

# East Bay Community Energy's Connected Communities Focus Groups

## Final Report

By: Environmental Justice Solutions



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# Organizations & Agencies Providing Outreach Support

- ❑ Asian Pacific Environmental Network
- ❑ Communities for a Better Environment
- ❑ Local Clean Energy Alliance
- ❑ Mujeres Unidas y Activas
- ❑ Berkeley Disability Network
- ❑ Oakland Sustainability Department
- ❑ San Leandro Sustainability Department
- ❑ Local Alameda County Community Organizer Thuy Trang

## Special Thanks to Tech Exchange



# Executive Summary

## Introduction

East Bay Community Energy (EBCE) identified higher than average disconnection rates among East Bay utility customers and sought to gain a holistic understanding of the challenges its customers face. EBCE contracted with E/J Solutions to conduct focus groups in order to gain a more comprehensive understanding of customer behaviors when paying utility bills. This report presents the findings from the Connected Communities Focus Groups, hosted by Environmental Justice Solutions.

E/J Solutions spoke to 30 EBCE/PG&E customers experiencing financial difficulties, high arrearages, and utility disconnections. Our findings are particularly relevant to and should inform all EBCE programs and intervention strategies aimed at reducing debt and disconnections in the most vulnerable communities, and should shape program development, outreach, and enrollment efforts.

## Methodology

Between November 2020 and March 2021, Environmental Justice Solutions (E/JS) held nine (9) focus groups in two rounds, predominantly with customers of East Bay Community Energy (EBCE). Because the project commenced during COVID-19 shelter in place requirements, we were forced to conduct the entire project virtually.

*Priority Audiences.* E/JS utilized an equitable approach to determine which audiences to target. We reviewed anonymous customer data provided by EBCE to determine the location and demographics of the customers with the greatest challenges, represented by high numbers of disconnections or high levels of debt. We identified a need to speak to African American, Latinx, Chinese and Vietnamese customers.

Given the sensitive nature of the topic and the fact that all of our interactions were going to be online and virtual, we felt a strong need to host focus groups in languages other than English, rather than providing real-time interpretation, which can send a message that the audience requiring the interpretation is not the primary audience. We decided to hold 2-3 groups in English, and one each in Spanish, Cantonese and Vietnamese.

E/JS prepared recruitment flyers, emails, a social media kit and a screening form and translated all outreach materials into Spanish, Cantonese, and Vietnamese. E/J Solutions hosted the form questionnaire and social media kit on our website. We utilized a multi-pronged approach to outreach in which EBCE sent an email out to qualifying customers. E/J Solutions utilized our existing network and reached out to additional CBOs for their assistance with our recruitment efforts.

*Selection Criteria.* We selected participants based on priority audiences and diversity criteria.

*Research Questions.* Our discussions with focus group participants were designed to shed light on the following questions. (The focus group discussion questions are included below in Appendix A.)

- ❑ How much do residents know about EBCE? What is their perception of EBCE?
- ❑ What are the burdens that impact East Bay residents' ability to pay their utility bills?
  - ❑ What are the factors that lead people in the East Bay to have high arrearages and/or multiple disconnections?
  - ❑ How does language isolation affect EBCE customers' ability to pay, and process of paying their bills? What are the impacts on customers who receive their bills in a language that is not in their primary language?
  - ❑ How does the housing burden affect EBCE customers' ability to pay, and process of paying their bills?
  - ❑ What are the unique impacts on customers who are medically dependent on electricity?
  - ❑ Are there obstacles inherent in the process of bill-paying that can be corrected to make it easier to pay bills on time?
- ❑ How effective are existing programs at reducing energy bills and providing financial assistance/relief?
- ❑ Which intervention strategies will be most effective?
  - ❑ What types of intervention strategies provide holistic assistance to vulnerable households impacted by arrearages and disconnections?
  - ❑ What types of intervention strategies have the most potential to reduce arrearages and disconnections for customers who have experienced: (a) one-time financial difficulty or other one-time issues (b) more than one disconnection, or who have ongoing financial difficulties?
- ❑ What are the best ways to conduct program outreach and program enrollment?
  - ❑ What forms of outreach are most effective for reaching different audiences, especially communities with language isolation, to inform them of existing programs?
  - ❑ What enrollment methods are effective in reducing barriers to program participation?
- ❑ Which community organizations are trusted by the community and can be effective community partners for EBCE?

*Addressing Equity Gaps.* We purchased laptops from nonprofit organization, [Tech Exchange](#) and provided free laptops to five of the neediest focus group participants. We provided cash gifts for participation, delivered in each participants' preferred method. We also conducted thorough outreach on the ground with community partners, to enable us to reach impacted utility customers across Alameda County.

## Findings & Recommendations

### *Knowledge and Perception of EBCE*

**Finding.** Participants were largely unaware of EBCE and did not feel that their electricity rates were lower after becoming EBCE customers. Negative impressions of PG&E impact perception of EBCE.

**Recommendation.** As EBCE seeks to reach out to and provide solutions for needy customers, it needs to build community awareness and trust. EBCE needs to become a more well-known entity and community resource by providing services and community benefits (including targeted and equitable implementation of the Local Development Business Plan) to make interacting with EBCE a more viable and attractive alternative to interacting with PG&E.

## *Burdens Impacting Customer Ability to Pay Utility Bills*

**Finding.** While one-time financial difficulties are common, most low- and middle-income East Bay participants with high arrearages or several disconnections face ongoing financial difficulty due to the high and continually rising cost of living in the East Bay. Most participants reported negative experiences with using automatic payments for utility bill payments. Instead, most participants have become adept at juggling their bills, paying them when they can, in order to stay one step ahead of impending doom often making decisions between whether to pay the bill or purchase groceries.

**Recommendation.** In addition to promoting enrollment in statewide programs, EBCE should use its resources to implement supplementary intervention strategies that directly provide ongoing and long-term bill relief to struggling East Bay customers: all households earning less than the Area Median Income (\$119,200 for a family of 4) need, and should qualify for, additional financial assistance.

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**Finding.** With respect to the process of paying the bill, participants are extremely burdened by PG&E's billing practices including their inability to understand the bill.

**Recommendation.** EBCE should seek to provide community-oriented resources for increasing bill literacy, through partnerships with CBOs, popular education, and clarifying when residents can call EBCE for answers to questions about PG&E billing.

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**Finding.** In addition to financial and billing issues, language barriers present significant challenges for monolingual customers, particularly preventing them from easily paying their bills, understanding their bills, receiving customer service, or learning about and enrolling in programs.

**Recommendation.** EBCE should further invest in and utilize its call center and community outreach resources to: (1) ensure in-language resources are readily available on its website; (2) staff its call center with fluent speakers of Cantonese, Spanish and Vietnamese; and (3) make direct calls to those customers with the highest amounts of arrearages and highest number of shut-offs, to support them with identifying and enrolling in all the programs they qualify for.

## *Experiences with Existing Bill Assistance & Energy Cost Savings Programs*

**Finding.** Participant responses about the effectiveness of existing programs varied. Some expressed enthusiastic support for the resources that are available, while others were totally unaware of the programs.

**Recommendation.** EBCE should seek to provide community-oriented resources in partnership with community-based organizations to educate and enroll customers in existing and new programs.

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**Finding.** Existing bill discount programs do provide a modicum of bill relief for customers, but do not appear to effectively limit debt or disconnections. The impact of the discount provided is offset by rising energy costs and rising energy needs.

**Recommendation.** EBCE should consider all feasible ways to increase the availability of technical assistance for struggling customers in order to increase enrollment in existing programs.

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**Finding.** Most existing programs, including CARE / LIHEAP and FERA have income qualification thresholds that are too low to help low-income people who are experiencing extreme housing and energy cost burdens, and who make over 2x the program eligibility income limits.

**Recommendation.** EBCE should use its resources to supplement existing statewide programs with additional ongoing and long-term bill relief to low-income customers: all households earning less than the Area Median Income (\$119,200 for a family of 4).

### *Effective Intervention Strategies*

**Finding.** Participants actively juggle and manage their bills and seek solutions that help them to actively and easily manage their energy use, the amount of their bill, and their ability to pay, while addressing the likelihood that, even when the utility bill is relatively low, they may still have insufficient funds to pay it in its entirety

**Finding.** Increasing participation in existing programs by ensuring each customer is enrolled in or can effectively access *all* of the programs they are eligible for -- bill discounts, payment assistance, energy efficiency, and free solar -- can provide meaningful resources to struggling customers.

**Recommendation.** Increase enrollment in and technical assistance for existing programs by: (1) utilizing EBCE's call center to contact customers directly and walk them through the process and (2) partnering with trusted community organizations to educate and provide technical support for applying and re-enrolling in programs.

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**Finding.** Participants knew of some energy saving tips and tricks, but desired more accessible information, e.g., use of bill inserts, solutions that would enable them to see their energy use and corresponding cost in real-time. Participants stated that awareness of their real-time energy use and cost would prompt them to reduce their energy use as needed to keep the amount of the bill reasonable.

**Recommendation.** Empower the consumer with (1) real-time energy use transparency - by developing tools that enable customers to actively manage their energy consumption and costs, such as an energy use dashboard and (2) energy use literacy, by popularizing means of curbing energy use without requiring up-front investments in new technologies.

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**Finding.** Low income renters and homeowners see the value of energy efficiency, assessing that the energy cost for an inefficient and wasteful appliance was likely equivalent to the amount of money needed to invest in an energy efficient appliance.

**Recommendation.** Create On-Bill Financing or Pay-as-you-Save (PAYS) Program to encourage renters and low-income homeowners to invest in cost-effective energy efficiency upgrades. Neither the renter nor the homeowner would see any capital outlay and the program benefits both homeowners and renters with lower energy usage and significant bill savings.

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**Finding.** Participants would love to access solar panels, but they remain an expensive and often inaccessible investment; renters and residents of multi-family units have limited options.

**Recommendation.** Increasing awareness about programs (such as GRID Alternatives and SOMAH) that provide access to free solar is an essential strategy. It is key to identify ways to both provide information to renters who can speak to their landlords about the benefits, but also to increase outreach to low-income homeowners and landlords of multi-family housing.

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**Finding.** Participants were pleased to hear of the Arrearage Management Program for debt forgiveness, but had not heard of the program prior to the focus group. Many expressed concern about the high debt eligibility threshold (\$500).

**Recommendation.** Enable forgiveness of pandemic-related utility debt for all customers with arrearages, not just those who qualify for AMP. To help struggling customers who qualify for AMP, EBCE could consider creating a Low Income Debt Relief Fund to provide emergency assistance to prevent them from being disenrolled from the program when they cannot otherwise make their monthly bill payment.

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**Finding.** Participants suggested new programs and policies to make utility bill rates fair and reasonable, and additional rate assistance for the neediest groups, such as (1) income-based energy rates and (2) not-to-exceed bill amounts for unemployed individuals, seniors and low-income families with children. Additional solutions included (3) access to automatic bill extensions, (4) elimination of late fees, and (5) amnesty from disconnections.

**Recommendation.** Supplement existing programs in ways that alleviate customer bills, such as by offering additional discounts or bill credits to existing CARE/FERA customers.

### **Best Practices for Program Outreach and Enrollment**

**Finding.** Barriers to program enrollment include (a) lack of awareness of existing programs (b) lack of awareness of eligibility to participate (c) need for technical assistance to apply/re-enroll. Participants want to be treated with dignity and respect, and receive information from sources that they are comfortable with and trust, such as schools, some faith-based organizations, and some community-based membership organizations.

**Recommendation.** EBCE would do well to increase awareness of existing and new programs by (1) both partnering with trusted organizations and sources, and (2) by engaging in direct, in-language outreach to customers who are most challenged by high arrearages and frequent disconnections.

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**Finding.** Each priority audience experiences different challenges and barriers to learning about and enrolling in programs, including language barriers, fears of legal repercussions, experiences of racism, misinformation and scams.

**Recommendation.** EBCE could form equitable, compensated partnerships with community-based organizations who are already embedded in and have trusting, long-standing relationships with communities, to translate programs into easily accessible language.

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**Finding.** Amongst all demographic groups, participants largely felt that the paperwork and bureaucracy involved in applying for programs was overwhelming and burdensome, indicating both that they needed technical support and that the application process should be simplified and streamlined.

**Recommendation.** EBCE can partner with CBOs to help develop popular education tools such as diagrams, cartoons, and printed brochures, that help bridge the gaps across both digital, linguistic, and cultural divides, to provide technical assistance in applying for programs, and to streamline and simplify enrollment processes.

### *Trusted Community Partners*

**Findings.** *See 3.6 for a chart of trusted organizations mentioned by participants.*

## **Conclusion**

EBCE needs to consider bold, innovative, and forward thinking strategies to provide long-term assistance to needy customers in the East Bay. EBCE can work in partnership with community groups to stand in the equity gaps to provide solutions that help more East Bay residents alleviate financial stress, eliminate debt, keep the lights on, meet their basic needs, and have a higher quality of life.

# 1. Introduction

East Bay Community Energy (EBCE) created the *Connected Communities Pilot Project* in response to higher than average disconnection rates among utility customers in the East Bay when compared to the rest of PG&E's service territory. One of the Pilot Project's purposes is to help EBCE discover the intervention strategies that will be effective at reducing disconnections and arrearages in the most vulnerable communities within its service area. EBCE also aims to engage community-based organizations (CBOs) in program design and implementation in order to build organizational partnerships that can sustain and amplify future outreach efforts.

EBCE contracted with Environmental Justice Solutions (EJ Solutions) to host a series of focus groups aimed at bolstering the agency's understanding of the challenges – social, cultural, process-oriented, and financial – its customers face when paying utility bills. The focus groups would also provide insight into the types of intervention strategies (solutions) and outreach strategies that residents consider to be most effective at reaching and providing assistance to vulnerable communities.



*Has your electricity ever been disconnected?  
Have you ever had trouble paying your bill?  
Want to be part of the solution?*

**Connected Communities  
Focus Groups**

**Join a Focus Group to share your experiences  
with your utility bill and receive a \$100 thank you  
gift OR a free laptop.**

Visit [ej.solutions/connected](https://ej.solutions/connected) for more info about this paid  
opportunity

## 2. Methodology

### 2.1. Priority Audiences

To create the most potential to reduce debt and disconnections, EBCE must deploy intervention strategies that can meet its most burdened customers' real issues and needs. Equitable solutions that are the most effective. As such, we designated our priority audiences as the EBCE customers that experience the greatest difficulties: the most disconnections and the highest debt. Our first step was to learn the location and demographics of the target audiences.

To conduct this analysis, E/JS requested EBCE's data on disconnection rates and arrearage amounts sorted by city and race. While EBCE does not collect customer demographic information, it does know the language in which customers receive their bill. EBCE provided E/JS with anonymous data on customer disconnections and arrearages over the period of 2012 - 2019 sorted by zip code and bill language. We used the data to identify audiences that are experiencing the highest burdens.

#### 2.1.1. Priority Zip Codes

EBCE data indicated that 11 (eleven) zip codes in Alameda County experienced disconnection rates of around 10% or more. We prioritized these zip codes and reviewed existing data to gather information about their **location** (city, neighborhood, census tracts), **demographics** (race, income) and the **equity burdens** that negatively impact residents's ability to pay their utility bills.

Figure 1.

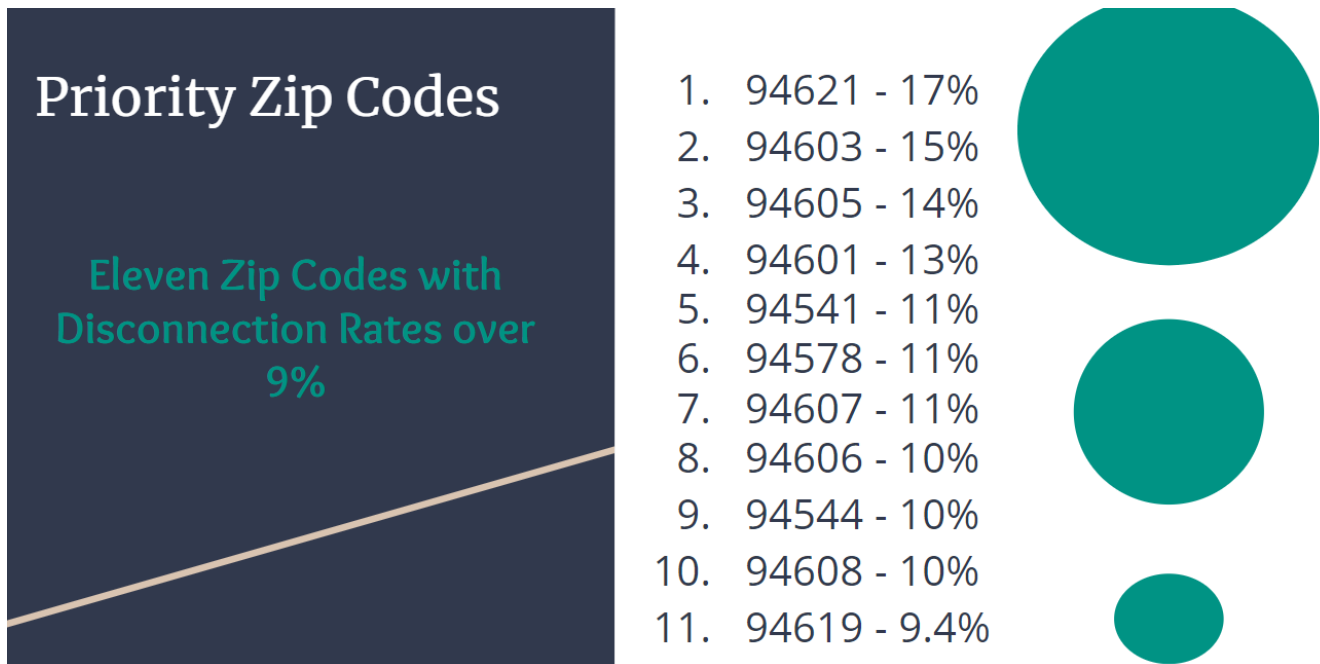


Figure 2. Priority Zip Code Location: City + Neighborhoods

94621	<b>Oakland</b>	East Oakland - Coliseum, Havenscourt
94603	<b>Oakland</b>	East Oakland - Stonehurst, Elmhurst, Sobrante Park
94605	<b>Oakland</b>	East Oakland - Millsmont, Eastmont, Frick, Knowland
94601	<b>Oakland</b>	San Antonio, Fruitvale, Jingtletown, Melrose
94541	Hayward, Cherryland	Burbank, Longwood-Winton Grove, Upper B Street, Fairview
94578	San Leandro	Lower Bal, Upper Bal, Hillcrest Knolls
94607	<b>Oakland</b>	Port, West Oak (Prescott, Lower Bottoms, Cypress Village, Acorn, Oak Center, McClymonds), Old Oakland, Jack London Square, Chinatown, Peralta-Laney
94606	<b>Oakland</b>	East Lake (Merritt, Cleveland Heights), Clinton, Highland Park, Highland Terrace, East Peralta, Jingtletown
94544	Hayward	Jackson Triangle, Harder-Tennyson, Mission-Garin, Sorenson, Carpenter, Garin Regional Park
94608	<b>Oakland</b> , Emeryville	Emeryville (Marina, Powell St Shopping Center), North Oakland (Golden Gate, Longfellow, Santa Fe, Gaskill, Clawson)
94619	<b>Oakland</b>	Allendale, Laurel, Maxwell Park, Redwood Heights, Crestmont, Leona Heights, Merritt College, Caballo Hills

Of the top 11 zip codes experiencing high disconnection rates, eight (8) are located in the City of Oakland. Oakland is the largest city in the East Bay. Had we wanted to capture a broader cross-section of EBCE’s service territory, we could have controlled for Oakland’s size. Instead, based on the data on disconnection rates, we allowed the majority of focus group participants to be from Oakland, while also capturing voices from Hayward and San Leandro.

