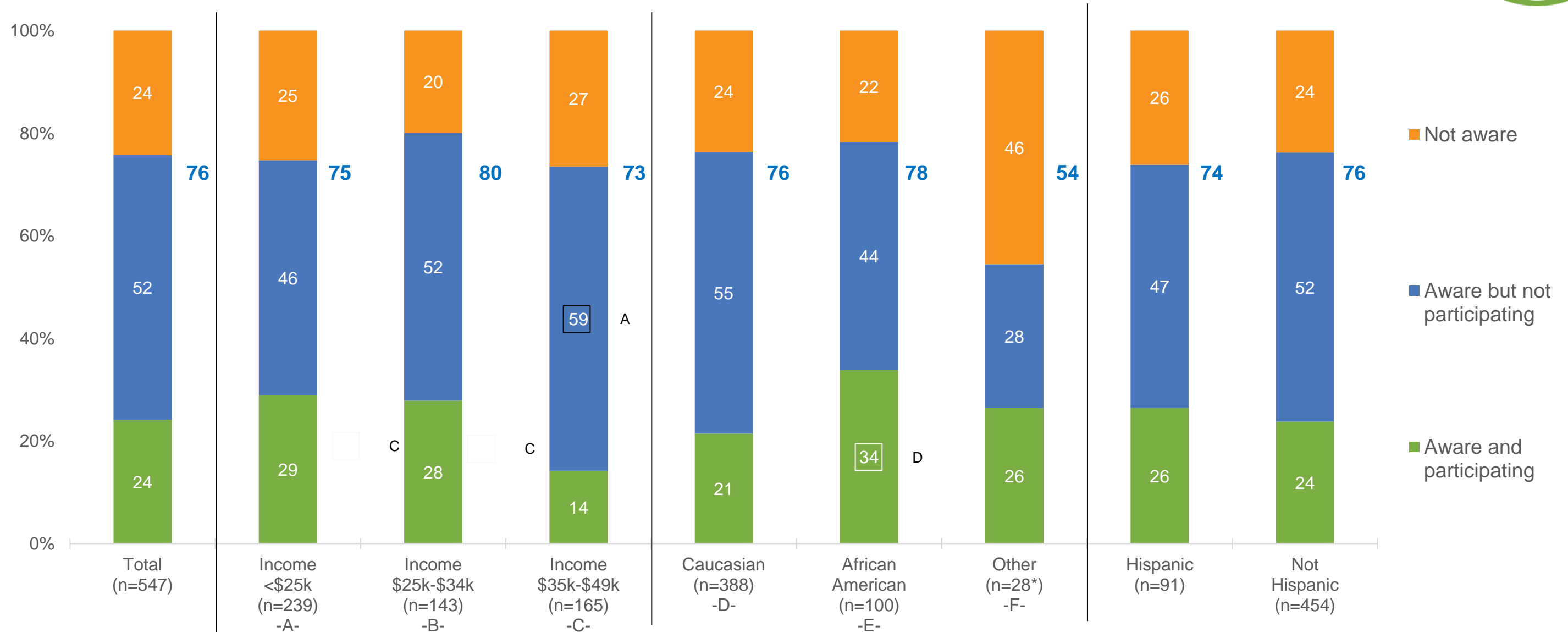
Winter: Low-income customers are more likely to say their electric bill has a major impact than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question 3_2:** On average, how does your electricity bill affect your monthly finances, by season? [Winter] **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **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.

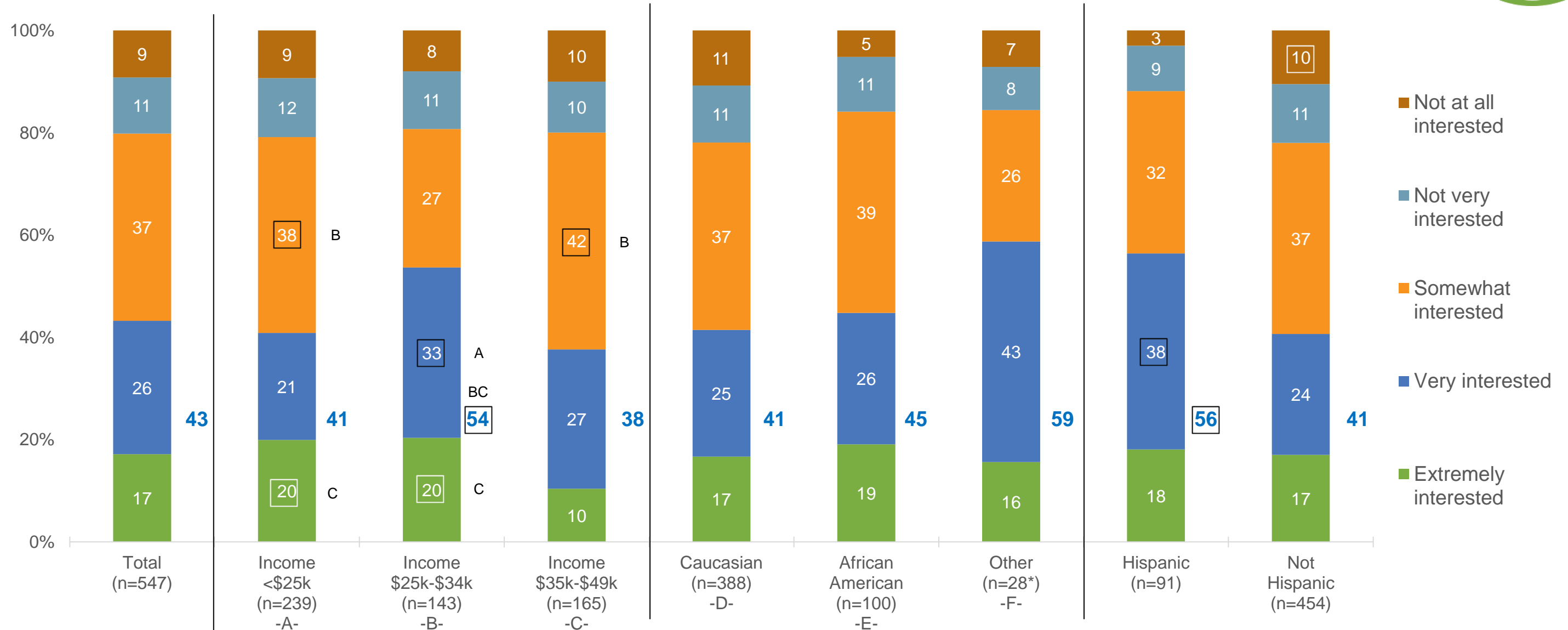


Over half of low-income households are aware of programs, but are not participating



*Use caution small base size. Base: Total Pay Utility Bills. H8. Some households are eligible to receive utility bill assistance to help pay utility bills, like the Low Income Home Energy Assistance Program (LIHEAP). Regardless of whether your household might qualify, how familiar are you with these types of utility billing assistance programs?

High interest for learning how to reduce utility bills



*Use caution small base size. Base: Total Pay Utility Bills. H9.How interested are you in learning more about ways to better manage or reduce your electric or gas utility bills?

Customers most interested in bill credits as an incentive to enroll in energy savings programs



		Income			Race			Ethnicity	
	Total	Under \$25k	\$25k - \$34k	\$35k - \$49k	Caucasian	African American	Other	Hispanic	Not Hispanic
Total Pay Utility Bills	(547) %	-A- (239) %	-B- (143) %	-C- (165) %	-D- (388) %	-E- (100) %	-F- (28*) %	(91) %	(454) %
Credit on your next bill (to reduce cost)	51	46	57	54	52	50	45	56	50
Future bill credit to use when you need it	45	42	53 ^A	43	42	57 ^D	42	40	46
Free energy efficiency lightbulbs or other giveaway	27	28	27	25	25	31	31	26	27
A gift card to one of your favorite stores	25	27	25	21	22	33 ^D	26	22	25
A discount/rebate on an energy efficient product	24	23	24	27	24	26	28	26	24
Don't know	10	10	9	11	13 ^E	3	-	9	10
I'm not interested	9	12 ^B	4	8	9	6	11	6	9

*Use caution small base size. Base: Total Pay Utility Bills. H10. Many utilities offer incentives for customers to enroll in their energy savings programs or other programs. Which of these incentives might motivate you to enroll in a program with your utility?

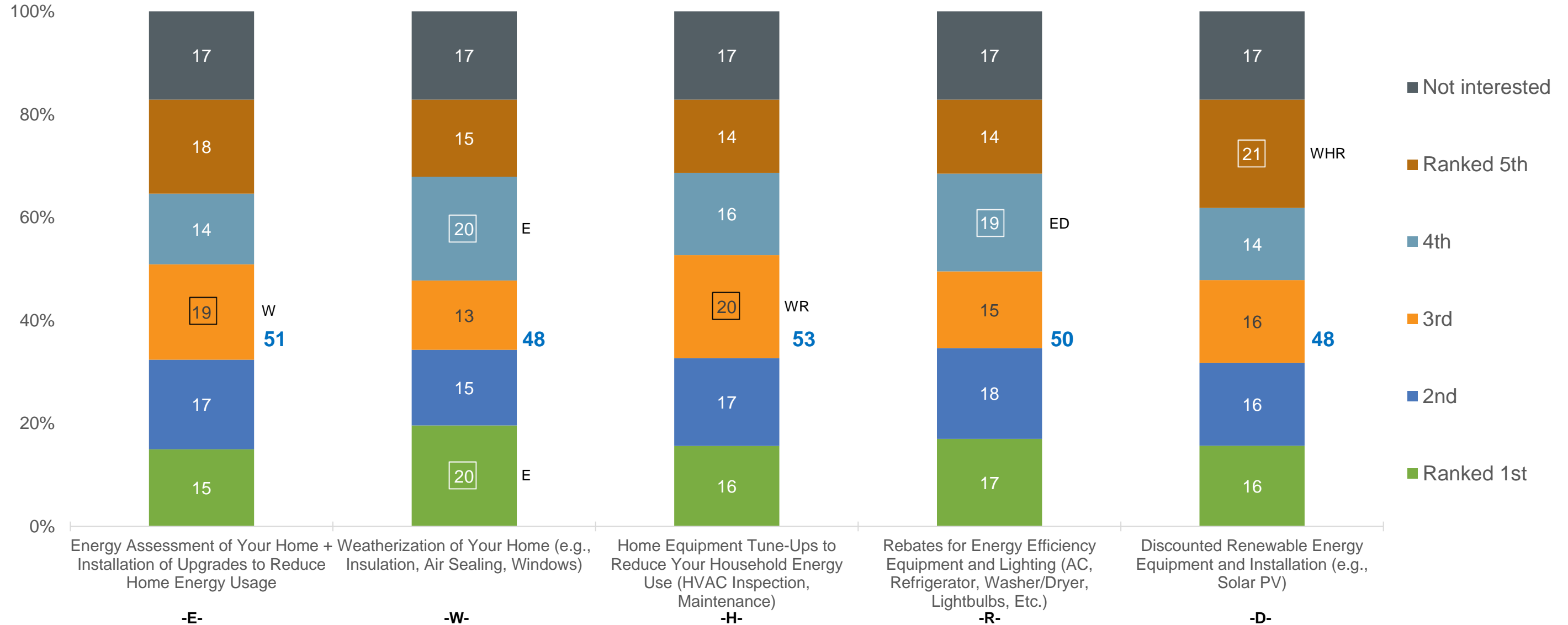
Older customers most interested in a credit on their next bill