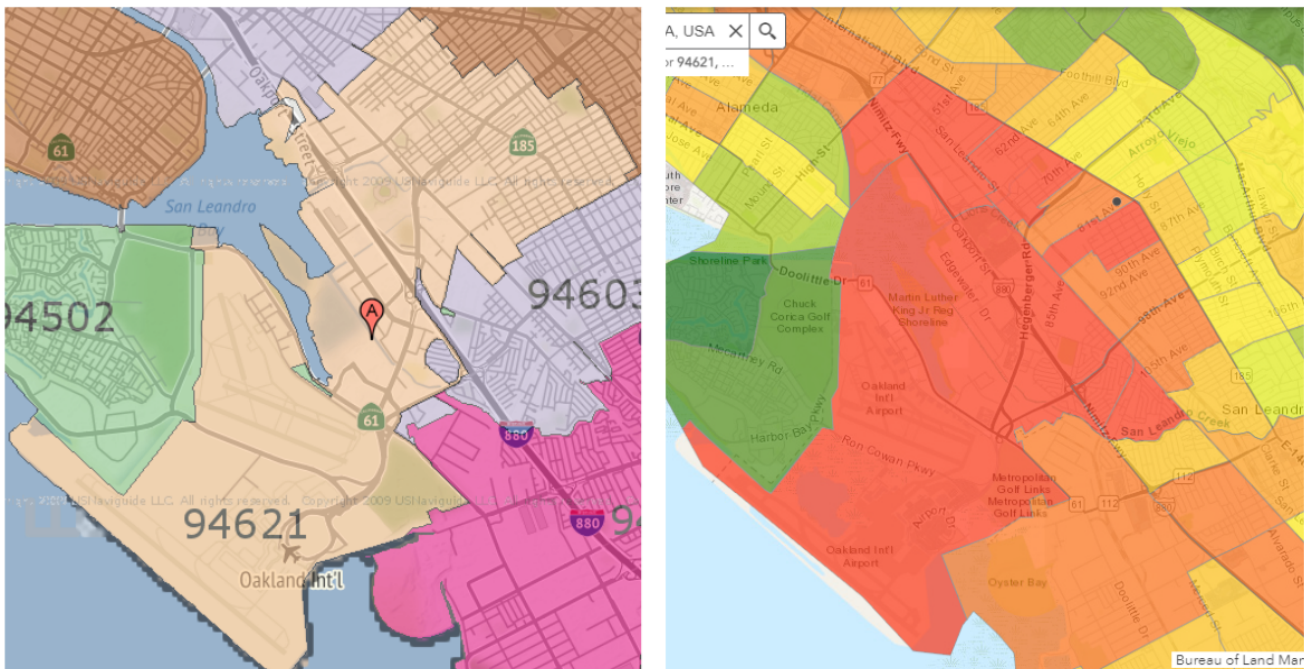


Figure 3. The zip code with the highest disconnection rate (94621) contains the census tract (6001409000) with the highest cumulative pollution & socio-economic burden in Alameda County (CalEnviroScreen 3.0).

### 2.1.2. Priority Demographics

- A. **Customers who experience language isolation and high housing cost burden.** The analysis of priority locations via CalEnviroScreen yielded two key indicators of burden that are particularly relevant to utility disconnections and debt: **Language Isolation** and **Housing Burden**. We sought to understand how language isolation and housing burden impact EBCE customers' *ability to pay* and *processes for paying* their utility bills.
- B. **Customers who have experienced more than one disconnection.** After analyzing the data on disconnection rates, we discovered that in nearly all service area zip codes—whether there were many disconnections or few—the average number of disconnections per customer was around two (2). This provided our working assumption that customers who experience one disconnection are highly likely to experience more than one and we sought to understand this impact.
- C. **Customers who opt to receive their utility bill in (a) Spanish and Vietnamese (b) African Americans, Native Americans, and other English-language sub-groups, and (c) customers receiving their bill in the wrong language.** The data also demonstrated that disconnection rates are relatively low among Chinese (Cantonese & Mandarin language), Korean, and Russian language bill recipients. In EBCE's service territory, only English and Spanish bill recipients had double digit customer disconnections. Spanish bill recipients had the highest disconnection rates overall. However, since the data on English language bill recipients is not disaggregated by race, the category really tells us very little.

Chinese Language Bill Recipients: Disconnection rates among Chinese language bill recipients in EBCE's service territory are low, providing a working assumption that this community may not be a priority audience. Cantonese language disconnection rate is 2.75%. Mandarin language disconnection rate is 2.52%. (We discounted several zip codes that did reflect high disconnection rates for Cantonese bill recipients because, across the board, those zip codes had both very few Cantonese bill recipients and the high disconnection rate reflected one to two total disconnections. For example, in 94550, three customers indicated a language preference for Cantonese. Of these three customers, there was one disconnection; creating a disconnection rate of 33%.)

Spanish Language Bill Recipients: The disconnection rate among Spanish language bill recipients in the service area is 22.76%. Total number of unique customers who experienced disconnections = 1970.

English Language Bill Recipients: The disconnection rate among English language bill recipients in the service area is 10.35%. Total number of unique customers who experienced disconnections = 3070. For customers who receive their bills in English, we will need to drill down further to isolate the subgroups experiencing the greatest impacts:

- ***On African-Americans and other English-language sub-groups, such as Native Americans/Indigenous groups.*** With respect to the Af-Am community, we're likely to find much higher disconnection rates than the overall rate for English language bill recipients. Our working assumption was that disconnection rates in the African American community were probably more equivalent to Spanish language rates, if not higher. (We did not attempt to answer this research question definitively, instead focusing on illuminating the different equity burdens faced by each group.)
- ***On customers who would be better served by receiving a bill in their preferred language,*** but are unaware of the option to do so, or are aware but don't know how to do so.

Vietnamese Language Bill Recipients: While the number of Vietnamese language bill recipients is relatively low (247), the disconnection rate is above 7.29%, above the average PG&E rate of around 5.2%. We chose to include a Vietnamese language focus group because we wanted to explore the issue with members of the Vietnamese community.

- D. **Customers who (a) receive their bill in Cantonese; (b) have high arrearage amounts; (c) or who are experiencing or have experienced arrearages + disconnections.** The average arrearage amount in the East Bay is \$230. We did not receive data showing the distribution of arrearage amounts, only the number of unique customers per language preference who have arrearages.

While the disconnection data seemed to indicate that we might not need to speak with Chinese language customers, the arrearage data indicated that there might be more latent issues that might have otherwise slipped under our radar. There were more Cantonese language customers with arrearages (54) than with disconnections (47). This was fascinating because there were actually far fewer English and Spanish language bill recipients with arrearages than with disconnections. (There were only 370 English language bill recipients with arrearages vs 3,070 with disconnections; and only 134 Spanish language customers

with arrearages vs 1,970 with disconnections.) The community of Cantonese language bill recipients was the only demographic with more arrearages than disconnections.

Figure 4.



## 2.2. Selection Criteria

We utilized baseline criteria for priority demographics alongside additional diversity goals in order to ensure a broader understanding of perspectives and experiences.

### 2.2.1. Baseline Criteria

- Reach the most impacted individuals (e.g., highest number of disconnections, highest amount of arrearages). Reach Spanish language bill recipients + African Americans + Cantonese + Vietnamese communities
- Representation from the most impacted zip codes. (Participants are not limited to these zip codes, but all of the top 11 zip codes should be significantly represented. The data demonstrates that no matter where the customers who experience disconnections are located, they are likely to experience multiple disconnections.)
- Low-Income or Below → Are you enrolled in CARE or FERA?
- Is the primary bill payer for the household → Are you the person with the main responsibility to pay for your household’s utility bill? (We initially thought this was a baseline criterion, but as we loosened this criterion during the second round, we actually gleaned important information by talking to family members who help their struggling relatives with their utility bills.)

### 2.2.2. Diversity Goals

Reach a broad spectrum of individuals that reflect the diversity of the East Bay, especially with respect to:

- Age
- Sex/Gender
- LGBTQI+
- Disability + Medically-dependent on electricity
- Race/Ethnicity
- Homeowners + Renters

## 2.3. Research Questions

- A. How much do residents know about EBCE? What is their perception of EBCE?**
- B. What are the burdens that impact East Bay residents' ability to pay their utility bills?**
- What are the factors that lead people in the East Bay to have high arrearages and/or multiple disconnections?
  - How does *language isolation* affect EBCE customers' ability to pay, and process of paying their bills? What are the impacts on customers who receive their bills in a language that is *not in their primary language*?
  - How does the *housing burden* affect EBCE customers' ability to pay, and process of paying their bills?
  - What are the unique impacts on customers who are *medically dependent on electricity*?
  - Are there obstacles inherent in the *process of bill-paying* that can be corrected to make it easier to pay bills on time?
- C. How effective are existing programs at reducing energy bills and providing financial assistance/relief?**
- D. Which intervention strategies will be most effective?**
- What types of intervention strategies provide holistic assistance to vulnerable households impacted by arrearages and disconnections?
  - What types of intervention strategies have the most potential to reduce arrearages and disconnections for customers who have experienced: (a) one-time financial difficulty or other one-time issues (b) more than one disconnection, or who have ongoing financial difficulties?
- E. What are the best ways to conduct program outreach and program enrollment?**
- What forms of outreach are most effective for reaching different audiences, especially communities with language isolation, to inform them of existing programs?
  - What enrollment methods are effective in reducing **barriers to program participation**?
- F. Which community organizations are trusted by the community and can be effective partners for EBCE?**

## 2.4. Focus Group Design & Outcome

We planned to host five to six focus groups, interviewing 30 participants total and reaching each priority demographic in their own language: English, Spanish, Cantonese and Vietnamese. Given the sensitive nature of the topic and the fact that all of our interactions were going to be virtual, we felt a strong need to host focus groups in languages other than English. Real-time interpretation,



while effective for certain situations, can send a message that the audience requiring the interpretation is not the primary audience. Ultimately, we held nine focus groups of varied sizes in two rounds (five in English; two in Spanish; one each in Cantonese and Vietnamese). Each focus group had a duration of 90-120 minutes.

We hosted six focus groups during the first round, which significantly illuminated the barriers and challenges that EBCE customers face with paying their PG&E bills. Our focus groups also provided popular education and we developed a resource guide which we distributed to participants after the session. Our presentation and resources helped participants to better understand their utility bill and energy conservation strategies, and learn about available one-time and long-term financial assistance opportunities, energy efficiency and solar programs that can save money and lower energy usage.

For the first round of focus groups, we grouped selected participants into “age cohorts” to support their ability to relate to each other and to feel comfortable in sharing freely with us and with each other. This strategy was extremely successful. So much so that one group consisted of two single mothers of 13 year-old boys; another had two old friends who had lost contact with each other when one changed jobs.

The three second round focus groups (English, Spanish and Vietnamese) incorporated the information gleaned and lessons learned from the first round. We modified our line of questioning to solicit specific feedback on the potential intervention strategies and programs EBCE is considering implementing, including the Arrearage Management Plan (AMP). while continuing to collect participants’ additional ideas for solutions based on their lived expertise as low-income energy rate-payers. During the second round, we also loosened our selection criteria in order to reach more people and speak with a broader cross-section of East Bay residents.

#### 2.4.1. Addressing Equity Gaps

Because our target audiences were low-income individuals who may also experience social marginalization, we identified several equity issues that could prevent us from effectively reaching these audiences.

1. **The Digital Divide.** The focus groups were to be hosted on Zoom and utilize Pear Deck, an additional computer program for capturing audience input. Since our target audiences are struggling financially, many may lack access to a laptop with a camera or may have insufficient internet service. To reach these communities effectively, we would need to provide resources to enable their full participation. To meet this need, we searched for nonprofit organizations that would be able to partner with us. Some of our early ideas included the possibility of renting computers and setting them up in a socially distanced manner at rec centers in Alameda County. Luckily, our research quickly led us to [Tech Exchange](#), which had recently partnered with OUSD to provide free laptops for students in need.

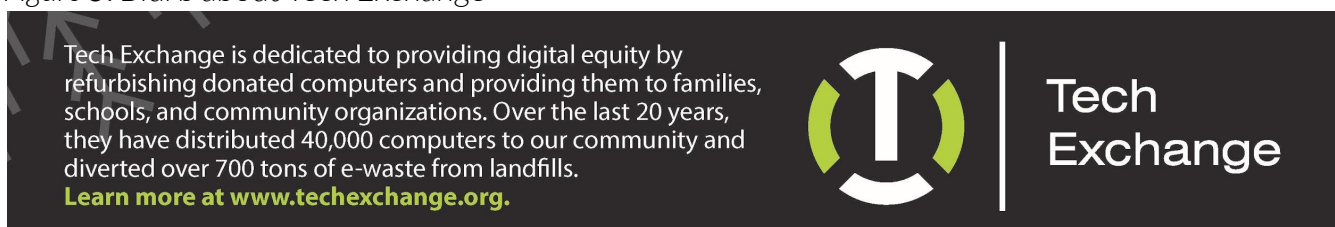
One way Tech Exchange generates revenue is by accepting donated laptops and reselling them for extremely affordable prices. Thanks to Tech Exchange’s affordable prices for quality laptops, we were able to include the cost of purchasing 5-10 laptops in our project budget with the intent to give away the laptops to qualifying participants free of charge. Ultimately,

we were able to give away five free and newly refurbished Dell laptops to participants who needed them to participate in the focus group.

*Excerpt of Email from Marybelle Tobias to Tech Exchange (August 19, 2020)*

“We intend to host six small focus groups of 5-6 people each, but given the COVID-19 pandemic, all of the focus groups will be online. Because we know this has the potential to leave behind some of the very customers we should be reaching, we want to know if we can partner with you to prevent that. Perhaps we can make laptops and/or hotspots available for those who need them, possibly on a permanent basis? I'm excited to see what's possible. We have a small pot of money set aside for this.”

Figure 5. Blurb about Tech Exchange



2. **Fungible Cash Gifts.** After researching best practices in the Bay Area, we determined that a thank you gift of \$100.00 as compensation for participation in a 90-120 minute discussion would fairly encourage participation from our target audience. Departing from the customary practice, we chose to provide a cash gift and we paid each participant via the medium of their choosing, which included CashApp, Venmo, PayPal, Zelle, check in the mail, and cash in the mail. Participants who received laptops —delivered ahead of the participant’s focus group<sup>1</sup>— also received a \$50 stipend for participation in the focus group.
3. **Hard-to-Reach Populations.** For EBCE, the target audiences have been difficult to reach. We needed to develop culturally appropriate messaging as well as employ non traditional outreach methods in order to effectively connect with the target audiences. A discussion about our outreach and recruitment efforts follows immediately below.

#### 2.4.2. Outreach & Recruitment

To recruit participants, we created a set of flyers, outreach messages, and a social media kit in English, Spanish, Cantonese and Vietnamese, and hosted each set of materials on our website, with a separate page for each language. We used a multi-pronged approach, applying an array of outreach strategies.

1. **EBCE Email to Customers.** During the first round of focus groups, EBCE assisted with the outreach efforts by sending our outreach messages out to selected customers who had at least one disconnection or utility debt, in English, Spanish, Cantonese and Vietnamese.
2. **Partnering with CBOs.** E/J Solutions relied on its longstanding connections with community groups and community-based organizations in Alameda County to reach participants. Due to

<sup>1</sup> An extremely dedicated EBCE staffer delivered the laptops to participant’s doorsteps in a COVID-safe manner.

their status as trusted members of the community, these organizations are an important conduit to community members who are in need and meet our baseline selection criteria. We supplemented our mailing list with additional research and a list of CBOs EBCE has worked with in the past. We segmented the CBOs by location, issue area, and demographics they serve, to ensure we were reaching a broad cross section of East Bay residents. We asked them to send out our recruitment message to their own mailing lists or to refer us to individuals they work with.

- a. The City of Oakland's and the City of San Leandro's Sustainability Departments sent our flyer out to their mailing lists.
  - b. APEN and CBE recruited their members to participate.
3. **Social Media.** During the first round, we posted the flyers on multiple social media pages and platforms where we have a significant presence in each of the four languages. The posts were liked and shared, but we did not gather any data about the effectiveness of this approach.
  4. **Non Digital Outreach.** We did not have initial success in our efforts to reach the Vietnamese community via the above outreach methods. There was almost zero click through of EBCE's Vietnamese email and CBOs that work with the Vietnamese community were hard-hit by the impacts of the COVID-19 pandemic. If not for the pandemic, we would not have used digital outreach; to reach this community, we would have attended meetings hosted by community groups or visited businesses and temples in the Vietnamese community to speak to people one-on-one. After some strategizing, we attempted to increase our visibility by sending posters to be prominently posted in places of business and worship in the Vietnamese community. This method, however, ultimately proved unsuccessful as well, likely due to limitations caused by the pandemic.

Our final strategy for reaching this community was to relax our selection criteria and speak to any Vietnamese language speakers who live within EBCE's service area, regardless of whether or not they had utility disconnections or debt or were EBCE customers. Once we relaxed the selection criteria, we were able to rely on our personal networks to secure introductions to Vietnamese speakers who live within EBCE's service area. This resulted in speaking to participants who did not have disconnections or debt themselves, but had family members who were struggling to pay who they helped avoid disconnection and debt by paying their bills.

A potential Vietnamese participant expressed a concern that the focus group might be a scam or illegal, shedding light on a common fear within the Vietnamese community, which has likely been a vulnerable target for scammers. It is important that future outreach to the Vietnamese communities must be through credible local CBOs (Vietnamese American Center of the East, Center for Empowering Refugees and Immigrants) and hyper-local newspapers (Báo Mỏ Magazine, Thời Báo Magazine). While local CBOs have been overcapacity during Covid-19 and could not collaborate with us on this project, once things return to normal, they will be excellent partners for reaching the Vietnamese community.

### 2.4.3. Participant Demographics

We screened applicants for our baseline and diversity criteria by directing prospective participants to fill out a screening form to indicate their interest. Our screening questions followed best practices for a culturally sensitive approach, inviting applicants to self-identify as much as possible. Particularly with respect to race/ethnicity, this approach yielded a rich kaleidoscope of responses that demonstrates the limitations of the typical set of boxes that are available to check. Our outreach efforts were very fruitful; we screened nearly 200 candidates to arrive at the final 30 participants.

Participants included residents from eight of the eleven priority zip codes and five additional zip codes. We also reached members of each priority audience and met our additional diversity criteria. For our analysis, we created a code for each priority demographic and tagged each participant with all relevant codes. For instance, participants not tagged with the code “CF” are not enrolled in CARE or FERA. The key for our demographic codes is in the following table. (The first code in each tag is solely for E/J Solutions’ internal participant identification purposes.)

KEY	
AA	African American
Ar-	Debt under \$500
Ar	High Debt (\$500+ Debts)
Ar+	Extremely High Debt( \$1000+)
ArNA	Past Arrearages, No Current Debt
ArND	High Arrearages, No Disconnections
C	Cantonese-Speaker
CF	CARE- / FERA-enrolled
CH	Chinese-American
DA	Disability
D#	Number of Disconnections
EE	Energy Efficiency
ELI	Extremely Low Income (0 - \$35K)
HO	Homeowner
I	Immigrant
L	LatinX
LI	Low Income (\$35K - \$85K)
MB	Medical Baseline enrolled
MD	Medically Dependent on Electricity
N	Native / Indigenous
PV	Solar PV
PZ#	Priority Zip Code
R	Renter
Q	Queer

S	Senior (55+)
SS	Spanish-Speaker
WL	Wrong Language
V	Vietnamese-Speaker
Y	Under 30

#### 2.4.4. Focus Group Format & Questions

EBCE shared an initial list of questions for participants with E/JS, which we refined and shaped for flow and drafted additional questions that would provide answers to our research questions. In response to the online format, we utilized the educational software tool, Pear Deck to create an interactive presentation that enabled participants to open the presentation on their own laptop and type their answers to the questions directly into the program during the presentation.

The focus groups were held in two rounds. Moderators styled each focus group as a free-flowing discussion and created space for every participant to share whatever they felt was important and relevant. During the first round, each focus group had two participants who engaged in rich and robust dialogue with each other and with the moderators. During the second round, we had over four participants in each group, which provided more viewpoints for discussion, but resulted in much less conversation among the participants. Depending on the background knowledge of participants, we spent more or less time in each focus group providing background contextual information about PG&E and EBCE or explaining technical aspects of participants' bills. Moderators also sought to provide participants with useful and immediately applicable information about existing programs which they could potentially apply for (if they were eligible) and energy-saving tips and tricks.

The full list of questions for participants in both rounds is available in *Appendix A*.

## **2.5. Analytic Approach**

Upon completing the focus groups and generating English transcripts of each session, E/J Solutions conducted qualitative data assessment by thematically coding each participant statement based on the answers to our research questions that they suggest. We organized statements by: the racial/ethnic demographic of the speaker; (b) the statement's responsiveness to our research questions, and (c) the answer themes the statement represents. We placed a thematic tag alongside each one to identify patterns shared within and across different priority audiences.

Each participant was tagged with the demographic codes we generated for our priority audiences and each statement can be cross-referenced to all of the demographic codes applicable to the speaker. This approach enabled us to sift through the rich data to identify the key thematic issues that EBCE should address through strategic and operational policies. We acknowledge that the findings and recommendations included herein do not constitute the entirety of reasonable conclusions that can be drawn from this data and we include context-rich quotes from participants to enable readers to find additional insights and ideas. For themes noted across groups, nuances from each audience group remain an important focus for messaging and logistical considerations.

### 3. Findings & Recommendations

After the first round of Focus Groups, E/J Solutions prepared a Preliminary Report detailing what we had heard to date. Where an issue was covered in the Preliminary Report, we do not include the entire discussion, but reference back to the Preliminary Report, included below as *Appendix C*.

#### 3.1. Knowledge and Perception of EBCE

3.1.1. How much do residents know about EBCE? What is their perception of EBCE?

- A. **Finding.** In general, participants were not deeply familiar with EBCE. Participants were largely unaware of its existence or that they were customers of EBCE, let alone of the services that EBCE provides. Participants have continued to deal primarily with PG&E with respect to their billing issues. Participants did not feel that their utility rates were cheaper after becoming EBCE customers. Factors such as rising PG&E rates and the PCIA fee negatively impact perception of EBCE.
- B. **Themes:** (a) Little Knowledge of EBCE (b) No Knowledge of EBCE (c) Negative Perception of EBCE.
- C. **Recommendation.** As EBCE seeks to reach out to and provide solutions for needy customers, it needs to build community awareness and trust. EBCE needs to become a more well-known entity and community resource by providing services and community benefits such as targeted and equitable implementation of the Local Development Business Plan, to make interacting with EBCE a more viable and attractive alternative to interacting with PG&E. East Bay customers would benefit from knowing when they can call EBCE rather than PG&E.

Little Knowledge of EBCE	
Audience	Supporting Quotes
African American / Black	<p>“I only recently learned a very little about it. I know that it’s more of a localized, I’m presuming, company that’s looking at locally what our usage is, and has taken over a bit of energy from PG&amp;E, but I don’t know exactly how that works. That’s what little I know about it... I had seen EBCE on my PG&amp;E bill, and I wasn’t really sure about what part EBCE plays... is it a complete transition over to EBCE versus PG&amp;E? Who was dealing with my electricity at whole? So it’s [helpful to have] more clarity for me.” - E2.2, PZ3, LI, HO, Ar+ND</p> <p>“So I heard a little bit about it when the fires were going on. I don’t know if that’s because we were intertwined with different counties at the time. They were talking about how PG&amp;E was too much of a stronghold over energy and communities, and things of that nature. I never knew it was possibly over my own city, until I read about it, to be part of this group.” - E2.1, ELI, PZ4, R, MD, Ar+ND, CF</p> <p>“I’m not too privy to it, just high-level about the transition from PG&amp;E in March of last year [2019], something like that. I’d love to learn more.” - E1.2, AA, PZ4, R, LI, Y, Ar, D4, CF</p>

Latinx	(Bilingual)“I’ve heard of EBCE one time. I heard about a meeting at City Hall about a year ago -- it might have been a different company, but I think it was EBCE.” - <a href="#">S1.2, LI, S, L, WL, Ar, ND</a>
Native American / Indigenous	<p>“Honestly, [it] doesn’t ring too many bells, which is weird 'cause you know I guess I thought it fell under that same umbrella of like EBMUD and PG&amp;E and stuff. I feel like I remember reading about it when we did it, vaguely.” I was not paying good enough attention.” - <a href="#">E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF</a></p> <p>“I don't know what the answer is, but my bills are very high, and I am interested in this, but also because I no longer want to hear what else they are going to say. My question is, do you want me to switch [electric] service with you? I know I can, or maybe I can. My question is, is it your goal for me to change services?” - <a href="#">SR2.6, PZ10, ELI, Y, SS, N, I, DA, Ar+ND, CF, EE</a></p>

### No Knowledge of EBCE

Audience	Supporting Quotes
African American / Black	<p>“So I heard a little bit about it when the fires were going on. I don’t know if that’s because we were intertwined with different counties at the time. They were talking about how PG&amp;E was too much of a stronghold over energy and communities, and things of that nature. I never knew it was possibly over my own city, until I read about it, to be part of this group.” - <a href="#">E2.1, ELI, PZ4, R, MD, Ar+ND, CF</a></p> <p>“Is PG&amp;E a third party to EBCE? Because I had no idea that I was not dealing directly with PG&amp;E.” - <a href="#">E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</a></p>
Latinx / Hispanic / Spanish Speakers	<p>[What do you know about EBCE?] “Nothing.” - <a href="#">E3.1, PZ5, ELI, L, R, Ar, D3</a></p> <p>“No, I’ve never heard of EBCE before.” - <a href="#">S1.1, ELI, R, L, Y, WL, MD, Ar-NA, D1, CF</a></p>

### Negative Perception of EBCE

Audience	Supporting Quotes
African American / Black	<p>[In response to learning that EBCE’s rates are slightly less expensive than PG&amp;E’s] “Slightly less expensive than PG&amp;E? So, you mean I can attribute my high bills to EBCE now, not PG&amp;E anymore? And also, the customer service has not changed one bit, nor have their payment plans. [...] So, who interrupts [your service] say for example if you aren’t paying? Is it PG&amp;E who pulls the plug? {Yes.} Hmphf. Do they get the reconnection fee? Do they split that with EBCE? {I believe that’s all going to PG&amp;E} Oh, good to know.” - <a href="#">E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</a></p>

## 3.2. Burdens Impacting Customer Ability to Pay Utility Bills

This section contains findings under three topics: Financial Difficulty, Difficulty with Billing Practices and Language Isolation. The effectiveness or non-effectiveness of existing programs is an additional factor impacting customer ability to pay utility bills. Because there are numerous programs and several themes within that topic area, we have broken it out into its own set of findings below (Section 3.3).

### 3.2.1. What are the burdens that impact East Bay residents' ability to pay their utility bills?

- What are the factors that lead people in the East Bay to have high arrearages and/or multiple disconnections?
- How does the *housing burden* affect EBCE customers' ability to pay, and process of paying their bills?
- What are the unique impacts on customers who are *medically dependent on electricity*?

A. **Finding 1. Ongoing Financial Difficulty.** While one-time financial difficulties are common, most low- and middle-income East Bay participants with high arrearages or several disconnections face ongoing financial difficulty due to the high and continually rising cost of living in the East Bay. Many participants, even those with full time employment, indicated that they did not make enough money to cover all of their expenses every month. This inhibits their ability to utilize automatic payments for utility bill payments as there are frequently insufficient funds in the bank.

The median household income for African American households of four in Oakland was around \$37,500 during 2012-2019, an amount that is roughly equivalent to 30% of Area Median Income (Extremely Low Income). Over the same period, median household income for Whites in Oakland was \$110,000.00, the median household income for Latinx households was \$65,000.00, and the median household income for Asians was \$76,000.00 (although this aggregated figure does not identify the financial status of the Vietnamese or Cantonese speaking communities).<sup>2</sup>

**Finding 2. Juggling Bills.** Focus group participants expressed a strong need to actively manage/juggle their ability to pay their bills. Those with moderate to low- but consistent income can have the same experience as those with inconsistent income; the ease automatic payments can provide does not accrue to them because their bank accounts frequently have insufficient funds, leading to additional unwanted charges and difficulties. (See Appendix C: Preliminary Report, below at p. 56 ) Instead, most participants have become adept at juggling their bills, paying them when they can, in order to stay one step ahead of impending doom. They are often making decisions about whether to pay utility bills or buy groceries for their family. The present COVID-19 pandemic has only exacerbated the existing conditions of extreme hardship and growing disparities, as the economic and unemployment crisis is having a disproportionate impact on low-income communities, communities of color, and frontline and essential workers.

Several participants carried extremely high levels of debt, but had not experienced any disconnections (either participants entered into a payment plan or other agreement under [Electric Rule 11](#) or the debt was accrued during the current Covid-19 disconnection

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<sup>2</sup> Oakland Equity Indicators Report (2018)



moratorium). Participants who juggled high arrearages without utility disconnections were adept at juggling their responsibilities. They sought access to tools that would make it simpler for them to receive bill extensions and avoid late fees. When help is readily available, they are highly likely to request assistance as disconnections have an enormous negative impact and can impart stigma and trauma to children and endanger the health or life of seniors and people who are medically dependent on power to live.

Anecdotal evidence provided by focus group participants suggests that the low rates of disconnections and lack of high arrearages within the Vietnamese and Cantonese communities do not accurately reflect the true level of financial difficulties experienced, but instead reflect a stronger social safety network where relatives step in to provide assistance in order to avoid disconnections and debt.

- B. **Themes:** (a) Extreme Financial Difficulty while Employed - “Working Poor” (b) Housing Burden + Housing Insecurity (c) Lack of Social Safety Net + Food Insecurity (d) Low-Income Seniors (e) Medical Dependence on Electricity (f) Unemployment
- C. **Recommendation.** The uniquely high cost of living in the Bay Area directly translates to higher amounts of debt and disconnection rates, which is coupled with PG&E’s rising rates. To decrease the rate of arrearages and disconnections, EBCE needs to provide an equitable response that provides assistance to more people. In addition to promoting enrollment in statewide programs (findings on the effectiveness of existing and proposed programs are below), EBCE should use its resources to implement supplementary intervention strategies that directly provide ongoing and long-term bill relief to struggling East Bay customers: all households earning less than the Area Median Income (\$119,200 for a family of 4) need, and should qualify for, additional financial assistance. For instance, Marin Clean Energy is using money in its reserves to automatically deliver \$10 monthly bill credits to CARE and FERA customers and \$22 monthly bill credits to small businesses, Clean Power SF provided a \$50 bill credit to its CARE and FERA customers, and Peninsula Clean Energy offered an automatic \$100 bill relief credit to its CARE and FERA customers.

Methods for increasing enrollment in existing programs are discussed in Section 5 below.

Extreme Financial Difficulty while Employed / “Working Poor”	
Audience	Supporting Quotes
African American / Black	(Juggling Bills) “Certain ones, like my mortgage is due the 15th, my car note comes out on the first, so certain ones I’ll try to pay that’s due. Or sometimes, I’ll just call that company and say, listen, ‘I’m late. We don’t have the money’ and they’ll give me an extension. So I’ve been very blessed about that. Like I have a notice from the water department... I try to rob Peter to pay Paul, every month. It depends on what time of the month it is. Like my HOA, there’s no negotiation, they’re probably charging me money now because I’m late. So, I just pay it when I have the money. Some of the ones that are non-negotiable, like, I make sure to pay my mortgage on time. The car note [for his car] comes out, we have two cars, and my car, I pay it when I can. I worked for the census for two months. So, whenever I get paychecks, I double up on my payment. So, it’s just survival. It’s just survival at this point, yeah.” [ <i>head is down, resting on hand</i> ]-

	<p>E4.1, PZ5, LI, S, AA, HO, DA, MI, MD, Ar+, D2, MB</p> <p>(Inconsistent Income / Food Insecurity) “Your dependency on where your next dollars come from, there is nothing you can fall back on. In the past, I have struggled with PG&amp;E bills. I worked in sales and didn't have enough sales so I fell behind on my PG&amp;E bills. Food, off-site laundry, everything becomes a list of bills. The more money you make the more overhead you have. Every month's leeway changes. Especially with rising costs of living in the Bay Area. Do I pay \$30 on my bill or do I have \$30 in my pocket. And that accumulates up. Before you know, you're 4 months behind.” - E1.2, AA, PZ4, R, LI, Y, Ar, D4, CF</p> <p>“Everything is expensive in California. Even when I make 6-figures, I still need CARE because I'm supporting others too.” - E2.2, PZ3, LI, HO, AA, Ar+ND</p> <p>(Juggling Bills) “My strategy is if all else fails, hold off on PG&amp;E because they will give you 48 hours notice, as opposed to other utilities.” - ER2.2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p>
Cantonese	<p>“We are discussing utilities today and of the utilities, energy usage and billing affects all households. Especially for low income households, every month that we receive a high energy bill is a challenge since it is hard for us to afford those expenses. The reason is there is a long itemized list. A few years ago, due to forest fires, a lot of the infrastructure was destroyed. Because of these natural disasters, we ordinary people have been forced to pay for those expenses. Every bill, I see an extra dozen, couple dozen dollars that we need to pay. The financial pressure is a lot for me. So if there is a discussion to figure out why our energy bills are so expensive, of course I would like to participate. If we calculate each household in the East Bay paying more/extra in their bills, then the total sum is enormous. So when I saw the focus of this group, I wanted to participate because at the very least I know that someone is concerned about this issue and wants to help us resolve our high energy cost problems.” - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB</p>
Latinx / Spanish Speakers	<p>“I used to charge \$25 for brows in Burlingame. Now, I'm charging \$10 just to get anybody to come in. You know \$10 is just gas money. For me, I just make payments when I can. There's really no... I just... when I get money. Like right now, I'm on unemployment and when that check comes in, I don't even make enough on unemployment to pay my full rent. <b>So my rent is \$1700 and I get \$800 every two weeks I think.</b> So, I'm like rotating. Like from one check I'll take some money out, for instance, for PGE. Right now, because they're being, you know, like mindful of the coronavirus pandemic, they're not going to turn off your bill. So, I'm kind of using it to my advantage to pay more off my rent than my PGE bill.” - E3.1, PZ5, ELI, L, R, Ar, D3</p> <p>“Sometimes, with electricity, if it's already been two months and we don't pay for it soon, they cut off the electricity. And so at times I have had to, for example, not pay for the cell phone, which as you know is very important in these times too, or the Internet, which is to say, well, I'm going to pay for the electricity, because if they take away my electricity, then I'm left without Internet, without light, and without anything. In this</p>

	<p>difficult time, it has been very difficult to choose which of the bills to pay. " - SR2.5, PZ4, ELI, L, I, WL, Ar, CF, EE</p> <p>"I'm the head of household with two dependents, my mother and my sister, and only my mother gets \$600 a month from SSI, and from there, not one penny more goes into this house than the money that I earn. And from there, it's the house payment, the car payment, the insurance payment, property taxes; all that adds up, and it's a lot for me. <b>But none of those bills drown me as much as PG&amp;E.</b> It stresses me out too much, and sometimes my family pays for my stress, because I feel so bad. <b>Even though I have a budget, it's still difficult, because the budget doesn't help me say where I can save; but rather it helps me to say that on this day I'm going to pay for this or the other, and figure out how I'm going to do it', by taking from one to give to the other."</b> - S1.2, LI, S, L, WL, Ar, ND</p>
Vietnamese	<p>"I think there are a lot of people who struggle to pay electricity bills. But because you have to pay for this bill you have to save money on the other bills such as grocery. Because it's hard to survive here without electricity. " - VFG.3, LI, V, I, MD</p>

### Housing Burden / Housing Insecurity

Audience	Supporting Quotes
African American / Black	<p>"I had my eldest daughter and her daughter come last year. They came here for a year and while they were here, my other daughter who has a set of twins, her house was condemned, and so she had to leave her house and come here too. And I was at work, and my grandkids were displaced. My daughter was working part time and my granddaughter was going to school online, but the utility bills were ticking, ticking, ticking, and the computers, and the television, and the lights. And part of it too, I believe that I got really duped by some people about the utilities. You know, there's so much happening and when everybody left, I had a \$1,900 PG&amp;E bill. {<i>You live alone?</i>} I do now! [<i>laughter</i>] Now that the bill is high, everybody's gone to their own house. {<i>How many people were in your house?</i>} Let's see, I had five people in my house, who were here 24/7 while I'm out. And that's a lot of telephone and a lot of heater time because we were approaching winter. And although I wasn't here, it's hard to tell your grandkids - you know - it's only so many coats and jackets and sweaters you can put on, so you know you're forced to turn the heater on." - E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</p> <p>"It's just such an imbalance. Rent is such a big portion of what my income is going to, so utilities seem just like an absolute burden. And I don't think, I mean, I have a bargain and I'm not that old I guess, but I don't feel good about paying \$1750 a month you know. It's just, housing is just overpriced. There aren't any options for people who— why should I have to work two jobs if I just want to maintain. I don't have a lavish lifestyle. I'm not a label shopper. I just need the necessities. I'm grateful for those things. There's nothing that I lack. So for me, I hate that so much of my income, what I work for, goes to rent and to utilities." - E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</p>
Latinx /	<p>"So my rent is \$1700 and I get \$800 every two weeks I think. So, I'm rotating. From</p>

Spanish Speakers	one check I'll take some money out, for instance, for PG&E. Right now, because they're being, you know, mindful of the coronavirus pandemic, they're not going to turn off your bill. So, I'm kind of using it to my advantage to pay more off my rent than my PG&E bill." - E3.1, PZ5, ELI, L, R, Ar, D3
Native American / Indigenous	"My rent is \$1,800. I've been cycling bills. One month I'll pay Sprint and the next month I'll put \$100— and it feels like gambling always— 'cause it's like, what's going to fall this time? Oh, what's going to fall? And I'm cycling through each month; 'cause I gotta pay Xfinity for the Wi-Fi, then I gotta pay PG&E to keep the energy on to have the Wi-Fi." - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF
Vietnamese	"My household has 8-9 members. ~\$300 electricity bill is manageable for us. But for people who don't live with others, they have to save money." - VFG.3, LI, V, I, MD

### Lack of Social Safety Net / Food Insecurity

Audience	Supporting Quotes
African American / Black	<b>"Do I go to the grocery store and buy groceries, or do I go to the dollar store and get my kids something to eat, to pay my PG&amp;E bill?"</b> It did come down to that for me. That's why I say, even though I'm a healthcare worker, it doesn't mean that we have this extravagant lifestyle, right? A lot of people tend to think, 'Oh because you're in the medical field you have this high rate of pay.' In all honesty, we don't, because we get bombarded with the loans we have to pay back, and still live day to day lives with our children, and other daily life expenses, so it has come down to that for me and my family." - E2.1, ELI, PZ4, R, MD, Ar+ND, CF
Cantonese Speakers	"Especially for low income households, every month that we receive a high energy bill is a challenge since it is hard for us to afford those expenses. The reason is there is a long itemized list. A few years ago, due to forest fires, a lot of the infrastructure was destroyed. Because of these natural disasters, we ordinary people have been forced to pay for those expenses. Every bill, I see an extra dozen, couple dozen dollars that we need to pay. The financial pressure is a lot for me." - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB
Latinx Spanish Speakers	"In my home there are me, my parents, my two brothers, and I have two children. There are quite a few of us. But still, with my parents I keep the house warmer, so that they do not get sick, especially with all that's going on, with COVID. I have no income at the moment, because I am at home with my daughter because she is small. Only my mom is working around the house right now. My dad is not working right now, because he hurt his arm." - S1.1, ELI, R, L, Y, WL, MD, Ar-NA, D1, CF
Native American / Indigenous	"We're in this untenable situation where we're literally putting our lives on the line to try to pay our energy bills." - E3.2, PZ8, LI, R, N, Q, Ar+, ArNA, D1, CF "That's right. Just to keep the lights on." - E3.1, PZ5, ELI, L, R, Ar, D3 "They need to respect what we're risking to pay them." - E3.2, PZ8, LI, N, Q, Ar+,

	ArNA, D1, CF “Yeah, but they’re not going to care. They don’t care.” - E3.1, PZ5, ELI, L, R, Ar, D3
Vietnamese	“I think there are a lot of people who struggle to pay electricity bills. But because you have to pay for this bill you have to save money on the other bills such as groceries. Because it's hard to survive here without electricity.” - VFG.3, LI, V, I, MD

Low-Income Seniors	
Audience	Supporting Quotes
African American / Black	<p>“But even though my income [isn't that high] it's for one person, there's only one of me, and based on my income, it just kicks me out of the CARE program. They're probably going to kick me out again because I have a second job. Even with the second job, I'm pushing it [struggling financially]. I wish that I could afford to ... I'm grateful for the income, but I have to work hard for it. It's not like I can just say, oh, I can quit tomorrow because my livelihood is dependent on my income, being able to pay that \$1750 every month. And then take care of those utilities, which is a big piece. And as far as subsidized housing [assisted living for seniors], that's a big wish list, and I don't want to give up my freedom, to live in a residential situation where they want to control my guests and the time they come in and out. I'm not ready for that. So I have to suffer in the job market, until I can reconcile the fact that I am aging and things are going to change.” - E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</p> <p>“At this point, I'm 66 years old and I'm contemplating retirement. I'm not really sure how I'm gonna do it, 'cause I really have not planned well financially, but I'm trying to sort of reconcile and balance and eliminate some things. [...] And it is very, 'wow,' you know when I think about, how do I manage? How do I manage my finances, how do I stay ahead of an economy that wants more than I can make with one job? You know, in between that, I had to have major surgery with no insurance so I'm dragging those bills, which is another story.” - E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</p>
Latinx / Hispanic / Spanish Speakers	<p>“I'm head of household, and I live with my mother and my sister, who have no real sources of income. It's my responsibility to take care of monthly expenses. My mom receives only \$600 from SSI. Every once in a while I have to say, 'You know what? I need her help.' Then we're able to make our payments that month. But living with the two of them, I can't have a cold house, because that way you can get sick. <b>My mom is 90 years old, and my sister is 66.</b> It is a difficult situation. I feel up to my neck. I can't get ahead because of this... I don't pay PG&amp;E in full for the month, I always have a remaining balance. By the time October, November arrives, when I think I'm going to be able to pay it off, I have to turn on the heater again. It's very difficult.” - S1.2, LI, S, L, WL, Ar, ND</p>
Vietnamese	<p>[Referring to her dad's situation] "The electricity bill has been so high in the last 2-3 months. It's winter so we turn on the heater, because my dad is old. The bill is about \$300! Yesterday I had to help him pay his bill. Where he fell behind. His bill was</p>