	Total	Age			Type of Community			Home Ownership	
		18-34	35-54	55 or Older	Urban	Suburban	Rural	Own	Rent
		-G-	-H-	-I-	-J-	-K-	-L-		
Total Pay Utility Bills	(547)	(188)	(210)	(149)	(162)	(238)	(147)	(206)	(306)
	%	%	%	%	%	%	%	%	%
Credit on your next bill (to reduce cost)	51	50	47	60 ^H	58 ^L	54 ^L	40	50	53
Future bill credit to use when you need it	45	47	48	39	52 ^K	42	43	46	45
Free energy efficiency lightbulbs or other giveaway	27	30	23	28	32 ^L	28 ^L	19	28	27
A gift card to one of your favorite stores	25	27	28 ^I	18	29	25	20	23	27
A discount/rebate on an energy efficient product	24	31 ^H	20	22	23	25	25	22	27
Don't know	10	8	11	13	4	9 ^J	19 ^{JK}	12	8
I'm not interested	9	5	10	10	8	9	9	8	8

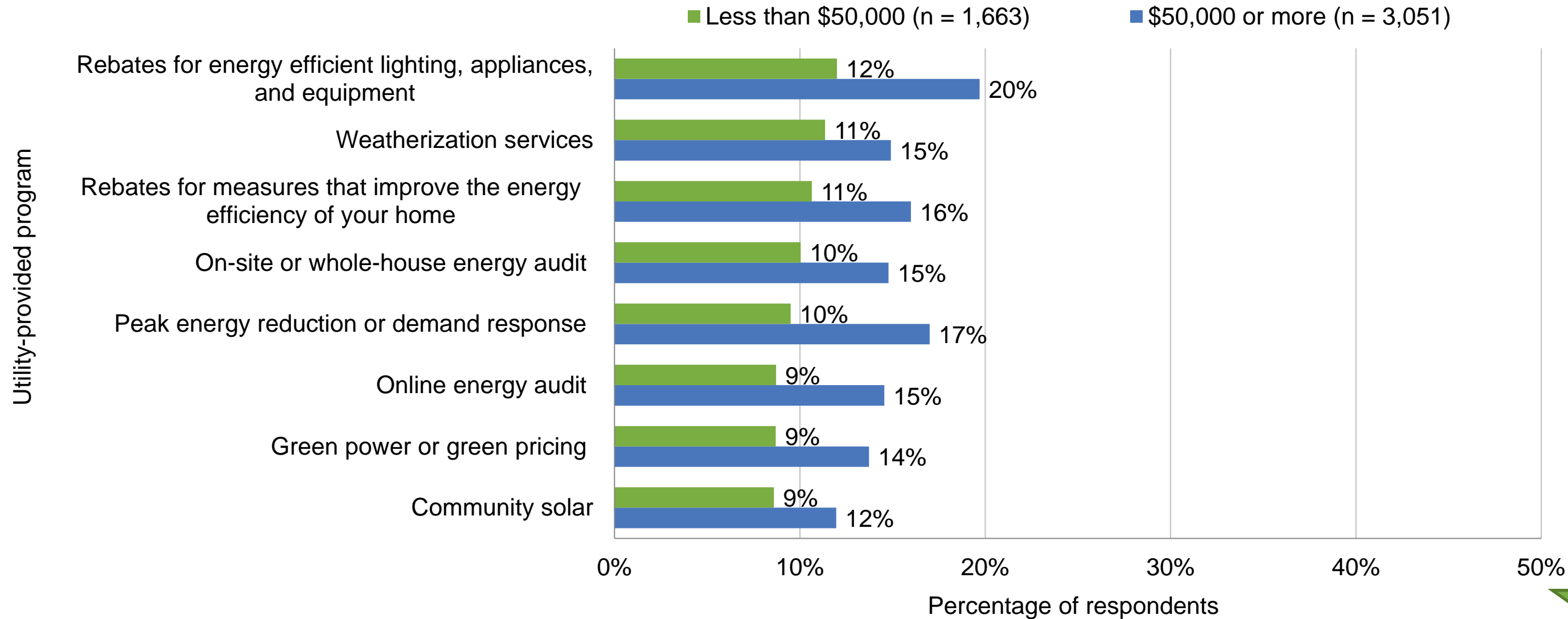
Base: Total Pay Utility Bills. H10. Many utilities offer incentives for customers to enroll in their energy savings programs or other programs. Which of these incentives might motivate you to enroll in a program with your utility?