	<p>about \$700. He skipped 2 months &amp; then the third month's bill is about \$700." - VFG.2, LI, V, I, Q, CF</p> <p>"The elders don't use the Vietnamese line because they ask the kids to call PG&amp;E. And the kids prefer using English. We know there is a Vietnamese line but we have not used it." - VFG.2, LI, V, I, Q, CF</p> <p>"Yeah, the points here are that we have to 1) know English, 2) be willing to wait, 3) know how to fight, let them know that we will leave the service if we're not unhappy, 4) remember to renew the plan every 12 months. My mom says "call them for me daughter," but I have to work and I'm busy. When I call, it's not working hours anymore. For the elders who don't know English, they just pay for any price that was offered." - VFG.3, LI, V, I, MD</p>
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<b>Medical Dependence on Electricity</b>	
Audience	Supporting Quotes
African American / Black	<p>"My PG&amp;E bill is so high right now. <b>My husband uses about four medical tanks.</b> So, I'm always – when I was working, it was like \$900. So, I haven't always been able to pay as much as I want on it. So, I'm hoping that there's a program that can help, or some type of solution, because we really need our PG&amp;E on... I was going to try to work part time, just so I can get all these bills down, but I'm really not supposed to leave my husband for long periods of time. So, I'm stuck between a rock and hard place right now, and this is my biggest bill... I'm hoping that the outcome of this will be to help me to get this bill down. <b>We don't qualify for CARE or anything and it does have me worried 'cause we need his medical equipment to be working.</b> But I just have not been able to get the finances to actually pay this bill. I have so many other things to pay. So, I'm hoping that there will be some type of way, or some agency would be able to help me please get this down." - E4.1, PZ5, LI, S, AA, HO, DA, MI, MD, Ar+, D2, MB</p>
African American / Black	<p>"I have had a PG&amp;E bill over \$1,000. I have a history of asthma. Winter time is when my bill goes up because unfortunately cold air is an asthma trigger. So in addition to the equipment I need to maintain my health, I also need to keep my home warm. My house in West Oakland doesn't have insulation to me. So it has been challenging for me." - ER2.3, AA, DA, MD, AR+, D3, CF, ELI</p> <p>"My household consists of four children, 18, 17, 15, and 11. I'm a single mom. I work for West Oakland Health. I am a medical scribe, meaning that I'm right there with the provider helping write orders and chart notes, things of that nature. In my household I do have a higher bill because I have a son who has asthma. That means I have humidifiers, he has a circulated air-pump that he has to sleep with so he doesn't trigger his asthma, and things of that nature. I rent [my house]." - E2.1, ELI, PZ4, R,</p>

	MD, Ar+ND, CF
Chinese American	"Medical devices would be turned off during black-outs and many people if they have a disability even if they have a generator, they would not be able to start it. So that would kill them. And someone said what about agricultural workers that have poison all over their clothes? They can't wait until 10PM to wash their clothes." - ER2.4, PZ4, R, ELI, S, CH, Ar-NA, ND, CF
Latinx / Spanish Speakers	"We're talking about \$379 a month, \$400. And when November comes I'm about to pay everything I owe to them. But then, it's time to turn the heater on again. So, I've been in a 'revolving door' state for a long time now. And they told me if I can get a letter from the doctor, to say that [my mom] has a disease and that she needs to use the heater. But she's 90 years old, come on! That's how cold they are." - S1.2, LI, S, L, WL, Ar, ND
Native American / Indigenous	"They should be required by law to provide a safety net at least for certain individuals: elderly people; you know, people who are raising children in the home. Why is there no stipend for the fact that we have kids? Not everybody uses their energy with the same level of, I think, importance. <b>Somebody who has a disability and needs their energy to stay on should have all the protections and then somebody who has children should have some of those protections too!</b> Cause, if your power gets turned off, there's so much that can go wrong with your kids. I'm just speaking 'cause I've had my power turned off like a million times. It's not just embarrassing, it's scary for them, which is worse." - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF, R
Vietnamese	"If the bill is too high, we ask the kids to help us pay. We're old & can't stand not having heat." - VFG.1, PZ8, ELI, V, I, WL, DA, MI, MD, CF, EE  "Yes, we don't want to see our parents get sick from not having heat. The kids help parents with their financial needs." - VFG.2, LI, V, I, Q, CF

## Unemployment

Audience	Supporting Quotes
African American / Black	(Low Income Seniors) "It's just me and my husband. We are buying right now. The bank owns it [laughter] we're purchasing it. I used to work, but I no longer do. I take care of my husband, he has dementia." - E4.1, PZ5, LI, S, AA, HO, DA, MI, MD, Ar+, D2, MB
Cantonese	"Even though I am not employed right now, I can still afford these energy bills. But I think these bills have gotten so much, maybe it's due to inflation, but the increase is still ridiculous. I would not consider not paying my bills because it would reflect poorly on my credit (bad credit). I will do what I can to pay. When I first moved to the US, there was a deposit because I did not have credit. But if I had good credit, I wouldn't have needed to pay the deposit." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF
Latinx /	"Yes, right now I have a bit of difficulty because of the pandemic, because of losing

Spanish Speakers	<p>my job. I am also seeing that each month the bill is going up. I don't know if that's right." - SR2.4, PZ4, ELI, L, I, SS, MI, ArNA, EE</p> <p>"Yes, well, it has been a bit difficult, because with this pandemic, we've lost a lot of work, and to pay the bills, which are always very high, it's very difficult." - SR2.1, PZ4, ELI, Y, L, I, NA, ND, EE</p> <p>"In my home there are me, my parents, my two brothers, and I have two children. There are quite a few of us. But still, with my parents I keep the house warmer, so that they do not get sick, especially with all that's going on, with COVID. I have no income at the moment, because I am at home with my daughter because she is small. Only my mom is working around the house right now. My dad is not working right now, because he hurt his arm."- S1.1, ELI, R, L, Y, WL, MD, Ar-NA, D1, CF</p>
Native American / Indigenous	<p>"I was an event production manager right before the big collapse. So, I was doing event production, which is dead! It's dead now! So my money was really dead. Oh, it was rough. I had to really, like recalibrate and get on that Amazon wagon. I published a cookbook on Amazon to generate passive income. And then I found out that you can sell all your books, so I'm selling all my old school books on Amazon as an Amazon seller. And then when I get a 3-hour block of time free I will drive and deliver packages for Amazon Flex. I can take my son with me. Yeah, it's always something, but the situation is worse because of Covid. I'll freelance anything right now to try to get some bills paid. And we're having to be super creative as moms and just like, figure it out." - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF</p>
Vietnamese	<p>"In the last few years, my bill went from \$60/month to &gt;\$200/month. The increase is massive. Because of the pandemic, my mom lost her job and my family's income is down. We have to save money on other expenses to pay for electricity. I am a college student so I use electricity 10 hours per day for studying, even during peak hours. It's hard for me to unplug to save money. <b>It would be great to have programs that help unemployed workers &amp; students who don't have jobs to pay their electricity bills.</b>" - VFG.4, PZ7, Y, V, I</p>

3.2.2. Are there obstacles inherent in the *process of bill-paying* that can be corrected to make it easier to pay bills on time?

D. **Finding 2.** With respect to the process of paying the bill, participants are extremely burdened by PG&E's billing practices including their inability to understand the bill. A few burdensome policies and practices include: rising energy rates, high fees (e.g., insufficient funds fee, PCIA), high down payments to avoid disconnections, and double-charging customers using automatic payments, without adequate recourse. While some participants were aware of peak hours and baseline allowances, they felt the policies were unfair.

*Understanding the Bill.* Across the board, participants sought greater understanding of their PG&E bills, even doing independent research to better understand the terms, without finding sufficient resources. Even when participants indicated that they understood elements of their bill, they did not know about or understand every component of their bill. Participants agreed that PG&E should make the bill easier to understand so that customers,



from highly educated to uneducated, can understand their bill and how to reduce their energy costs.

*Fluctuating Bills.* Participants with limited income also experience difficulty because the amount of the utility bill can fluctuate from month to month, making it difficult to plan ahead when every dollar counts, and wanted solutions that would give them more knowledge of and control over their bill amount throughout the month rather than only upon receiving their bill.

*Rising Energy Rates.* Price customers pay for energy has only increased. Participants reported that their energy bills continue to increase, despite any energy conservation improvements or energy saving practices that they utilized .

*Baseline Territory/Baseline Allowance.* Participants wanted to understand how the baseline territories and baseline allowances are determined. Participants felt it seemed arbitrary to assign different rates and allowances to different areas.

*TOU pricing.* Participants feel that the “peak hours” pricing structure is unfair and exploitative. Families come home and spend quality time together during peak hours rendering it nearly impossible to avoid using energy at this time. Furthermore, most participants knew little about the peak hours or about strategies for saving energy during these hours of the day.

*Disconnection policies.* To avoid getting disconnected from service, customers must pay a down payment that is at least half of the total amount due.

*Numerous hidden or unfair fees.* If you are a person that works hard to keep your bill low, some of the fees can double the amount of the bill, a cost that those on extremely limited incomes cannot absorb.

- Power Charge Indifference Adjustment
- Fee charged for calling to pay the PG&E bill over the phone (*and for paying at a third-party stall?*) Despite having large debts or limited income, participants may be willing to pay the fee in order to use their preferred method of payment -- what they consider most convenient.
- Monthly Late fees
- Insufficient funds fee - when bank account or credit card is overdrawn
- Processing fee of \$15-\$18 when bank routing is not accepted due to having insufficient funds before.

- E. **Themes:** (a) Difficulty Understanding the Bill (b) PG&E’s Unduly Burdensome Billing Practices (c) Lack of Effective Customer Service
- F. **Recommendation 2.** EBCE should seek to provide community-oriented resources for increasing bill literacy. One way to accomplish this is through partnerships with CBOs that can provide trainings or walk-in services, which could include helping with enrollment in existing programs. Another way to increase bill literacy is by sharing community-friendly videos & 1-pagers on EBCE's website and through social media. Next, EBCE should utilize awareness of their customers' experiences with PG&E to provide, in contrast, compassionate and culturally sensitive in-language customer service, which could include offering

customers one-time refunds of fees charged by PG&E. EBCE customers would benefit from knowing when they can call EBCE for answers to questions about PG&E billing.

<b>Difficulty Understanding the Bill</b>	
Audience	Supporting Quotes
African American / Black	<p>“I need subtitles just to read the bill. I don't understand how it's six pages for one month. There's a lot of craziness. And in general, I think PG&amp;E is terrible about transparency, so the cynic in me thinks that they add a bunch of this shit to make you just not read it. Aside from that, I've had struggles with PG&amp;E. They've not made my life easy. I've definitely had my share of shutoffs, and bills and deposits and what not. To some degree, I'm glad that the state has stepped in to try and put them in check a little bit. Understand more, and see what I can do to understand my rights, etcetera, what I can do.” - E1.1, AA, L, PZ1, HO, LI, Q, MD, Ar, D3, CF, MB</p> <p>“Irrespective of your education, half of the time, it's a bunch of jargons you don't really understand. MWh, hertz. You don't know what the terms are and how they are calculated. It's like going to a grocery store and they put the price on something and you're just supposed to accept it. I actually want to know how it's calculated. And when I do see discrepancies, I want to be able to say, wait a minute! They are saying that last month I did this. I was in the house less time this month. And they're saying I have the same bill. So that becomes a different engagement with PG&amp;E or EBCE, whoever I'm speaking to. That way, what [another participant] advised could have been something PG&amp;E said to me. ‘Hey, your bill has gone up, probably because you plugged in more stuff. Maybe if you unplug something you're not using during the day, maybe your bill will be better.’ - E2.2, PZ3, LI, HO, Ar+ND</p>
African American / Black	<p>Yes, [my bill currently is in the language I predominantly use ] although it might as well be another language, because it looks kind of foreign to me! [<i>Ironic tone</i>] It's mostly understanding how they calculate the costs. It feels like random charges. I have no idea how I'm charged. The costs do not justify why we're paying so much. I know it's hard for the utility's customer service, if they were more patient and gave us roadmaps. program info, instead of just cutting us off. PG&amp;E hasn't done a great job at being a good partner for any community in California. If we can't talk to PG&amp;E, can we talk to EBCE or any community partner?” - E2.2, PZ3, LI, HO, Ar+ND</p>
Chinese American	<p>"But for folks who have the luxury to turn off appliances, it's great. It's an equity issue, just like getting folks the appliances to upgrade and take advantage of the discounts. Also my girlfriend who has a PhD, she's reading the bills and she said she doesn't understand it at all. She's like, 'I'm not particularly stupid but I don't understand this at all! She's not stupid because she has a PhD. It's difficult the way they explain stuff on the bill.'" - ER2.4, PZ4, R, ELI, S, CH, Ar-NA, ND, CF</p>

Cantonese-Speakers	<p>"I went to... [PG&amp;E's] office with an English-speaking friend and the staff member could not really explain to me the reasoning behind the issues I was experiencing, and we could not understand what they were saying. It's not just a language problem. I asked them, 'What are the itemized charges below my energy usage expenses?' They could only say that there were fires and the expenses that PG&amp;E had to bear upfront are now passed onto customers." - <a href="#">CFG.1</a>, <a href="#">PZ7</a>, <a href="#">ELI</a>, <a href="#">C</a>, <a href="#">I</a>, <a href="#">R</a>, <a href="#">WL</a>, <a href="#">Ar-</a>, <a href="#">D1</a>, <a href="#">CF</a>, <a href="#">MB</a></p>
Latinx / Spanish Speakers	<p>"I don't know if we are going to talk a little about our bills, about everything that is in our bills, but I would like to know if you know how to read them. Because I've tried to speak to them, and since they don't know how to explain it well, when you're enrolled in programs, like the one you just mentioned, the one from EBCE, they say that it's better that you call the company, and then they don't provide you with the help you need." - <a href="#">SR2.7</a>, <a href="#">PZ4</a>, <a href="#">LI</a>, <a href="#">Y</a>, <a href="#">L</a>, <a href="#">WL</a>, <a href="#">Ar-</a>, <a href="#">CF</a></p> <p>"No, I definitely don't [understand my bill]. The only part I understand is the amount that it's charging me, but I usually don't, like I said, read it because I don't get it. I think they should clarify a little bit better, what they're putting on the bill. Maybe break it down and specify what it actually is. Because some of the charges are like they're just tacking stuff on there." - <a href="#">E3.1</a>, <a href="#">PZ5</a>, <a href="#">ELI</a>, <a href="#">L</a>, <a href="#">R</a>, <a href="#">Ar</a>, <a href="#">D3</a></p>
Native American / Indigenous	<p>"Well, you knew about parts of my bill that I'd never even heard of before. So, I'm going to give that a No. I have no idea about my bill. And now that you mention it, I should probably look at this a little more closely. I think the reason that I choose not to is, I'm just convinced that there's nothing I can do about this anyway and I'll pay what they tell me to pay, you know? Like, I don't have any say. I didn't realize that there was a choice to opt in or opt out and maybe that's 'cause I'm not paying enough attention, but it also seems like maybe the company kind of has that intended for me." - <a href="#">E3.2</a>, <a href="#">PZ8</a>, <a href="#">LI</a>, <a href="#">N</a>, <a href="#">Q</a>, <a href="#">Ar+</a>, <a href="#">ArNA</a>, <a href="#">D1</a>, <a href="#">CF</a></p>
Vietnamese	<p>"If possible, send these explanation graphics (of peak hours &amp; baseline allowance) to Vietnamese communities so people can stick these papers onto their walls. There are things that get sent home but it's lost in translation. If I read it in English and my mom read it in English, it's hard to communicate." - <a href="#">VFG.3</a>, <a href="#">LI</a>, <a href="#">V</a>, <a href="#">I</a>, <a href="#">MD</a></p>

### PG&E's Unduly Burdensome Billing Practices / Lack of Effective Customer Service

Audience	Supporting Quotes
African American / Black	<p>(Baseline Allowance) "They just give you a runaround. They said "you used to be in Tier-2 but for some reasons you jumped to Tier-4. And your bill used to be \$113 but now is \$449. How are you going to process your bill and pay us?" Because of this interaction, she does not want to call and interact with PG&amp;E. "We do end up paying up that extra \$300 because you're in a fear of not having power to run the refrigerator to seeing the 4 mouths at home who will be hungry when you get off work. It's a power struggle, in the literal sense." - <a href="#">E2.1</a>, <a href="#">ELI</a>, <a href="#">PZ4</a>, <a href="#">R</a>, <a href="#">MD</a>, <a href="#">Ar+ND</a>, <a href="#">CF</a></p>

	<p>(Automatic Payments) “There is something that annoys me. I was on an automatic payment. There was a time when I did not have the funds in my bank because of the circumstances so the payment got rejected. PG&amp;E did not allow me to use that same bank anymore. Now they charge a processing fee on top of the bill because I can't establish the bank routing system. I struggle with that because I have enough money to pay the bill, not more than that. It's annoying, very annoying. It is not a small fee. The fee is ~\$15-\$18 depending on whom you bank with.” - E2.2, PZ3, LI, HO, Ar+ND</p> <p>(Automatic Payments)“I had a bad experience with paying it automatically, and I chose to be able to just go online and pay the amount. Before the pandemic hit, I want to say in December 2019, PG&amp;E actually took two double payments out of my account, and they refused to reverse them. Instead of reversing them, they would just give me a credit. That wasn't sufficient enough for me, so I learned my lesson that way, to not have it taken automatically.” - E2.1, ELI, PZ4, R, MD, Ar+ND, CF</p> <p>“I've had the same experience with them taking double payments out and then crediting me. That's cute, but I actually need the money. The other piece of it for me, because I have the solar piece, I have a true-up that's done every year, which is an insane amount. The last couple of years it's been over \$2,000 that I have to pay, in addition to what I had paid throughout the whole year. So, they would get a little happy and take more -- way more -- so I can't trust that. If I had a way of being able to say, you can take equalized payments out, that way I know I set it up, and I knew the process, then maybe I'd be a little bit better about an automatic payment. But because automatic payments have doubled up on me, I can't actually trust that they would do it responsibly.” - E2.2, PZ3, LI, HO, Ar+ND</p> <p>(High Down Payment to Avoid Disconnection) “Yes, I have to stop myself from ranting. Everyone says there is a price on being poor, and it's true. A couple months ago I couldn't pay my garbage bill. That's a bill where if you don't pay the city charges you a giant fee on top of it. So I have autopay for that one. I missed my PG&amp;E bill a bunch and had to pay a \$1000 deposit. It's hard. I don't make a decent amount of money so it's hard.” - E1.1, AA, L, PZ1, HO, LI, Q, MD, Ar, D3, CF, MB</p>
Cantonese	<p>“I pay online through non-automatic payment. I do not trust automatic payment because as Ms. Huang expressed sometimes they will unfairly charge you and chasing back erroneous charges is troublesome.” - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p> <p><b>“It's easy for them to charge you money but when you ask them to refund you for wrong charges, it's too difficult.”</b> - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB</p> <p>“Yes, they will transfer you from one person to another. Especially if your English is not too good, it's a lot of work. You may not get your money back. If you do get your money back, it takes a lot of persistence and time. And in the meantime, you will be stressed.” - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p>

	<p>“You have to constantly pursue them. Sometimes I will write a check and send it back. Sometimes I will go through third party payment services and give them cash to pay my bill. I don’t know how to pay online and if PG&amp;E automatically charges me, it will make my finances very confusing because I can’t control payment. For example, there was a period of time when I did not live in this apartment. There was construction in the apartment so I was not residing here from November 2019 to June 2020. In that period, I was charged dozens of dollars on energy bills even though I was not living here. Since it was charged to my account, I still paid it because I did not want to be disconnected/cut off from energy. In total, that sum was a couple of hundreds. In such situations, there is not much you can do because even if you went to their office, you might not be able to interact with the staff members who are responsible. You will go through security and then register yourself. Once you are done registering, you line up to go ask your questions. It’s like you’re a ball that’s being kicked around. The staff you speak with will say they need to ask their supervisors since they cannot make the decisions. So even if you went to their office, it’s useless. It happened to me at the PG&amp;E office on 17th St near my house. Also everything is in English so it was very confusing for me. So I just paid the couple of hundreds of dollars because the process of disputing it was too troublesome and I don’t have the time to continue to pursue it. I decided I can still pay the couple of hundreds so I’ll just let go of disputing the charges. Even though I eventually accepted the charges, I felt very innocent and undeservingly charged this amount.” - <a href="#">CFG.1</a>, <a href="#">PZ7</a>, <a href="#">ELI</a>, <a href="#">C</a>, <a href="#">I</a>, <a href="#">R</a>, <a href="#">WL</a>, <a href="#">Ar-</a>, <a href="#">D1</a>, <a href="#">CF</a>, <a href="#">MB</a></p>
<p>Latinx / Spanish Speakers</p>	<p>“Well, for me it’s very difficult because the electric bill is always becoming more expensive. To me, it seems that even though I always consume the same amount of energy, the bill always costs different amounts. So it seems to me that it’s not consistent, between how it accounts for the hours on my bill, and what I’m consuming.” - <a href="#">SR2.7</a>, <a href="#">PZ4</a>, <a href="#">LI</a>, <a href="#">Y</a>, <a href="#">L</a>, <a href="#">WL</a>, <a href="#">Ar-</a>, <a href="#">CF</a></p> <p><i>Have you ever experienced an electricity/gas disconnection due to non-payment?</i></p> <p>“No, but it came very close [to being disconnected]. I spent a few days in the last days that it was due, but the problem there was that when I told them [I couldn’t pay], so that they reported it, I had to pay the entire [balance] all at one time. It was like \$200, almost \$300 [I had to pay] so they wouldn’t disconnect us. That was like a year ago, and from there we have been [paying the debt] little by little.”- <a href="#">S1.1</a>, <a href="#">ELI</a>, <a href="#">R</a>, <a href="#">L</a>, <a href="#">Y</a>, <a href="#">WL</a>, <a href="#">MD</a>, <a href="#">Ar-NA</a>, <a href="#">D1</a>, <a href="#">CF</a></p> <p>“So, wow, instead of helping you out, they are screwing you over, because a lot of people don’t even know that this [time-of-use peak pricing] exists.” - <a href="#">SR2.7</a>, <a href="#">PZ4</a>, <a href="#">LI</a>, <a href="#">Y</a>, <a href="#">L</a>, <a href="#">WL</a>, <a href="#">Ar-</a>, <a href="#">CF</a></p>
<p>Native American / Indigenous</p>	<p>“And they’re heartless about those \$11 late charges. They don’t give a crap what your situation is, or where your, you know, who needs the energy, they just don’t care. They don’t care at all. And they make that super apparent when you call for service. You’re like, “listen, this is the 5th time I’ve had this late charge. I am faithfully trying to pay you every time I have money. You see me laying down money</p>

	on this bill for you. It's not like I'm ignoring you. Like cut me some slack. Eleven dollars every month in late charges is huge!" - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF
Vietnamese	"...for wifi & Internet, there are multiple companies that you can switch to. But for PG&E, it is the only company so we cannot call them to argue to plead. Everyone probably thinks that they will pay whatever is billed, they will pay it so they don't get cut. Even if it's too expensive. But if we know that we can call to plead for a lower rate, more people will call & plead to lower the bill." - VFG.3, LI, V, I, MD

3.2.3. How does *language isolation* affect EBCE customers' ability to pay, and process of paying their bills? What are the impacts on customers who receive their bills in a language that is *not in their primary language*?

G. **Finding 3.** In addition to financial and billing issues, language barriers present significant challenges for EBCE customers. PG&E bills are only available in a few languages. With respect to the languages that are available, Spanish, Cantonese, and Vietnamese language participants reported that the translations are poor, which impacts their ability to understand or dispute the charges they are obligated to pay. The language barrier also limits their ability to receive effective customer service or learn about existing and proposed programs and resources.

H. **Theme:** Language Barriers (Paying the Bill, Understanding the Bill, Receiving Customer Service)

I. **Recommendation 3.** EBCE should further invest in and utilize its existing call center and community outreach resources, ensuring in-language resources are readily available. Its entire website could be translated into Cantonese, Spanish, Vietnamese with in-language "understanding your bill" resources readily accessible. EBCE should staff its call center with fluent speakers of Cantonese, Spanish, Mandarin and Vietnamese and can also make direct calls to those customers with the highest amounts of arrearages and highest number of shut-offs, to support them with identifying and enrolling in all the programs they are eligible for.

Language Isolation	
Audience	Supporting Quotes
Cantonese	"[My bill comes in English.] I know that I can receive my bill in Chinese because when I applied for programs for low-income families, a staff member told me my bill can be sent in Chinese. I agreed to this but this promise never materialized. My bills kept coming in English." - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB  "I feel that even if they had non-English speaking options in their telephone customer service, that person needs to hold a higher-ranking position. Like I called them last time and I asked for a Chinese-speaking staff member. The problem then was that the staff member couldn't make any decisions and told me to call other entities. The staff member could not mobilize any resources or make decisions. Yes, they will transfer you from one person to another. Especially if your English is not too good, it's a lot of

	<p>work. You may not get your money back. If you do get your money back, it takes a lot of persistence and time. And in the meantime, you will be stressed. Sometimes when you call and there's an English-speaking staff, sometimes they might just ignore you. It's not necessarily neglect but you both can't understand each other and there's miscommunication and there's more delays." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p> <p>"I've never tried to switch my bill to Chinese because I didn't know they had that service. I'm just learning this now that we talk about it." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p>
Latinx / Hispanic / Spanish Speakers	<p>"I've tried to speak to them, and since they don't know how to explain it well, when you're enrolled in programs, like the one you just mentioned, the one from EBCE, they say that it's better that you call the company, and then they don't provide you with the help you need." - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF</p>
Vietnamese	<p>"Yeah. Every time you call customer service, nobody picks up because the wait is too long. Or their Vietnamese interpreters don't quite make sense. Or customer service tells you when they would call you back. Like when I helped my mom with her unemployment apps, the agent said that they would call us back at 3pm on Thursday (instead of leaving you on the line for hours). Every time, calling customer service is so difficult." - VFG.3, LI, V, I, MD</p>

### 3.3.Experiences with Existing Bill Assistance & Energy Cost Savings Programs

3.3.1.How effective are *existing programs* at reducing energy bills and providing financial assistance/relief?

A list of the existing programs we discussed with participants is included in the table below.

Existing programs discussed with focus group participants	
<p><i>One-time Bill Assistance</i></p> <ul style="list-style-type: none"> <li>● PG&amp;E Payment Plan</li> <li>● <u>Relief for Energy Assistance through Community Help Program (REACH)</u>: One-time energy credit for up to \$300.</li> <li>● <u>Low Income Home Energy Assistance Program (LIHEAP)</u>: One-time assistance up to \$1000.</li> </ul>	<p><i>Longer-Term Assistance</i></p> <ul style="list-style-type: none"> <li>● <u>Budget Billing</u>: Balanced payment plan that allows you to pay the same amount on your bill every month.</li> <li>● <u>California Alternate Rates for Energy Program (CARE)</u>: A monthly discount of 20% on gas, and 35% or more on electricity. Income + additional requirements.</li> <li>● <u>Family Electric Rate Assistance Program (FERA)</u>: For households of 3+ people. A monthly discount of 18% on electricity only.</li> <li>● <u>Medical Baseline Allowance Program</u>: If you</li> </ul>

	<p>require energy for medical reasons, receive a lower rate on your monthly energy bill and extra notifications in advance of a Public Safety Power Shut-off.</p>
<p><i>Energy Efficiency</i></p> <ul style="list-style-type: none"> <li>● <u>Home+</u>: Get cash rebates for your home improvements, plus certified contractors and support every step of the way.</li> <li>● <u>Bay Area Multifamily Building Enhancements (BAMBE)</u>: Multifamily properties w/ 5 or more dwelling units: owners, HOAs, renters. Program offers: (a) No-Cost Energy Consulting and (b) Cash Rebates - \$750/unit with additional incentives for gas-to-electric conversions. Typically saves 10%-15%.</li> <li>● <u>Energy Savings Assistance Program (ESAP)</u>: provides energy-saving improvements at no charge.</li> <li>● <u>OhmConnect</u>: Smart plug to help turn appliances off and save energy during peak hours.</li> <li>● <u>PG&amp;E Rebates</u>: Earn cash back from PG&amp;E for certain energy efficient appliances.</li> <li>● <u>Low Income Weatherization Program (LIWP)</u>: Spectrum helps renters afford energy efficiency upgrades like insulation and lighting</li> <li>● <u>Green House Call</u>: Energy and water efficiency services. Free virtual energy assessment on the Rising Sun website. Applicants with an HVAC system will receive a free energy efficiency kit.</li> </ul>	<p><i>Solar Energy</i></p> <ul style="list-style-type: none"> <li>● <u>Energy for All</u>: GRID Alternatives provides low-to-no cost solar electric systems to families that qualify as low income, and installs them using volunteers and job trainees</li> <li>● <u>Resilient Home</u>: A limited-time program from EBCE that makes it simple for homeowners to see if a solar and battery backup system is right for your family by providing free quotes and pre-negotiated pricing.</li> <li>● <u>Solar on Multi-Family Affordable Housing (SOMAH)</u>: Free solar installation on multi-family housing units resulting in immediate bill savings for tenants.No increase in rent due to the solar system being installed. No responsibility for the maintenance or operational costs of the solar system.</li> </ul>

A. **Findings.**

**Knowledge and Effectiveness of Programs.** Participant responses about the effectiveness of existing programs varied. Some expressed enthusiastic support for the resources that are available, while others were totally unaware of the programs.

**Discounted Energy Costs Not Successful in Reducing Arrearages.** Existing bill discount programs do provide a modicum of bill relief for participants, but do not appear to effectively limit debt or disconnections. The impact of the discount provided is offset by rising energy costs and rising energy needs. While participation in CARE provided much needed discounts, participants still struggled with high bills and high debt.



**Low Income Customers Do Not Qualify for Assistance.** Most existing programs, including CARE / LIHEAP and FERA have income qualification thresholds that are targeted to provide assistance to Very-Low and Extremely-Low income households. Ordinarily, targeting relief to the neediest customers is a best practice for achieving equity. However, the high rate of disconnections in the East Bay are due to the fact that Low-Income residents shoulder a higher cost of living and much higher housing cost burdens than other areas of the state. In the Bay Area, people making over 2x the program eligibility income limits are experiencing extreme housing and energy cost burdens. They are struggling immensely to make ends meet, but cannot qualify to receive discounts or bill relief.

Figure 6. Income eligibility limits for CARE and FERA compared to HUD 2020 Income Limits for Low-Income Households in Alameda County.

No. of People in Household	CARE	FERA	2020 Alameda County Income Limits: Low-Income
1-2	\$34,480 or less	Not eligible	\$73,100 - \$83,550
3	\$43,440 or less	\$43,441-\$54,300	\$94,000
4	\$52,400 or less	\$52,401-\$65,500	\$104,400
5	\$61,360 or less	\$61,361-\$76,700	\$112,800
6	\$70,320 or less	\$70,321-\$87,900	\$121,150
7	\$79,280 or less	\$79,281-\$99,100	\$129,500
8	\$88,240 or less	\$88,241-\$110,300	\$137,850
9	\$97,200 or less	\$97,201-\$121,500	
10	\$106,160 or less	\$106,161-\$132,700	

**Need for Direct Technical Assistance.** Customers who qualify for assistance programs need technical assistance in navigating all the different programs and requirements for re-enrollment, etc.

- Solar installation is complicated and low-income homeowners in particular, need help to ensure expert solar installations that actually lead to bill savings. One home-owner with solar reported their bill increasing significantly despite installing solar panels, even after taking their electric vehicle into consideration.
- Participants reported that PG&E third party energy efficiency contractors who came to their residences to assess their energy efficiency needs were unhelpful. Participants experienced contractors that criticized their existing appliances without providing helpful advice, or took away outdated appliances without the customer being able to replace it free of cost.

- Misinformation and scams regarding existing programs are rampant. Participants report being very wary of signing up for new programs, or were misinformed about whether or not they qualify.

B. **Themes:** (a) Effective Programs/Positive Outcomes (b) Insufficient Discount Amount (c) Qualifying Income Threshold Too Low (d) Need for Direct Technical Assistance (e) Racial Discrimination & Language Barriers

C. **Recommendations.**

Consider ways to increase education about existing programs. EBCE should seek to provide community-oriented resources in partnership with community-based organizations to educate and enroll customers in existing and new programs.

Create supplemental programs to provide additional financial assistance to more struggling customers. In addition to promoting enrollment in statewide programs, EBCE should use its resources to directly provide ongoing and long-term bill relief to struggling East Bay customers: all households earning less than the Area Median Income ([\\$119,200 for a family of 4](#)) need, and should qualify for, additional financial assistance.

EBCE should also consider all feasible ways to increase the availability of technical assistance for struggling customers.

Effective Programs / Positive Outcomes	
Audience	Supporting Quotes
African American / Black	<p>(GRID Alternatives &amp; Rising Sun) "They are super helpful in setting up a sustainable situation for me, helped me set up affordable solar on the roof, super accessible. The costs of solar installation and everything was all paid for. <b>Big impact on my costs in general, keeping it under control.</b> I think having solar on my roof is a sustainable solution for climate change. I also took advantage of Rising Sun before COVID. Some folks came out and did an energy assessment and provided some new bulbs. That was useful." - <a href="#">ER2,2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</a></p> <p>(PG&amp;E Payment Plan) "Most of my money comes in as educational contracts. Anytime the holidays come in like the summer, I always have to figure out how to make sure things work, just in case something else comes up. In the past when I had to switch up and couldn't pay the full balance, I made the plan on the PG&amp;E website and just stuck to you. I know some folks have used it and couldn't make the payment. It's like there is no sympathy when you couldn't make the payments." - <a href="#">ER2.1, LI, AA, Ar-, D2, CF, EE</a></p> <p>"I have also used LIHEAP or Spectrum out of Hayward before. That is what I usually have gone to, I have also made payment arrangements with PG&amp;E when necessary." - <a href="#">ER2.3, AA, DA, MD, AR+, D3, CF, ELI</a></p>

	(PG&E Payment Plan) “As long as you call them and give them a head up, they will expect it and not disconnect. So I made the payment arrangement.” - E2.2, PZ3, LI, HO, Ar+ND
Cantonese -speakers	(California Climate Credits) “Twice a year, PG&E gave us discounts/subsidies. I got a discount around March and August (\$20 and \$40 discount/subsidy). I like this program and PG&E can increase the frequencies of these discounts.” - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB
Latinx / Spanish Speakers	(CARE) “Of all the programs that they offer for electric bill assistance, the <b>CARE program is one of those that really helps</b> , it’s a program that provides a discount on your bill every month. If you can enroll in this program, it would be good if you signed up.” - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF
Native American / Indigenous	(LIHEAP: Spectrum) “I’ve used the Spectrum thingy and the HEAP thingy. You know, I can go and get those, it’s just... When your bill is \$600 and something, if anything it’s like why am I wasting my time and my gas and my money and my energy when I need to be teaching my children at home while carrying on a full time at home business. Like, it gets crazy really fast too. It just snowballs and there’s no safety net for the snowball! It seems like the only way to fight it is to plug into all the little resources, like LIHEAP and stuff like that. It’s definitely kept me afloat. And I do feel a little bit like I’m cheating the system every time I use them, but it’s like you gotta do what you gotta do to keep it up, keep it going. . . . I had a really big success one time with Spectrum helping me to pay my bill. And they helped me pay, it was like almost \$500. Just 'cause I hit them at the right time they had just got funding and I got lucky.” - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF

### Insufficient Bill Discounts

Audience	Supporting Quotes
African American / Black	<p>(OhmConnect) “I’m currently a part of OhmConnect. It’s like a game for me to recognize where my usage is high. <b>I get that and I am playing the game but it does not seem to be winning me anything.</b> So besides that and turning off the lights for a few hours, I don’t know how to get my charges down. Even with OhmConnect, my bill hasn’t gone down. My bill is \$1820.” - E2.2, PZ3, LI, HO, Ar+ND</p> <p>(Medical Baseline) “I did submit a Medical Baseline for my husband, but I’ll be honest with you, I haven’t looked at the bill this month, well I did, but I didn’t go through it to see exactly how much of a discount they’re giving us, but I feel like I can’t get ahead. The bill is \$1,198 right now, so I feel like...” - E4.1, PZ5, LI, S, AA, HO, DA, MI, MD, Ar+, D2, MB</p> <p>“I got a \$4 CARE discount on my Jan-Feb 2020 bill.” - E1.2, AA, PZ4, R, LI, Y, Ar, D4, CF</p>

	<p>"I'm on Baseline Medical Assistance, <b>but I don't see much difference.</b> They give me one-day notice before power shut off [in the event of fire]. But they only gave my mom 1-hour notice when there was a windstorm." - E2.1, ELI, PZ4, R, MD, Ar+ND, CF</p>
Cantonese - Speakers	<p>(CARE) "With my discounts, this month my bill is \$179. Around this range \$150-\$180. The problem here is all these other itemized charges outside of my energy usage. I used to pay \$70something in the summer and then once in the summer, I got a bill over \$100. I do not have air-conditioning, we may use the fan for 1-2 weeks every summer. I know that in the winters, with heating, the bill will be high but now the summer bills are as high. Since the past year and half, prices have gone up so much. I see now that outside of energy usage, there is a high delivery charge. I see EBCE and AMBI and delivery charges. I have always seen AMBI but these delivery charges are exorbitant." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p>

### Need for Direct Technical Assistance

Audience	Supporting Quotes
African American / Black	<p>(PG&amp;E Rebates/Insufficient Bill Discount) "PG&amp;E third-party contractors came to my house to do efficiency work, such as changing showerheads and sealing the leaks. Then said that my old &amp; inefficient furnace can be replaced for free by PG&amp;E. So I agree to remove the furnace. After a lot of calls with different departments, they told me they couldn't replace my furnace because of the model. So I had to contact the state, but the state required unrealistically low income in order to qualify for a free furnace. My home doesn't have insulation and I had to start using an electric space heater. The next month, my electricity bill is \$600 for winter heating. This story is from 4 years ago. Now, in every winter, it better be really cold for us to turn on the heater. I'm from Chicago and it's still cold, for 4 years." - E1.1, AA, L, PZ1, HO, LI, Q, MD, Ar, D3, CF, MB</p> <p>(PG&amp;E Rebates) "I had someone similar come to the house to do an efficiency check, where they winterized everything. They said my window panes were not up to code, my heater was not working efficiently and leaking some gas, my refrigerator was dated. I asked what I could do about it, but the PG&amp;E technician told me he couldn't do anything about it and gave me a PG&amp;E number even though he is from PG&amp;E. He did not leave a number and told me to call the 1-800 number and tell them my work order, which is just my account number. He did not give me any advice. The technician basically came in and told me half of my appliances were shit and then walked out. PG&amp;E doesn't give you a good breakdown of the programs they have, they do not communicate what would it take for you to follow through, especially with a third party. There was no guidance." - E1.2, AA, PZ4, R, LI, Y, Ar, D4, CF</p>

	<p>"LIHEAP program was a lot of paperwork. I was able to get assistance. I believe now they have changed the rules a lot from when I have used them as a resource." - ER2.3, AA, DA, MD, AR+, D3, CF, ELI</p>
Latinx / Spanish Speakers	<p>(Misinformation) "I think they should put [program] information on every bill that arrives and be conscious about not asking for so many things. Because to begin with, <b>we don't have CARE, because whoever pays, the account is in my husband's name, and because he's a man, they don't give him a discount. There's no such thing as a discount for men.</b> So I think it should be a little more accessible to those of us who need help, it shouldn't be this way. Just imagine, I'm checking my bill right now, and this month my bill is \$23 more than last month. I'm sure the next month's bill will be even higher. So if information about how I can access discounts or programs were included on my bill, specifying the requirements, well, I would be very happy." - SR2.4, PZ4, ELI, L, I, SS, MI, ArNA, EE</p>
Native American / Indigenous	<p>(Scams) "The most information I ever received about my energy bill was from a door-to-door salesman from Star Energy, or something like that, who came to my house trying to sell me energy. And he explained what kilowatt hours are and how his service provided those kilowatt hours for less money than PG&amp;E. He really went to town trying to get me to understand and you know I should say I think I signed up with him for a little while. But it wasn't less expensive, so I eventually went right back to PG&amp;E. It's called Star Energy or something like that and it was supposed to be supposed to be better. The way he explained it sounded very convincing and he sure did know about kilowatt hours. I still don't think I understand what kilowatt hours are, but I tried to listen!" - E3.2, PZ8, LI, R, N, Q, Ar+, ArNA, D1, CF</p> <p>(REACH: Poor Follow Through) "Yes I've used it [PG&amp;E Payment Plan], and it helps a bit, but it just gives you more time. REACH is the program that I was talking about earlier. I enrolled [in REACH], but I never received those \$300. I went to the website they gave me, I put in all my documents, and they told me that yes, I was applying early, that there was funding there. That was like three, four or five weeks ago." - SR2.6, PZ10, ELI, Y, SS, N, I, DA, Ar+ND, CF, EE</p>