Customers are most interested in weatherization, home equipment tune-ups



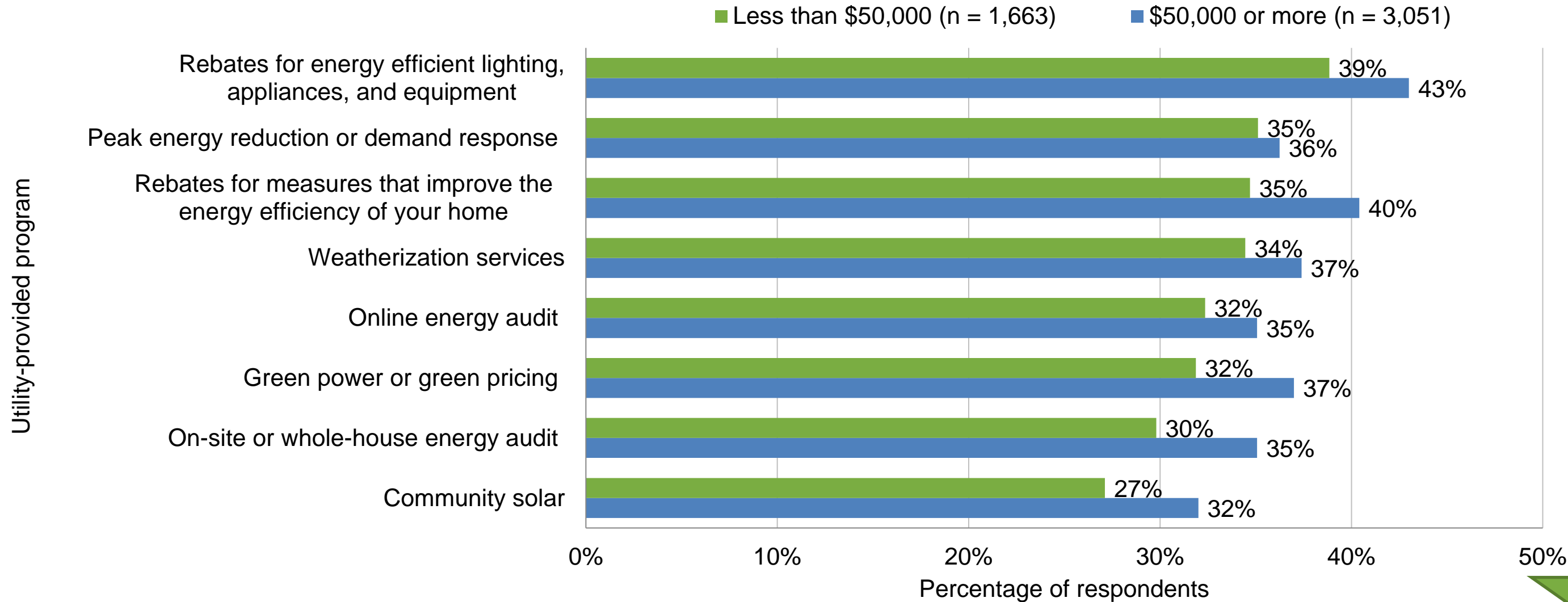
Base: Total Pay Utility Bills (n=547). H11. Please rank the following five (5) utility offerings from the one you would be most interested in to the one you would be least interested in. If "not interested in any" please chose that option at the bottom and you will be skipped to the next question.

Low-income customers are less likely to participate in energy programs than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question S7_4:** Which, if any, of the following electric company-sponsored programs have you participated in? Select all that apply. **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **Notes:** Chart shows the percentage of customers who report already participating. Percentages may not add to 100 due to rounding. Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.

Low-income customers are less likely to consider participating in energy programs than higher-income customers



© E Source (2022 Residential Products, Programs, and Services survey). **Base:** All respondents, n varies by income. **Question S7_4:** Which, if any, of the following electric company-sponsored programs are you considering participating in? Select all that apply. **S8_10:** Which of the following best describes the total annual income of all members of your household before taxes in 2021? **Notes:** Chart shows the percentage of customers who report already participating. Percentages may not add to 100 due to rounding. Percentages shown in the charts reflect weighted data; sample sizes (n) are based on unweighted data.