### Qualifying Income Threshold Too Low

Audience	Supporting Quotes
African American / Black	<p>(CARE) "If you're balancing a lot of bills, PG&amp;E will take the back seat because they don't tell you about it, they don't shut off right away. Even with help, it's hard to pay for everything. I have CAREs but it took me losing a majority of my work to be qualified because the threshold is very low, stupidly low. It's not realistic. Doesn't go with inflation. There is no tier, even though there should be. It is a system that sets you up to fail... I get terrified of making too much money every time." - E1.1, AA, L, PZ1, HO, LI, Q, MD, Ar, D3, CF, MB</p>

	<p>"I'm not going to qualify for anything... It says low income, so I probably wouldn't qualify." {"Monthly income limit for one person is \$2300; for two people it's \$3000 monthly. Is that lower than you would qualify for?"} "Oh, I'm over that by almost two and a half times, but I have to do two jobs. So, yeah that's been my issue. [...] I make too much money to get an energy audit. That's another thing. <b>At the point where I did have so little income that I couldn't do what I needed to do, I could not go into those social programs as a consumer</b> [because income thresholds for one person were too low]. Even when I had so many other times taken people on as a provider. So, my struggle was even worse because...I was kind of stuck between a rock and a hard place. I knew how to work the system, I knew what was available, but you know [I didn't qualify], and I didn't dare, you know, try to report something else." - E4.2, PZ7, LI, R, S, AA, DA, Ar+, D2</p>
Cantonese - Speakers	<p>(CARE) "Even if it is financially difficult, we still have to pay. For instance, for me, it has been like that for the past two years. We used to be a household of three and the bill was about forty something dollars. Even if I don't pay now, eventually I'll have to pay the bills." - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB</p>
Latinx / Spanish Speakers	<p>"They've told me about these programs, but the thing is, there are certain requirements, and I don't qualify for any of them. But supposedly, I make more [money] than the government has dictated [to qualify]. That's what they always say." - Arrearages Below \$500</p> <p>"For me it has been very frustrating, because on more than two occasions, one, two or three programs that came out of PG&amp;E, whenever I've applied, I didn't qualify. Completely frustrating. I say, with what I'm making annually, with two dependents, please! What do you mean, I don't qualify!?" - S1.2, LI, S, L, WL, Ar, ND</p> <p>(CARE/Income threshold) "What happens is that sometimes the requirements they give, sometimes people aren't qualified. So, it's useless to create programs, if people [who need help] don't always qualify." - SR2.4, PZ4, ELI, L, I, SS, MI, ArNA, EE</p>

## Racial Discrimination & Language Barriers

Audience	Supporting Quotes
African American / Black	<p>"I don't think the Catholic Charity is doing a good job with circulating the money, especially when it comes to Black people getting the money. I don't feel like they really support [us]. There is favoritism or something. That's why it's really sad when they got the big housing money to distribute to folks. I referred 5-6 people there who really needed the support and they just stopped going because they got walked around. It's really sad when big orgs like that get to distribute things that really need to be done to get to equity. It's not local but the <b>only other safety net that was really easy and transparent</b> was my Catholic university in Louisiana. They had an endowment set aside. You didn't have to be Catholic to use it as long as you are a student. You can go up to them and say you needed money for tuition</p>

	<p>or medicine. They would tell me to go to class, come back at the end of the day and we will have the check ready for you. Because of this, when I first heard of Catholic Charity of the East Bay, I thought the process would be as easy. They have some good case managers that's out in the community doing that work. <b>But from the administrative side, something doesn't add up when you come to that office. I have had parents crying to me about the experiences they had over there.</b> So similar to [another participant], I would much rather make arrangements with companies to pay the bills instead of going to one of the agencies." - ER2.1, LI, AA, Ar-, D2, CF, EE</p>
Cantonese	<p>"For example, there is a big electric wire outside my house. A tree was pressing on it so the wire broke and there was a fire. I called PG&amp;E and they told me to call 911 first and wait until 911 reports back to PG&amp;E. It was so complicated and circuitous. Then the firefighters and police came and I told the firefighters you need to report this to PG&amp;E to fix the wire. No one came to repair the wire. Finally, the neighbors next door who can speak English called PG&amp;E again to chase them about fixing the wire and they came to fix it." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p>

### 3.4. Effective Intervention Strategies

#### 3.4.1. Which intervention strategies will be most effective?

- What types of intervention strategies provide holistic assistance to vulnerable households impacted by arrearages and disconnections?
- What types of intervention strategies have the most potential to reduce arrearages and disconnections for customers who have experienced: (a) one-time financial difficulty or other one-time issues (b) more than one disconnection, or who have ongoing financial difficulties?

A. **Findings.** Participants seek solutions that help them to actively and easily manage their energy use, the amount of their bill, and their ability to pay, while addressing the likelihood that, even when the utility bill is relatively low, they may still have insufficient funds to pay it in its entirety. They are also interested in solutions they can easily access without too much additional bureaucracy.

*Enrolling in all Eligible Existing Programs.* Increasing participation in existing programs that provide bill discounts, payment assistance, energy efficiency, and free solar can provide meaningful resources to struggling customers. Participants stated a desire to know about and enroll in all of the existing programs they are eligible for. For instance, while CARE benefits alone may not be significant, a combination of support and energy cost savings programs may be able to make a meaningful difference. While some customers will be able to apply on their own for all of the programs, for others, the administrative burden may be too great.

*Free Solar.* Preliminary research provided by EBCE demonstrates that solar panel installations significantly reduce the amount of a participant's bill, offering "average bill savings of \$83.00. Participants would love to access solar panels, but they remain an expensive and often inaccessible investment; renters and residents of multi-family units have

limited options. A homeowner must purchase sufficient panels and correctly install the solar array to successfully defray energy costs. Financing schemes can be used to rip off unwary consumers.

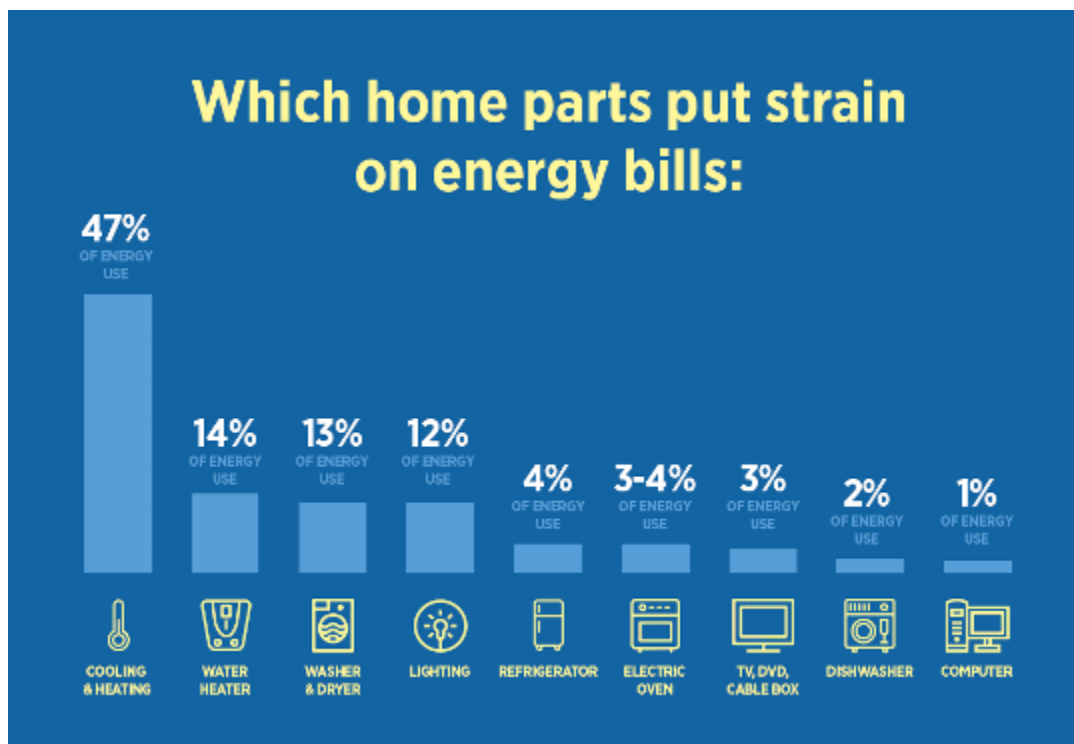
*Newly Established Programs.* With respect to the Arrearage Management Program, participants were pleased to hear of an existing program for debt forgiveness, but had not heard of the program prior to the focus group. A common theme many expressed was that the requirement to have debt above \$500.00 in order to qualify leaves some people who are struggling with lower levels of debt behind and may incentivize some customers to accrue more debt in order to qualify.

*New Solutions.* When prompted to identify solutions before learning of the Arrearage Management Program, many participants spoke of debt relief solutions. Participants felt a strong need for supplemental programs that provide assistance to Low-Income residents (alongside existing programs that provide benefits to Very Low and Extremely Low Income residents). For instance, PG&E's rebates program for energy efficient appliances require an initial capital outlay that can be cost-prohibitive for low-income households who are struggling to pay their monthly bills in the Bay Area. Participants also strongly suggested new programs and policies that make utility bill rates fair and reasonable given that electricity and gas are essential needs. Participants were particularly anxious to see additional rate assistance for the neediest groups, such as income-based energy rates and not-to-exceed amounts for unemployed individuals, seniors and low-income families with children. Additional solutions included access to automatic bill extensions, elimination of late fees, and amnesty from disconnections.

*Increasing energy use literacy.* Participants knew of some energy saving tips and tricks, but desired more accessible information, e.g., use of bill inserts. Because participants across the board struggled with the fluctuating amounts of their utility bills, which can vary widely between seasons, they sought solutions that would enable them to see their energy use and corresponding cost in real-time, the same way they can monitor the amount of money in their bank account. Participants stated that awareness of their real-time energy use and cost would prompt them to reduce their energy use as needed to keep the amount of the bill reasonable. They would also like to be aware of how much energy each appliance is using.

*Figure 7. Popular education on household energy use provided by [CURB](#)*





*Innovative financing methods: Pay-as-you-Save (PAYS).* Although none of the residents had heard of the exact concept of on-bill financing, comments from a number of participants referenced the need for this type of solution: the energy cost for an inefficient and wasteful appliance was likely equivalent to the amount of money needed to invest in an energy efficient appliance. On-bill financing programs are an innovative method for equitably increasing access to energy-saving appliances (such as efficient electric air-source heat pumps and electric water heat pumps) for low-income residents.

- B. **Themes:** (A) Automatic Discounts/Bill Credits (B) Debt Forgiveness / Increased Eligibility for AMP (C) Enrollment in All Eligible Programs (D) Grace Periods (E) Income-Based Energy Rates & Bill Limits (F) Increased Access to Free Solar (G) New Solutions (H) Real-Time Energy Use Transparency (I) Improved Customer Service (J) Increase Bill Literacy (K) On-Bill Financing

C. **Recommendations**

*Empower the consumer.* The anecdotal evidence demonstrates that effective intervention strategies give customers more control over their energy cost: (1) *real-time energy use transparency* - EBCE should consider developing tools that enable customers to actively manage their energy consumption and costs, such as an energy use dashboard. (2) *energy use literacy* - EBCE should actively work to help promote energy use literacy (in addition to bill literacy), particularly by popularizing tips and tricks that are effective at curbing energy use and lowering demand without requiring up-front investments in new technologies.

*Increase enrollment in and technical assistance for existing programs.* There are a few methods that EBCE can utilize to provide support for ensuring customers are aware and have access to all of the programs they qualify for. EBCE can utilize its own call center to contact customers directly and walk them through the process. EBCE can also partner with trusted

community organizations that can to increase access to information about the programs and provide technical support to apply and re-enroll.

*Increase Awareness of Free Solar Programs.* Increasing awareness about programs (such as GRID Alternatives and SOMAH) that provide access to free solar is an essential strategy. It is key to identify ways to both provide information to renters who can speak to their landlords about the benefits, but also to increase outreach to low-income homeowners and landlords of multi-family housing.

*Supplement existing programs.* It would help struggling East Bay customers for EBCE to pursue intervention strategies that supplement existing programs by: (a) offering additional discounts or bill credits to existing CARE/FERA customers, even on a one-time basis; and (b) making CARE-level discounts available to all residents that earn less than the Area Median Income (2020 State Limit: \$119,200 for a family of 4). Programs that offer proactive bill relief, such as automatic bill credits or discounts, are highly attractive to customers.

Because the utility debt accrued during the current disconnection moratorium will be extremely difficult to repay, one effective intervention would be to enable forgiveness of pandemic-related utility debt for all customers with arrearages, not just those who qualify for AMP. To help struggling customers who qualify for AMP, the creation of a Low Income Debt Relief Fund could provide emergency assistance to prevent them from being disenrolled from the program when they cannot otherwise make their monthly bill payment.

*Inclusive Financing Program: Pay-As-You-Save (PAYS).* EBCE could create an on-bill financing or PAYS program, which can provide financing of energy-saving investments, *when the energy cost savings on the customer's bill are at least 20% greater than the amount of the monthly tariff.* Since the on-bill tariff is fixed regardless of rising energy rates, the savings for the customer would only increase over time. After the energy-and cost-saving appliance is paid for, 100% of the energy cost savings would accrue to the customer, dramatically increasing savings. Neither the renter nor the homeowner would see any capital outlay and the program benefits both homeowners and renters. While renters would need to inform and receive their landlord's consent before replacing major appliances, they would benefit from immediate bill-savings that only increase over time, while the landlord (and future renters) benefit from the property upgrade.

*Combating Housing Cost Burden.* While we did not speak to participants about other social support programs that are available to low-income customers, there may be others that EBCE can assist its customers in learning about and applying for. For example, the state's Rental Assistance Program covers utilities (water, garbage, electricity, gas, etc.)

<b>Automatic Discounts/Bill Credits</b>	
<b>Audience</b>	<b>Supporting Quotes</b>
Cantonese-Speakers	“Twice a year, PG&E gave us discounts/subsidies. I got a discount around March and August (\$20 and \$40 discount/subsidy). I like this program and PG&E can increase the frequencies of these discounts.” - CFG.1, PZ7, ELI, C, I, R, WL, Ar-, D1, CF, MB

## Debt Forgiveness / Increase Eligibility for AMP

Audience	Supporting Quotes
African American / Black	<p>“I think it’s a really great program. The only part I don’t like about it is the one late payment part. Because especially with PG&amp;E, it’s easy to forget to pay it or pay it a day late. So if they have a late pass/grace period, what does that look like? What does it mean to have a late bill? On the due date? Or after the grace period? I need more clarification around that.” - ER2.1, LI, AA, Ar-, D2, CF, EE</p> <p>“It sounds like what I was proposing. If I could include one part, it’s the part where life happens. At any time, if I’m cruising along and I’m paying bills and I want to participate in the program, but all of a sudden my unemployment runs out and Congress hasn’t renewed a bill, if I’m able to communicate to whomever my situation, I don’t think that should be an automatic disqualification if I’m taking an initiative to participate in the program and letting you know what’s going on. It’s just life happens.” - ER2.3, AA, DA, MD, AR+, D3, CF, ELI</p> <p>“I don’t like that you have to be in \$500 of debt. I have been doing well keeping my bill under \$200. What if I’m paying my bills and keeping it manageable, where is my help? I need help too. If someone is paying their bills and has been following the guidelines, they should get help too. They should be open to everyone. There should be income limits because there are so many people who are well-off and they do not need this help. With HEAP, it’s only once a year. And you expect someone to only need help once a year? And with the package and asking me for the birth certificates, now I don’t even ask them for help. It’s just too much. So I think it should be limited and if they are going to help, they should make it simple.” - ER2.5, LI, AA, MD, Ar+NA, ND, CF, MB, EE</p>
Chinese-American	<p>“...it’s important to make sure who has access to the program. Sometimes the agencies can be the gatekeepers. It’s not even legal. You don’t deserve that? Who are you to decide that? Public money for public use.” - ER2.4, PZ4, R, ELI, S, CH, Ar-NA, ND, CF</p>
Latinx Spanish Speakers	<p>“It seems like a very interesting and good plan to me. Especially for me, since I’m at about \$800 in arrears on my bill right now.” - SR2.2, PZ2, ELI, L, R, I, Na+, D1, CF, EE</p> <p>“It would be very good if [the government] could help us. You know that due to the pandemic, we have all been left without work, and it’s been very difficult for us, so we’ve gotten behind on our bills. They could help us to clear up our debts, catch up with our bills, and give us a plan to pay less.” - SR2.1, PZ4, ELI, Y, L, I, NA, ND, EE</p>
Vietnamese Speakers	<p>(Expand AMP Eligibility) "The forgiveness program must <b>keep in mind the reason why people fall behind with their bills: losing their job, hospital bills, no kids to help out</b> so have to ask others to pay the bill for them (3rd-party payment fee). There must be a reason that people fall behind and eligibility should take this factor</p>

	into account. I am afraid this is a proposal that can turn you down" (as in the eligibility is not considerate enough)." - VFG.2, LI, V, I, Q, CF
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**Grace Periods: Bill Extensions, Elimination of Late Fees, Amnesty from Disconnections**

Audience	Supporting Quotes
African Americans / Black	<p>(Bill Extensions: Equitable Access) "<b>I think there should be a button [to request a bill extension] on the website for sure.</b> But if we're thinking about the community members in the West that are older, in the house by themselves, they may not be up-to-date with all this technology. <b>We should still keep some of that old infrastructure in place that the Baby Boomers are comfortable with.</b> I think it's important because of equity. It's a big equity piece that's missing." - ER2.1, LI, AA, Ar-, D2, CF, EE</p> <p>"It's unfortunate when you work with or have to interact with sales reps who make it seem as if the money is going directly to them. I definitely like what [the other participants] were saying about being mindful of seniors and making sure that they are taken care of. Maybe having to give a phone call or something to seniors to remind them. See how they can be assisted or just to check in with them. It's kind of impossible to retire and live in the Bay Area so you know definitely [assist seniors]. For others who may be more technologically savvy the website or the text messages or something to remind or to be able to set up a payment method on the phone without having to call in and then wait. Or my pet peeve is calling an agency and having to go through all those automatic prompts and then I still don't get anywhere. Or after I spend 45 minutes, I still have the same problem. <b>If there was a way to fastrack all of that and get an extension, that would be helpful for me.</b>" - ER2.3, AA, DA, MD, AR+, D3, CF, ELI</p>
Chinese American	<p>(Automatic Grace Period + Text Reminders)"Everything you said sounded good. All the things, especially the automatic grace period. So it's just in the system. You know how they have that thing where you can have somebody notified in case you forgot to pay your bill? Something before they turn off your electricity. A notification. A text message. Like a nudge before they shut things off. You forgot something? And maybe not be so mean about it. Like are you getting commission out of this? You're not getting anything out of this. Don't be so mean about it." - ER2.4, PZ4, R, ELI, S, CH, Ar-NA, ND, CF</p>
Vietnamese Speakers	<p>"No interest and penalty fee. I agree with [other participant's] proposal, allowing the payment to be spread out over 6 months or so. Or a program to forgive debt for people who have extenuating circumstances (lost job, etc.). Like if a person has already fallen behind in the last bill, how can they pay for the next bill + partial of the past bill?" - VFG.3, LI, V, I, MD</p>

**Income-Based Energy Rates / Bill Limits: Unemployed, Low-Income, Seniors, Families with Children**

Audience	Supporting Quotes
<p>Latinx / Spanish-Speakers</p>	<p><b>"It could also be that the bill amount [increase] could simply stop. That they could just charge the same amount. I see that this past month that I just paid \$10 more. And so it goes, successively, there's no "stop."</b> Instead of [the bill amount] going down, it goes up. I could say that I use the same amount [of energy] every day. So yes, what I would like to see improved, is if there was, if every month you paid \$10, and it stayed at \$10. But every month it just goes up. And it doesn't go up by just a dollar, it doesn't go up by just five dollars, it goes up by \$10, \$11, and so on, right? We're struggling." - <a href="#">SR2.4, PZ4, ELI, L, I, SS, MI, ArNA, EE</a></p> <p>"...Comcast or AT&amp;T, they provide Internet services, and well, right now that is very necessary for children, because as you know they're having classes on Zoom, because of the coronavirus. So it's very necessary to have Internet in the house for them... They do try to help you, to give you options. They try to give you plans that help you pay less. With the pandemic there has been a lot of help. For example, Comcast has a program for students, where you only pay \$10 for the Internet, so that's very good. But, they have children's schools, you have to have a code from the school. Not all families are working right now unfortunately, so that's a real help." - <a href="#">SR2.7, PZ4, LI, Y, L, WL, Ar-, CF</a></p>
<p>African Americans / Blacks</p>	<p>(Bill Caps for Low-Income Seniors &amp; Families w/Children)<b>"I just think that it's criminal for senior citizens to be paying more than \$50/month.</b> Like if you meet a certain age and you're retired, it's just like don't stress your grandparents out with \$100+ bill and their pensions probably is not that much because they probably still trying to pay the mortgage. And to retire and try to live in the Bay Area is almost impossible. And so I think it should be some kind of provision put in place that really protects the senior citizens from getting cut. And there should be creativity about carving a cost structure out when it goes to groups like mothers or families on welfare. It should be based on the paperwork and you submitted everything legit, your bill is always going to be from \$0-\$150. When it's higher than \$150, then there may be penalties but they won't turn off the stove. Something like that. They have the technology to be creative about this, to make sure that people are able to live smartly and comfortably. They got the money to make sure that all of the units are up to date with vinyl panels to where they pinpoint the sun. We have the technology and it's about getting some compassionate people in some of those executive level board roles that can start implementing change and strategy to do that work from a place of love versus a place of greed. We definitely need small-scale safety net programming. I don't know what it looks like exactly but I know it can be done." - <a href="#">ER2.1, LI, AA, Ar-, D2, CF, EE</a></p> <p>"Yes, I think income brackets are great. I don't think anyone making less than \$50,000 should be paying \$100 or more on bills. It's just too much. When you calculate the money, I'm looking at my 6-page bill right now. What is this San Leandro</p>

	<p>tax? What are all these surcharges? What are all those taxes? It's ridiculous. Shame on everybody. Doing the American people and Bay Area people like this." - ER2.5, LI, AA, MD, Ar+NA, ND, CF, MB, EE</p> <p>"Saying you know this is the minimum amount the power company needs to keep its lights on but things shift and stuff happens. Setting an amount where if you can pay this much, you can make it to the next month. Just making that really transparent and easy for folks. There must be some amount they can accept that will allow you to move onto the next month. I think it's unfair for it to be so variable so if you are a senior, if you are a family, like we get it. It costs money but folks only have so much money. It's not fair to be giving these crazy bills to folks who we know can't afford it." - ER2.2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p>
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### Increase Bill Literacy & Customer Service

Audience	Supportive Quotes
African Americans / Blacks	(Improve Customer Service) "It's mostly understanding how they calculate the costs. <b>It feels like random charges. I have no idea how I'm charged. The costs do not justify why we're paying so much.</b> I know it's hard for the utility's customer service, if they were more patient and gave us roadmaps. program info, instead of just cutting us off. PG&E hasn't done a great job at being a good partner for any community in California. If we can't talk to PG&E, <b>can we talk to EBCE or any community partner?</b> " - E2.2, PZ3, LI, HO, Ar+ND
Latinx / Spanish Speakers	(Understanding Peak Hours) "Now that I understand what the peak hours are, I could be a little bit more mindful of how we have our electronics on and lights on. Because it's just me and my son and my daughter and right now my family member is needing to be here for a couple days, but it's usually just us." - E3.1, PZ5, ELI, L, R, Ar, D3
Vietnamese - Speakers	(Viet-language Outreach + Rising Rates) "Is PG&E's rate increasing? A lot of people say that it is, but is it? If the rate has increased, we need to send this information to Vietnamese community in Vietnamese." - VFG.2, LI, V, I, Q, CF

### Increase Access to Free Solar

Audience	Supporting Quotes
African American / Blacks	"I think I did solar the wrong way. I have 6,7 solar panels. I don't have enough solar panels and they are not set in the right way. So my electricity production doesn't exceed what PG&E charges me. So I'm paying both PG&E and the solar so I'm not saving. I am leasing so I don't own my system. At that time, the upfront cost would have been \$15,000 but it's cheaper now. They are like PG&E. I pay for a solar lease as well, in addition to PG&E. If I own the solar, that equipment is mine, and I could get a Tesla or SunRun system. If the panels were cheaper at the time, I would have bought them

	<p>outright. At the time, the expense would have been \$15K if I had purchased them outright. I primarily did it because I used to work for Tesla, so I had an EV. It made sense to have solar panels. Back-up batteries are definitely of interest to me.” [Energy Service Expert/Kilowatt Financial is the solar company that bought the solar company panels were leased from. They don't service panels or provide anything besides billing service.] - E2.2, PZ3, LI, HO, Ar+ND</p> <p>(Community Solar Green Tariff) "If I'm hearing correctly, all of these programs are folks not having access to savings from sustainability stuff, which makes sense. It's kind of like an equality not an equity move. Let's throw in some more resources so that folks who do not have solar recognize those savings in reality. That's just saying here's a discount because you don't have access to solar, that other people have access to. It's been a while since I worked with GRID Alternatives to get solar here but if more resources are needed, and those kind of efforts are needed, so that moderate or low-income home buyers can have access to solar, let's get them solar, so that those are life-long savings and improving the environment." - ER2,2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p> <p>"GRID Alternatives. They are super helpful in setting up a sustainable situation for me, helped me set up affordable solar on the roof, super accessible. Big impact on my costs in general, keeping it out of control. I think having solar on my roof is a sustainable solution for climate change. " - ER2,2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p>
Cantonese - Speakers	<p>(Need Technical Assistance/GRID Alternatives) "I am interested in installing solar panels. I have tried to install them in my home but issues came up with the city. The city's policies were barriers. I was worried that if there were mistakes, the inspectors would force me to take them down and I never went through with installing them." - CFG.2, LI, S, C, I, HO, WL, Ar-NA, ND, CF</p>
Latinx / Spanish Speakers	<p>"I wish they had programs where they can install a sufficient amount of solar panels for free, or for a lower price. That's very expensive, solar panels." - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF</p> <p>(Solar on Multi-Family Affordable Housing - SOMAH) "Yes, what can be done [with the SOMAH program] in apartments seems very interesting to me. Tomorrow I am going to send an email to the owner, commenting about what I heard about this program, to see if they can help us. Where I live, there are like 50 units, and most of the residents are Hispanic. I wanted to know if the apartment owners have information about free installation of solar panels?" - SR2.2, PZ2, ELI, L, R, I, Na+, D1, CF, EE</p>

### Additional New Solutions

Audience	Supporting Quotes
African American / Black	<p>"Something like [a Low-Income Debt Relief Fund] would be great. I think the one provision is making sure people don't abuse it. So something like the Spectrum model where you can utilize this resource four times a year or something like that and then</p>

	<p>it just starts over. Because some people are short on money and some people mismanage money and we don't want to be judgemental about that but we want to build up participants in community programs to be resilient. So we should have some provisions in there." - ER2.1, LI, AA, Ar-, D2, CF, EE</p> <p>(Debt Forgiveness) "Something that came to mind while listening to others is that other companies give cash-back rewards for valued customers. If there was a way where a low-income person can pay a certain amount every month who is showing that they're trying to take care of their bills. If one month of the year it's not possible but for the other 11 months they were consistent, if that month could be forgiven or something." - ER2.3, AA, DA, MD, AR+, D3, CF, ELI</p>
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## On-Bill Financing

Audience	Supporting Quotes
African Americans / Blacks	<p>"PG&amp;E third-party contractors came to my house to do efficiency work, such as changing showerheads and sealing the leaks. Then said that my old &amp; inefficient furnace can be replaced for free by PG&amp;E. So I agree to remove the furnace. After a lot of calls with different departments, they told me they couldn't replace my furnace because of the model. So I had to contact the state, but the state required unrealistically low income in order to qualify for a free furnace. My home doesn't have insulation and I had to start using an electric space heater. The next month, my electricity bill is \$600 for winter heating. This story is from 4 years ago. Now, in every winter, it better be really cold for us to turn on the heater. I'm from Chicago and it's still cold, for 4 years." - E1.1, AA, L, PZ1, HO, LI, Q, MD, Ar, D3, CF, MB</p> <p>(On-Bill Financing)"Back to my comment about GRID Alternatives and making sustainable solutions for folks, if folks are in older homes and they have appliances that aren't as efficient, make it really easy to go in there and bring new appliances and new light bulbs and whatever it takes. If folks are using a lot of energy because they don't have access to better ways or better methods, it shouldn't fall on the back of the rate-payer to pay a higher bill because their situation can be more efficient. While the people who can afford the upgrades are enjoying the savings. That extra money that they're putting in their bills can be used to helping them get better energy usage and have a more sustainable bill." - ER2,2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p>
Chinese American	<p>"I talk to environmental groups who say we should get all electric appliances. <b>I lived in an all electric home. And I asked who can afford to live in these homes? Who can afford to get all these new stuff?</b> It is hard because a lot of low income people do not own the homes they live in so if the landlords got a break with these upgrades then they can make it happen. And then the people can enjoy the savings these upgrades bring." - ER2.4, PZ4, R, ELI, S, CH, Ar-NA, ND, CF</p>
Latinx / Spanish-Speakers	<p>"In that also, if they can help us out by coming and seeing if the stove - you know, for us, in our community, we have fewer [financial] resources, and we always have an old stove, old fridge, things like that. I think that with all the money we're wasting on paying for energy, we could have bought a better stove... For us, as long as it's about</p>



	saving [money] and not having these high expenses, it would be much better." - SR2.5, PZ4, ELI, L, I, WL, Ar, CF, EE
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### Real-Time Energy Use Transparency

Audience	Supporting Quotes
African Americans / Black	"I hate having surprises. <b>Don't surprise me with an \$800 bill. Give me an inkling that this is happening.</b> " - E2.2, PZ3, LI, HO, Ar+ND
Latinx / Spanish-Speakers	"Maybe they could make plans like they do for cell phones. For example, AT&T, they have data plans and such, where you know exactly what you're going to get from what you pay. For example, I have AT&T. I have a plan of 30 GB of fast Internet and once I use them, well, I no longer have Internet. So if I want more [data], they ask me, 'Do you want to keep using your fast Internet? You have to pay so much for each extra GB. So if there was something like that for electricity or gas, it could be something like this, so you are conscious of your own usage because they would let you know when you are consuming more electricity...Then, I would be aware that I am wasting so much energy -- that I have to turn it down or turn off some things. It would be a good idea if they were to implement that at some point." - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF

### 3.5. Best Practices for Program Outreach and Enrollment

- 3.5.1. **What are the best ways to conduct program outreach and program enrollment?**
- What forms of outreach are most effective for reaching different audiences, especially communities with language isolation, to inform them of existing programs?
  - What enrollment methods are effective in reducing **barriers to program participation?**

A. **Findings.** Barriers to program enrollment include (a) lack of awareness of existing programs (b) lack of awareness of eligibility to participate (c) need for technical assistance to apply/re-enroll.

The monolingual Vietnamese community is particularly unaware of existing programs providing bill discounts or financial assistance because there is very limited outreach in their language. Many monolingual Vietnamese speakers choose not to receive their bill in Vietnamese because the translations are so poor. Both in our own outreach efforts to recruit focus group participants, and in the Vietnamese language focus group itself, we learned the critical importance of working with trusted community organizers who have established strong relational networks over time, to conduct outreach or education campaigns.

Among monolingual Spanish speakers there was a similar lack of knowledge about existing programs. Misinformation and scams are another barrier to program enrollment. For some undocumented immigrant communities, fear of legal repercussions creates a further barrier to accessing programs. The importance of community-based and faith-based outreach methods for Spanish speaking communities was also emphasized by participants.

For African Americans, there was greater awareness of and understanding of existing programs, but there was also a widespread negative impression of most programs, based on their lived experience. Several participants noted their experience of racism from service organizations, specifically Catholic Charities, a program partner for LIHEAP. Participants from all demographics also expressed a sense that certain organizations were more geared to meeting their needs than others. That mattered to them. They want to be treated with dignity and respect. Participants also want to receive information from sources that they are comfortable with, and trust. This included the school district (such as OUSD), some faith-based organizations, and some community-based membership organizations (such as Mujeres Unidas y Activas). Additional organizations trusted by participants are named below in Section 3.6.

Amongst all demographic groups, participants largely felt that the paperwork and bureaucracy involved in applying for programs was overwhelming and burdensome, indicating both that they needed technical support and that the application process should be simplified and streamlined.

- B. **Themes:** (a) Increase Awareness of Programs: One-on-One Outreach (direct calls + door to door) - In-Language Outreach - Pop Ed Bill Inserts (b) Simplify Program Eligibility Requirements (c) Provide technical assistance: Partnership with Trusted CBOs - Direct Assistance to struggling customers
- C. **Recommendations.** EBCE would do well to increase awareness of existing and new programs by both partnering with trusted organizations and sources, and by engaging in direct, in-language outreach to customers who are most challenged by high arrearages and frequent disconnections. EBCE could form equitable, compensated partnerships with community-based organizations who are already embedded in and have trusting, long-standing relationships with communities, to translate programs into easily accessible language.

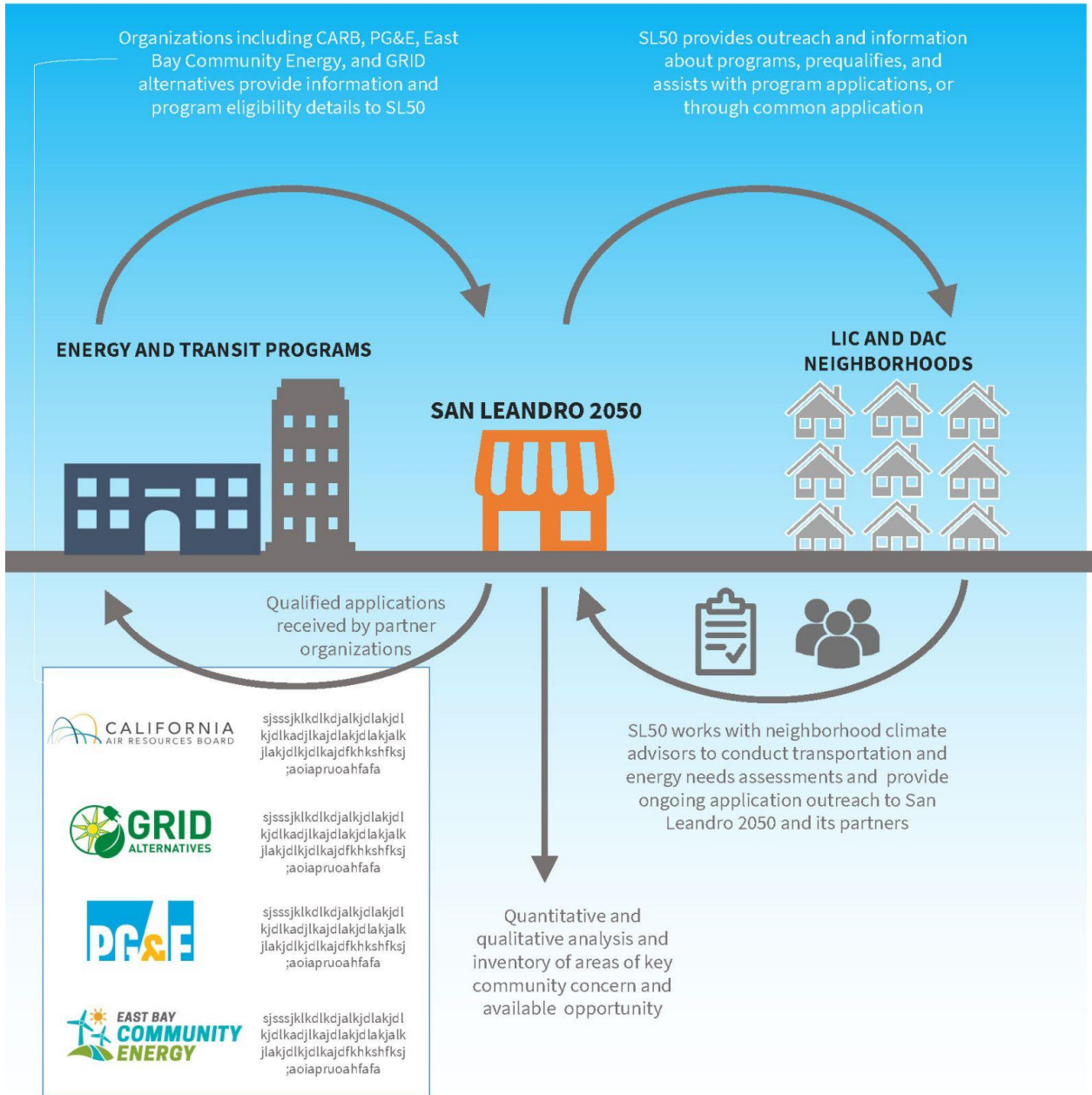
CBOs can also help develop popular education tools such as diagrams, cartoons, and printed brochures, to help bridge the gaps across both digital, linguistic, and cultural divides. E/J Solutions is working with several organizations that are already contemplating the ways that they can support their communities and are eager to work with the relevant agencies to make themselves available as resources. For example, the Black Cultural Zone Community Development Corporation is paying multilingual residents in Deep East Oakland \$500 monthly to work part-time as “neighborhood ambassadors,” to share information about programs, announcements, and events with their neighbors.

*Figure 8. Infographic describing the structure for San Leandro 2050’s proposed “Community Climate Pathways Program.”* Goal of the proposed program is to both increase program enrollment and enrich agency understanding of the community served through development of quantitative and qualitative data about community needs. Similarly to the Black Cultural Zone, San Leandro 2050 proposes to hire “neighborhood climate advisors” from the local community to conduct outreach about program application and conduct transportation and energy needs assessments in their own communities.