Lack of awareness is the largest barrier to customers participating in home energy savings programs (HES)



		Income			Race			Ethnicity	
	Total	Under \$25k	\$25k - \$34k	\$35k - \$49k	Caucasian	African American	Other	Hispanic	Not Hispanic
		-A-	-B-	-C-	-D-	-E-	-F-		
		%	%	%	%	%	%	%	%
Total Pay Utility Bills	(547)	(239)	(143)	(165)	(388)	(100)	(28*)	(91)	(454)
Wasn't aware of program	30	27	38 AC	26	31	31	23	24	31
Don't own my property	23	22	27	21	24	20	23	27	22
Too expensive	21	22	19	21	19	22	29	22	20
Not offered by my utility	18	14	21	20	19	12	21	24	16
Couldn't get enough information	18	19	13	19	16	23	10	26	16
No good match for my needs	13	12	15	12	12	21 D	10	5	14
No interest	11	15 B	6	9	9	15	21	11	11
Inconvenient/too much of a time commitment	10	9	11	10	7	18 D	16	12	10
Other	2	2	1	3	3	1	-	2	2
None of the above	11	11	11	10	9	15	10	11	10

*Use caution small base size. Base: Total Pay Utility Bills. H13. What are the biggest challenges that are preventing you from participating in your utility's home energy savings program?

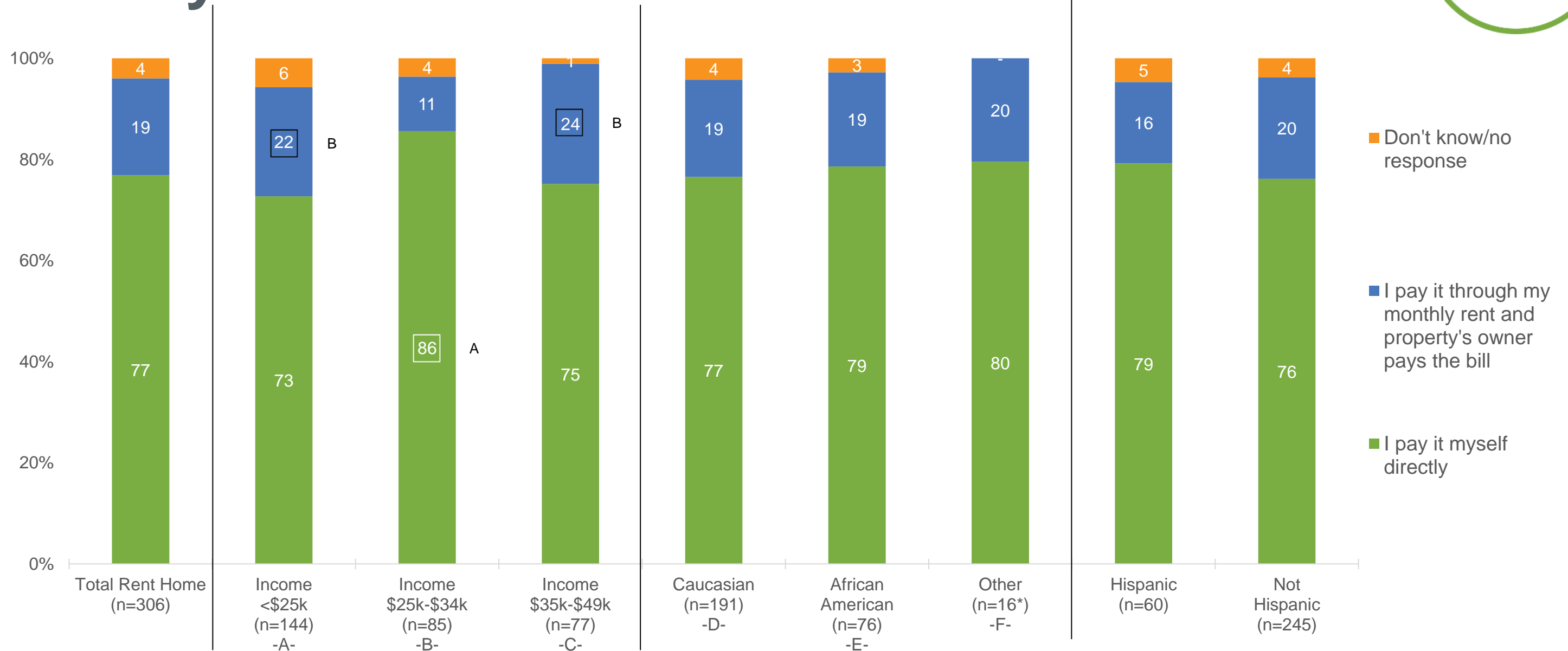
For younger customers, price and renting become larger barriers



		Age			Type of Community			Home Ownership	
	Total	18-34	35-54	55 or Older	Urban	Suburban	Rural	Own	Rent
Total Pay Utility Bills	(547)	(188)	(210)	(149)	(162)	(238)	(147)	(206)	(306)
	%	%	%	%	%	%	%	%	%
Wasn't aware of program	30	29	30	31	26	34	27	35	26
Don't own my property	23	22	26	20	29	21	19	1	38
Too expensive	21	25 I	21	14	19	23	18	22	20
Not offered by my utility	18	15	19	19	14	19	19	22	16
Couldn't get enough information	18	21 H	14	18	21	16	16	18	17
No good match for my needs	13	14	10	16	10	14	15	16	11
No interest	11	15 H	8	8	16 K	8	10	8	12
Inconvenient/too much of a time commitment	10	14 I	8	7	11	12	6	13	8
Other	2	0	0	7 GH	1	2	3	4	1
None of the above	11	9	12	11	12	9	13	12	9

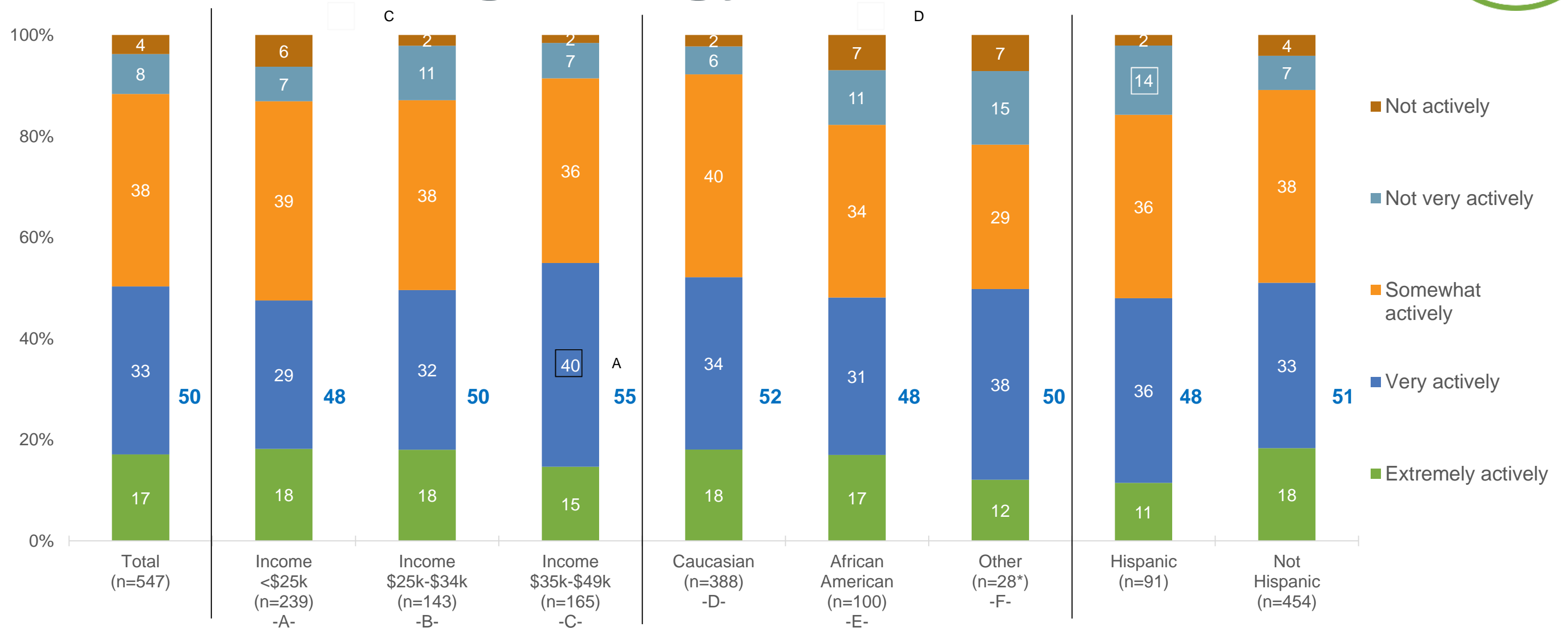
Base: Total Pay Utility Bills. H13. What are the biggest challenges that are preventing you from participating in your utility's home energy savings program?

Over 3/4 of renters manage their utility bill directly



Base: Total Pay Utility Bills & Rent Home. H14. You indicated you rent your home, do you pay your electric or gas utility bill directly or is it paid through your rent?

Half of customers self-report as being active in saving energy in their home



*Use caution small base size. Base: Total Pay Utility Bills. H12. How actively are you saving energy in your home (e.g., turning off lights, setting thermostat times/limits, unplugging devices, etc.)?

Summary of survey findings



- Bills, education, conservation
 - The customers most in need of help are the ones who don't understand their bills
 - There is a lot of customer interest in learning about their bills and saving money
 - Customers care about conservation -- and want to learn more!
- Trouble paying, disconnections, payment arrangements
 - Half of customers report trouble paying their bills
 - Over half will forgo other needs in order to pay their utility bill
 - Almost 1/3 of customers have been disconnected at least once in the past 12 months
 - Despite all this, over half of customers are aware of bill assistance programs but are not participating
- Utility service model doesn't match up to LMI reality
 - Service model created for administrative efficiency, not customer experience
 - Build more payment options to reflect customer lifestyle – more frequent payments, smaller payments, communications, more real time payments, etc.
 - Improve customer program enrollment – reduce barriers to getting them the help they need
 - Time economy: time is almost as valuable as dollars

Recommendations



- The LMI customer requirements are different than other customer classes, so the service model should be different.
- We need to take a more segmented, data-driven approach to identifying and serving cohorts within the LMI population.
- Serving LMI customers is as much a credit issue as it is an income issue, meaning that most customers have little to no credit and savings. We need to design for the credit/financing/savings aspects of the utility offering to actively promote financial stability and security. Above all, we need to pro-actively help customers stay out of debt.
- LMI customers have a high interest in DSM programs. It is our job to make it much easier for them to prove eligibility and enroll in these programs.
- Utilities should be actively tying together DSM and energy assistance offerings.

 **E Source****FORUM 2023****September 19-21****Sheraton Denver
Downtown**www.esource.com/forum2023

forum

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Appendix - Demographics

Demographics



	Total	Income			Race			Ethnicity		Age			Type of Community			Home Ownership						
		Under \$25k -A-	\$25k - \$34k -B-	\$35k - \$49k -C-	Caucasian -D-	African American -E-	Other -F-	Hispanic	Not Hispanic	18-34 -G-	35-54 -H-	55 or Older -I-	Urban -J-	Sub-urban -K-	Rural -L-	Own	Rent					
Total Respondents	(601)	(268)	(153)	(180)	(424)	(104)	(38)	(99)	(499)	(211)	(225)	(165)	(174)	(272)	(155)	(212)	(332)					
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%					
Gender																						
Male	40	41	40	40	38	51	D	44	43	40	41	40	40	40	45	L	34	40	41			
Female	59	58	59	60	61	E	49	56	57	59	58	59	60	60	54		66	K	60	59		
Non-Binary	1	1	1	-	1	-	-	-	-	1	1	0	-	-	1	1	0	0	0	0		
Mean Age	43.3	41.3	44.1	45.4	A	46.6	EF	36.5	33.9	37.7	44.3	26.7	43.8	G	66.0	GH	41.0	43.9	44.6	J	50.3	39.2
Marital Status																						
Married	27	20	27	39	AB	30	E	17	33	E	28	27	20	33	G	30	G	24	26	34	37	24
Not Married	72	79	72	61	C	69	D	67	72	72	80	72	80	HI	67	67	75	73	66	63	76	76
Refused	1	1	1	-	1	1	-	-	-	1	-	-	3	GH	1	1	-	1	1	1	1	1
Mean Household Size	2.7	2.7	2.7	2.7	2.5	2.7	4.0	DE	3.2	2.6	3.1	I	2.8	I	1.9	2.8	K	2.5	2.8	2.5	2.7	2.7
Presence of Children																						
Children Present	29	28	32	28	26	46	D	32	39	27	38	I	38	I	3	40	KL	25	26	23	34	34
No Children Present	71	72	68	72	74	E	54	68	61	73	62	62	97	GH	60	75	J	74	J	77	66	66
Parent Of Children In Household																						
Parent	26	25	30	25	23	40	D	32	34	25	33	I	36	I	2	35	K	21	26	21	31	31
Not the Parent	74	75	70	75	77	F	60	68	66	75	67	64	98	GH	65	79	J	74	79	79	69	69

Demographics (Cont'd.)



	Total	Income			Race			Ethnicity		Age			Type of Community			Home Ownership	
		Under \$25k -A-	\$25k - \$34k -B-	\$35k - \$49k -C-	Caucasian -D-	African American -E-	Other -F-	Hispanic	Not Hispanic	18-34 -G-	35-54 -H-	55 or Older -I-	Urban -J-	Suburban -K-	Rural -L-	Own	Rent
Total Respondents	(601)	(268)	(153)	(180)	(424)	(104)	(38)	(99)	(499)	(211)	(225)	(165)	(174)	(272)	(155)	(212)	(332)
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Education																	
No College	44	52 C	45 C	34	45	42	37	39	46	45	49 I	36	46	38	53 K	40	45
College	55	48	55	65 A	55	57	63	61	54	54	50	64 H	52	61 L	47	60	54
Refused	1	1	-	1	1	1	-	-	1	1	1	-	1	0	-	1	0
Employment																	
Employed	45	37	56 A	49 A	41	64 D	52	53	44	56 I	56 I	15	54 KL	43	40	35	54
Not Employed	54	62 BC	43	51	58 E	34	48	47	55	44	43	83 GH	45	56 J	60 J	64	45
Refused	1	1	1	-	1	2	-	-	1	-	1	2	2	1	-	1	1
Household Income																	
Mean (In thousands)	27.0	14.7	30.0 A	42.5 A	28.1 E	24.3	26.4	26.9	27.1	26.0	26.6	29.2 GH	26.1	27.7	26.8	29.8	25.9
Median (In thousands)	27.2	14.5	30.0	42.5	28.3	24.9	26.0	27.0	27.3	26.3	26.4	29.4	26.1	28.0	27.0	30.8	25.9
Home Ownership																	
Rent (net)	55	59 C	59 C	47	50	73 D	56	64	53	68 HI	56 I	36	71 KL	54 L	41	-	100
Own (net)	36	29	34	47 AB	42 E	20	28	29	37	23	32 G	58 GH	25	35 J	49 JK	100	-
Other	9	12	7	6	8	7	16	7	9	9	12 I	5	5	12 J	10	-	-
Type Of Community																	
Urban	29	31	27	28	22	52 D	41 D	46	25	32 I	31 I	21	100	-	-	20	37
Suburban	45	43	45	48	45	40	48	38	46	45	39	53 H	-	100	-	44	44
Rural	26	26	28	24	33 EF	9	11	16	29	23	30	26	-	-	100	36	19

Demographics (Cont'd.)



	Total	Income			Race			Ethnicity		Age			Type of Community			Home Ownership							
		Under \$25k -A-	\$25k - \$34k -B-	\$35k - \$49k -C-	Caucasian -D-	African American -E-	Other -F-	Hispanic	Not Hispanic	18-34 -G-	35-54 -H-	55 or Older -I-	Urban -J-	Sub-urban -K-	Rural -L-	Own	Rent						
Total Respondents	(601)	(268)	(153)	(180)	(424)	(104)	(38)	(99)	(499)	(211)	(225)	(165)	(174)	(272)	(155)	(212)	(332)						
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%						
Ethnicity																							
Hispanic	17	18	15	18	13	7	36	DE	100	-	24	HI	14	11	27	KL	14	10	14	20			
Not Hispanic	83	82	85	81	86	F	93	F	64	-	100	76	86	G	87	G	73	85	J	90	J	86	80
Refused	0	1	-	0	0	-	-	-	-	-	-	-	-	2	-	-	1	-	-	-	-	-	1
Race																							
Caucasian	71	66	73	75	A	100	-	-	55	74	55	73	G	89	GH	54	71	J	88	JK	83	63	
African-American	17	19	20	11	-	100	-	-	7	19	23	I	18	I	6	30	KL	15	L	6	9	22	
Other (net)	9	10	5	11	-	-	100	21	7	15	HI	8	2	11	L	11	11	4	6	10			
Asian/Pacific Islander	4	4	2	5	-	-	60	1	4	6	I	4	1	4	5	5	1	4	3				
Other	5	6	3	6	-	-	40	20	2	9	4	2	7	5	3	2	3	2	7				
Refused	3	5	1	3	-	-	-	17	0	7	H	1	3	4	3	3	1	5					
Political Affiliation																							
Democrat	38	36	40	38	34	52	D	36	41	37	31	43	G	40	44	L	37	32	41	37			
Independent	25	25	25	24	23	28	31	27	24	32	HL	22	17	27	23	25	20	27					
Republican	23	21	26	23	29	E	8	14	15	25	19	21	32	GH	15	24	J	30	J	29	19		
Other political party	2	3	1	3	3	2	3	2	3	2	4	1	2	2	2	4	3	3					
Not registered to vote	12	15	7	12	11	11	16	15	11	15	11	10	12	14	9	7	14						
Census Region																							
Northeast	17	19	18	12	17	12	20	15	17	14	15	22	21	15	14	17	18						
South	42	44	41	41	41	49	36	36	44	44	44	38	34	42	53	JK	46	40					
Midwest	23	22	27	23	25	F	26	F	5	13	26	22	24	24	24	23	24						
West	17	15	14	24	AB	17	13	38	DE	36	14	20	17	15	23	L	19	L	9	14	19		

Research Methodology



- The Russell Omnibus was conducted via the internet among 1,027 adults 18 years of age or older from June 20 – June 23, 2023. Figures for gender, age, and geography were weighted where necessary to match their actual proportions in the population. The bases shown in this report are the unweighted bases.
 - The 1,027 omnibus respondents yielded 446 respondents with household incomes of less than \$50k who completed the survey.
 - An additional 155 boost interviews were conducted among respondents with household incomes of less than \$50k to bring the total sample size up to 601.
- An invitation to participate in the study was sent by e-mail to panel members who have agreed to be contacted by Russell Research and interviewed over the Internet.
 - Participating respondents were interviewed online at a secure Russell Research URL programmed for this study.
 - Sample was provided to Russell Research from a leading sample provider.

All research was carried out in compliance with all relevant legal and ethical requirements within the market and in compliance with ISO 20252:2019.

Statistical Analysis



- The statistical significance of a result in this survey is the probability that the observed relationship (e.g., between variables) or a difference (e.g., between means) in a sample occurred by pure chance, and that in the population from which the sample was drawn, no such relationship or differences exist.
- Using less technical terms, one could say that the statistical significance of a result tells us something about the degree to which the result is "true". More technically, the value of the p-value represents a decreasing index of the reliability of a result. The higher the p-value, the less we can believe that the observed relation between variables in the sample is a reliable indicator of the relation between the respective variables in the population.
- Specifically, the p-value represents the probability of error that is involved in accepting our observed result as valid, that is, as "representative of the population." For example, a p-value of .10 (i.e., 1/20) indicates that there is a 10% probability that the relation between the variables found in our sample is a "fluke."
- The following statistical notation is used throughout the report:
 - □ = Indicates figure is significantly higher than the other/indicated sub-group at a 95% confidence level
- In theory, with probability samples of this size, one could say with 95 percent certainty that the results have a statistical precision of plus or minus 3.9 percentage points of what they would be if the entire adult population had been polled with complete accuracy. Unfortunately, there are several other possible sources of error in all polls or surveys that are probably more serious than theoretical calculations of sampling error. They include refusals to be interviewed (non-response), question wording and question order, and weighting. It is impossible to quantify the errors that may result from these factors. This online survey is not a probability sample.