# SANLEANDRO2050

A Zero Carbon City For All

## COMMUNITY CLIMATE PATHWAYS PROGRAM



**Increase Awareness of Energy Saving Tips & Bill Assistance Programs (Direct Calls, Door-to-Door Canvassing, In-Language Outreach, Pop Ed Bill Inserts)**

Audience	Supporting Quotes
African American / Black	<p>“I think people should have the ability to opt-in and decide for themselves if they want that. I think PG&amp;E should bring back telemarketers that live directly in those areas and do direct sales or marketing-related, and reach out to the individuals directly. <b>Have PG&amp;E go out and knock on their doors and tell them directly about the program</b> because when you think about it, if it’s the \$500, if they don’t come down from the \$500, the majority of the folks who have the \$500 sitting there are like the low-informed voters so they’re going to need a lot of communication. What boxes to check? They need more guidance. Good brand management directing the outreach and connecting with community leaders to where they are doing a direct marketing pitch to solve the problem. <b>And make sure the payments that do come actually help the individuals get through these crises.</b> And add some education workshops to come with this program so if you’re in this program you’re telling me you’re having trouble paying your bill. It may be that you need to cut back on Netflix. So we really need to look at the social net because the program sounds like it can be beneficial but we want to make sure people actually get through the program and the success rate is high so that it can show that it works. It sounds like a lot of philanthropy and nonprofit dollars that will be behind the scene if this works.” - ER2.1, LI, AA, Ar-, D2, CF, EE</p>
Latinx / Spanish Speakers	<p>(Peak Hours) “For me, my opinion is that instead of having peak hours where they charge more for electricity or gas, like when all the people get out of work. I didn’t know that this happened. For me this is a new thing. So, wow, instead of helping you out, they are screwing you over, because a lot of people don't even know that this exists. For me that’s a new thing. I’ve had electric service for 7 years and I’m only finding out about it today. It seems unfair to me, and it would be better if they changed or removed that, increasing the price of Kilowatts per second, or whatever, if they didn't raise the price or that this [peak hours system] didn't even exist." - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF</p> <p>“In my opinion [the best way to share information about this program with the community] would be brochures. For example, where I live, if I took brochures I could distribute them door by door to every resident there, maybe I could even explain something to people. Because sometimes people come to your door to give you a brochure, and sometimes you don't want to give or listen to information, because you think it’s a scam or something." - SR2.2, PZ2, ELI, L, R, I, Na+, D1, CF, EE</p> <p>"My opinion is that we can get the word out by sharing information via social media, on peoples’ walls, and sharing that way so more people find out about it. "- SR2.3, PZ4, ELI, L, SS, I, Ar-</p>
Native American / Indigenous	<p>“Yeah, I didn’t know about half of the programs we talked about today. I feel super stoked about having more resources. And I will totally share the information I have now with all my people.” - E3.2, PZ8, LI, N, Q, Ar+, ArNA, D1, CF</p>

Vietnamese Speakers	<p>“You can advertise ‘if you need help with electricity debt, call this number [xyz]’ on the Vietnamese TV channels. Or Báo Mỏ (a local Vietnamese magazine) or Thời Báo. You have to advertise the program so people know about it.” - VFG.3, LI, V, I, MD</p> <p>“Vietnamese people tend to read weekly magazines and watch TV channels, both in Vietnamese....Or in the monthly bill, attach a Vietnamese info page with it.” - VFG.2, LI, V, I, Q, CF</p> <p>“Yeah, or posters at the local Vietnamese markets. It is important to advertise it so that it does not look like a scam. So it looks reliable &amp; government-trusted.” - VFG.3, LI, V, I, MD</p> <p>“A lot of Vietnamese people use bus &amp; Bart as well.” - VFG.4, PZ7, Y, V, I</p> <p>Trang: “Advertisement with local magazines is very cheap. [Other participant] is a good resource. She is involved with the community a lot. Keep her in contact. She would be a great community organizer for these projects. [Other participant’s] daughter, also named [another participant], works for a Vietnamese non-profit in the community and is a community organizer as well. She will be a great marketing resource for helping programs in the future. Every week, we have a program to help Vietnamese elderlies and we can reach out to them.” - VFG.2, LI, V, I, Q, CF</p> <p>“There are Vietnamese people who live on the streets in a region somewhere in the county. [Wants to know where]. So it would help to interview with people there to understand why they were kicked out.” - VFG.3, LI, V, I, MD</p>
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<b>Simplify Program Eligibility Requirements</b>	
Audience	Supporting Quotes
African American / Black	<p>(Simplify + Clarify Program Info) “I want to see the fine print once it’s all set in stone. [Regarding Community Solar Green Tariff (CSGT)] It’s always something that sounds good, but then you read the fine print and it’s like, never mind! I don’t need another headache. Looking at this 6-page bill right here, they can do better. My goodness. Something’s not right. There’s so many taxes and fees. I don’t even know what some of these taxes are. Never heard of it.” - ER2.5, LI, AA, MD, Ar+NA, ND, CF, MB, EE</p>
Latinx Spanish Speakers	<p>“I think they should put [program] information on every bill that arrives and be conscious about not asking for so many things... So if information about how I can access discounts or programs were included on my bill, specifying the requirements, well, I would be very happy.” - SR2.4, PZ4, ELI, L, I, SS, MI, ArNA, EE</p> <p>“Most of these programs, you may know that they exist, but the only thing that’s not known and that still isn’t clear, is what does each program offer, what are the benefits, and how does it help you and how does it not help you. Because there are programs that help you in some areas, but they affect you [negatively] in other areas. <b>So, instead</b></p>

	<p><b>of writing in fine print like they always do, they should provide all the information in large print, how it is. Because [otherwise] that’s when you feel that you’re being tricked.</b> I signed up for a program, in which supposedly I would pay \$25 or \$50 for the electricity that I used, or the gas, or whatever, that I used in that month, and they would only charge me \$25. But no. When I didn't use more than a given amount of gas, they charged me what it cost for gas in addition to what the company charged, the \$25 or \$50. So, instead of my bill going down, it went up." - SR2.7, PZ4, LI, Y, L, WL, Ar-, CF</p>
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**Provide Technical Assistance (Partnerships with Trusted CBOs, Direct Calls to Customers)**

Audience	Supporting Quotes
African American / Black	<p>(Invest in Direct Outreach: AMP) “Especially with a higher bill to qualify, it’s a process for re-engagement. Those folks may not be opening up the mail. There needs to be infrastructure to reach folks where they are at. If they’re not answering the mail, try calling them on the phone. If they’re not answering the phone, try reaching out in-person. Just try to engage with folks. It’s about things being contentious. It’s a contentious relationship so just getting on the same page and identifying a shared goal. Get on the same page with folks and explain the benefits of getting up to date on their energy.”- ER2,2, PZ1, LI, AA, Q, DA, MD, Ar+, D2, CF, EE, PV</p> <p>(CBO, School, Rec Center + Library Partnerships) "I worked for the school district for many years. The people that send out flyers for the kids are important. I get texts, emails, notifications, etc. If they just put that out there, families can use these resources. EBAYC, Rec Center, libraries, etc. I learned about HEAP through grabbing a flyer at the library." - ER2.5, LI, AA, MD, Ar+NA, ND, CF, MB, EE</p>
Spanish Speakers	<p>“I have an idea. There are other groups such as Mujeres Unidas y Activas (MUA) in the community. <b>So if the company - were to send someone to the group, hold a meeting, and explain [about the programs], then we could explain it ourselves to our relatives, and friends, and so on.</b> But for example, in the MUA group, there are also [groups] in the churches. The company could look for groups that exist, and those groups could help us in the community to learn from each other.” - SR2.5, PZ4, ELI, L, I, WL, Ar, CF, EE</p>

### 3.6. Trusted Community Partners

#### 3.6.1. Which community organizations are trusted by the community and can be effective partners for EBCE?

Audience	Trusted CBOs & other Institutions
Cantonese-Speakers	Asian Pacific Environmental Network (APEN) recruited their Cantonese-speaking members to participate
Vietnamese Speakers	Hyper-local community magazines/newspapers: Báo Mỏ Magazine, Thời Báo Magazine Local Vietnamese TV  Vietnamese American Center of the East Bay Center for Empowering Refugees and Immigrants
Spanish Speakers	Communities for a Better Environment (CBE) East Oakland recruited their Spanish-speaking members to participate Mujeres Unidas y Activas Planting Justice Faith Institutions
English Speakers	GRID Alternatives ROOTS Community Health Clinic The East Oakland Collective Faith Institutions The Black Cultural Zone Community Development Corporation East Oakland Youth Development Center Libraries Neighborhood Recreation Centers School Districts: Oakland USD, San Leandro USD, Hayward USD

## 4. Conclusion

EBCE needs to consider bold, innovative, and forward thinking strategies to provide long-term assistance to needy customers in the East Bay. EBCE can work in partnership with community groups to stand in the equity gaps to provide solutions that help more East Bay residents alleviate financial stress, eliminate debt, keep the lights on, meet their basic needs, and have a higher quality of life.

# Appendix A

## *List of Focus Group Questions by Round*

### Round 1 Focus Group Questions

#### *Welcome*

Introductions and background context about EBCE and PG&E.

1. Why did you decide to join our focus group today?

#### *Process of Paying Bill*

2. We know how many people are in your household; what's their age range? Are there elderly people or children?
3. Do you own or rent the home where you live?
4. Are you working right now? If so, what are your job title and responsibilities?
5. How do you receive your PG&E bill? (by mail or by email)
6. Is it easy/convenient for you to receive your bills via this format?
7. What language is your bill in?
8. Is your bill currently in the language you predominantly use or prefer? If No, would you like to change your bill into another language?
9. How do you pay your PG&E bill? Is it easy for you to pay the bill the way you do now, or would another method be easier for you?
10. What day or time of the month do you typically pay your bill, and why do you pay at that time?
11. Do you have any other experiences around the process of paying your bill that you'd like to share?

#### *Energy Bill & Energy Use*

12. Do you understand all of the sections of your bill?
13. Do you think PG&E should make the bill easier to understand?



14. Where do you go if you have any questions about your bill?
15. Do you know how much you pay for energy, how PG&E charges for energy use, and all of the ways you're using energy in your home?
16. Do you understand the terms 'peak hours', 'baseline' and 'above baseline' energy use?  
(Explanation of terms and technical bill language, and suggestions for saving energy by avoiding peak hours, turning off high usage appliances, and Ohm Connect program)
17. Would it be possible for you to reduce your energy use? Have you thought about any ways to do that?
18. Do you have any other questions about how to understand your energy use and bill?

### *Financial Difficulty: One-time & Ongoing*

19. Is it currently financially difficult for you to pay your bills? If yes, why?
20. How often is it difficult for you to pay your bills?
21. Does thinking about your electricity bill stress you out?
22. Do you receive help paying bills from anyone else in your home, family, or friends?
23. Have you ever made partial payments on your PG&E bill leading to an accrued balance?  
How often does this happen to you?
24. What situation led to the partial payment?
25. How has utility debt affected you?
26. Have you ever paid down your utility debt? How did you do it?
27. Have you ever experienced an electricity/gas disconnection due to non-payment? Can you tell us a little more about what led to that event?
28. How did you get it turned back on? How long did it take?
29. Have you experienced more than one disconnection for non-payment? How many? How frequently?
30. Can you describe the circumstances that led to the subsequent disconnection?
31. What other utilities, like water, phone, or internet do you pay for?

32. Have you ever gotten disconnected from these utilities? Based on priority, have you experienced choosing to pay over another utility bill over your electricity bill?

33. Are there any other challenges you face in paying your energy bill that we haven't discussed yet?

### *Solutions: Existing Programs*

34. Have you ever used or enrolled in any of these one-time bill assistance programs?

35. If No, why not? What's prevented you from enrolling? Would you like to enroll? Or see if you qualify?

36. For enrolled participants, what positive experiences have you had with the program? Any negative experiences? Did you find it easy or difficult to enroll?

37. Have any of these longer-term assistance bill programs helped you save money on your bill? Has the amount of your arrearage decreased because of discounts you've received?

38. What's been your experience with the CARE program?

### *Other Solutions*

39. Thinking back to the situations that led to your utility debt, what kind of help do you think PG&E/EBCE could have provided to help you avoid accruing a balance? That is, how could they have helped you to make your payment in full?

40. Thinking back to the situations that led to your utility disconnection, can you think of anything PG&E/EBCE could have done to help you avoid getting disconnected for nonpayment?

41. Have you ever considered making energy efficiency, energy conservation, or clean energy improvements to your home or living space? What has been your experience, and what barriers did you encounter?

42. Which of the below would be most important to you if you were considering making energy improvements to your home (*please rank on a scale of 1 - 5*):

- a. Saving money on bills
- b. Improving health
- c. Improving comfort
- d. Reducing your impact on the environment

43. Do you consider financing energy efficiency or clean energy improvements a possible option for you? If no, why not?

44. Is your home's indoor environment comfortable in all seasons?

45. Which of the below would be most important to you if you were considering making energy improvements to your home (*please rank on a scale of 1 - 5*):
- a. Energy efficiency
  - b. Devices that help you manage when energy is used (like smart thermostats)
  - c. Electric vehicles or electric vehicle charging equipment
  - d. Solar panels
  - e. Back-up power
  - f. Clean power appliances (such as high efficiency appliances which can be powered by renewable energy instead of natural gas)
  - g. Local workforce development
  - h. Energy education, including understanding your bill, knowing where your power comes from, and / or knowing how to save energy.
46. Are there any other solutions you would recommend that could help you in paying your electricity bill moving forward? Are there any other things you think PG&E or EBCE could be doing better?

## Round 2 Focus Group Questions

### *Welcome*

Introductions and background context about EBCE and PG&E.

### *Financial Difficulty*

1. How many of you experience financial difficulty paying your bills?
2. So, when you're experiencing financial difficulty, do you / would you get help with bill assistance? If so, where do / would you go for help? If from an agency or organization, which organization(s) do you trust?
3. Can you think of any examples of an agency or organization that does a good job meeting your needs as a customer? What do they do to meet your needs, or the needs of the community?
4. How many of you can relate to the practice of rotating which bills you pay in order to make ends meet?

### *Bill Extensions*

5. What types of solutions would you like to see around getting a bill extension? (e.g, phone call, text message, automatic 3-week extension button online, automatic 10-day grace period)
6. We know that the issue with payment plans is that they are often too high. What would

work for you in terms of a flexible payment plan?

### *Participant Solutions*

7. What would be an ideal solution that would help you and other community members to a) get rid of energy debts and b) prevent disconnections from your energy service?

### *EBCE's Role*

8. What kind of role do you think EBCE should play? Are you comfortable with EBCE utilizing customer data to lower customer debt and reduce disconnections -- through interventions or other services to customers in need?

### *Arrearage Management Plan (AMP)*

9. Describe the Arrearage Management Plan (AMP) program and eligibility criteria. How does this kind of debt forgiveness program sound to you?
10. Can you imagine being able to get out of energy utility debt by participating in the Arrearage Management Program?
11. If EBCE had a Low-Income Debt Relief Fund to make up the remainder of a bill that you couldn't pay, do you think that would help?
12. What do you think is the best way to roll out the program, to inform and enroll people who could benefit from the program?
13. If you have more than \$500 of energy utility debt, should you be automatically enrolled in the AMP? It would show up on your bill automatically. OR should you have the ability to opt in to it?

### *Community Energy Worker or CBO Support*

14. Would you find it helpful to have an organization in the community that could provide you with resources and tools, such as supporting you with applying for programs? OR helping you to better understand your bill? Who do you think this should be?
15. Would you find it helpful to have somewhere accessible in your neighborhood (walking distance) to pay your bill -- especially if they speak your language?

### *New Bill Discount Programs*

16. Describe Disadvantaged Communities Green Tariff (DAC-GT) and Community Solar Green Tariff (CS-GT) programs. What are your thoughts on these programs?

### *Possible Future Programs*

17. Describe possible On-Bill Financing / "Pay As You Save" program. If EBCE had an On-Bill Financing or Pay As You Save program for Residential Customers, in order to make retrofits or purchasing energy saving appliances, would you want to enroll?

### *Existing Programs*

18. Share existing programs for one-time and long-term bill assistance, energy efficiency and solar energy. Some of you may be enrolled in some of these already. What do you think about them?

19. Having heard about existing programs, are there any gaps that you think should be filled?

20. What would be an ideal solution that would help you and other community members to a) get rid of energy debts and b) prevent disconnections from your energy service?

# Appendix B

## Preliminary Report

### EBCE's Connected Communities Pilot Project



# Focus Groups: Preliminary Report

In November and December of 2020, E / J Solutions hosted six online focus groups via Zoom: four in English, one in Spanish and one in Cantonese. Each focus group had two participants present, for a total of 12 participants. Each of the general themes below was corroborated by most participants, with any exceptions noted. All perspectives noted as themes are the participants' own; we have not verified whether or not all of the statements made about PG&E, its policies or fees, are accurate. Our recommendations are based on what we heard from participants and our research into and knowledge of EBCE & PG&E.

## Participant Demographics

	City/Zip	Age	Gender / LGBTQ	Race/Ethnicity	Language	Highest / Current Arrearage	Number of Disconnections	CARE / FERA / Medical Baseline?
P1	Oakland, 94621	36	M / Yes	Black & Hispanic	English	\$900 / \$0	3	Yes / No / Yes
P2	Oakland, 94601	29	M / No	African American	English	\$600 / \$242	4	Yes / No / No
P3	Oakland, 94605	48	F / No	Black	English	<b>\$2400 / \$1600</b>	0	No / No / No
P4	Oakland, 94601	34	F / No	African American	English	<b>\$1400 / \$1395</b>	0	No / No / No
P5	Hayward, 94541	40	F / No	Hispanic	English	\$600 / \$480	3	Yes / No / No

P6	Oakland, 94606	33	NB / Yes	Native American	English	\$1200 / \$0	1	Yes / No / No
P7	Hayward, 94541	58	F / No	African American	English	\$1,198	2	No / No / Yes
P8	Oakland, 94607	66	F / No	Black	English	\$1900	2	No / No / No
P9	San Leandro, 94577	28	F / No	Latina	Spanish	\$200 / \$0	1	Yes / No / No
P10	Hayward, 94545	55	F / No	Hispanic	English / Spanish	\$800 / \$450	0	No / No / No
P11	Oakland, 94607	39	F / No	Chinese	Cantonese	\$70/\$60	1	No / Yes / Yes
P12	San Leandro, 94577	68	M / No	Chinese	Cantonese	\$180/\$0	0	Yes / No / No

## What We Heard

### Participants are frustrated with PG&E as a utility service provider and strongly desire different options.

Participants joined the focus group because they had numerous historic grievances with PG&E. They welcomed the opportunity to: share their grievances with others; learn more about existing programs that can reduce their energy debts and high utility bills; and contribute to better solutions moving forward.

PG&E doesn't compare favorably to other regional utilities, such as EBMUD, who have better customer service. Participants' experiences with PG&E customer service:

- Lacks empathy in dealing with its customers. Policies are extremely inflexible/inhuman.
- Representatives do not have the ability to make complicated concepts understandable to customers.
- Representatives provide different answers for the same issue every time they call PG&E, leaving customers confused.
- Is difficult to get PG&E out to perform needed services. Customers often get referred to a general 1-800 number instead of specific departments.
- Customers' requests do not seem to make it up the ladder to knowledgeable people with authority.

Participants felt that other regional agencies were also more lenient in offering extensions/being understanding. As participants are attempting to juggle bills to stay on top, leniency gives them the time they need to get back on track.

Participants were largely unaware that they were customers of EBCE, or of the services that EBCE provides, since they have continued to deal primarily with PG&E.

**Recommendation:** EBCE could have a larger presence in the East Bay, so that customers know they have additional options. East Bay customers would benefit from *knowing they can call EBCE rather than PG&E*. Where possible, EBCE should advocate for PG&E to improve its customer service: Representatives should be able to have more empathy and should have resources at hand that make communicating technical concepts easier to do. If they do not have knowledge or authority to explain an issue correctly or get it resolved, they should be able to forward customers to *knowledgeable people with authority* in PG&E's internal departments.

**Customers feel PG&E's rates, fees, and policies are unfair, and lack transparency and basic empathy.**

**Energy Rates + Baseline Allowance:** Price customers pay for energy has only increased. Participants reported that they were aware of increasing energy bills, regardless of energy conservation improvements, practices, or energy saving changes that they made. Baseline allowance seems arbitrary.

**Peak pricing.** Peak pricing structure is: (a) unfair and exploitative. Families come home and spend quality time together during peak hours so it's impossible to avoid using energy at this time; and (b) Too many people don't know enough about it or the strategies for saving energy during these times.

**Disconnection policy is unfair.** To avoid getting disconnected from service, customers must pay at least half of the total amount due.

**Numerous hidden or unfair fees.** If you are a person that works hard to keep your bill low, some of the fees can double the amount of the bill, a cost that those on extremely limited incomes cannot absorb. Fees participants mentioned:

1. Power Charge Indifference Adjustment
2. Fee charged for calling to pay the PG&E bill over the phone (*and for paying at a third-party stall?*) Despite having large debts or limited income, participants may be willing to pay the fee in order to use their preferred method of payment -- what they consider most convenient.
3. Monthly Late fees
4. Insufficient funds fee - when bank account or credit card is overdrawn
5. Processing fee of \$15-\$18 when bank routing is not accepted due to having insufficient funds before.

**Because PG&E provides a number of services that are essential for people's everyday well-being, it has a major impact on the community when these services are performed negligently, incorrectly, or unfairly.**

Customers report that **PG & E makes billing mistakes that they have to pay for**, including charging them twice in one month for the same bill, when they use automatic payments. Disputed charges are rarely reversed, and if they are corrected, PG&E offers **bill credits rather than refunding the money directly**, which for low-income customers is financially untenable.

Because energy disconnections present a **potentially serious or life-threatening health and safety issue**, participants felt that **people with children, elderly, and those with pre-existing health issues should not have to experience disconnections.**



Participants identified a need for **language speaking people in decision-making positions at PG&E**. Customers don't feel it's sufficient to have Cantonese speakers in lower-level positions, e.g., in the call center, who need to "speak to their manager" before they can make decisions. Customers' requests, particularly those made in languages other than English, do not seem to make it up the ladder to knowledgeable people with authority.

**Recommendation 2:** To better meet priority community needs, EBCE should partner with community specialists (e.g., CBOs) who provide ongoing outreach to identify and meet community needs, including work in the community to explain policies, fees, and rates, and provide customers with personalized roadmaps for resolving their billing situations.

The discrepancy between a customer's official identity and their chosen identity causes discomfort.

**Recommendation 3:** EBCE should include an identification field that asks people for their preferred names and pronouns, including options for gender non-conforming and non-binary people.

## Process of Paying the Bill

Customers need PG&E to expand rather than limit the number of ways that customers can pay their bills without being charged fees.

For customers who need to pay their bills in cash, **third-party payment kiosks** are extremely useful. Many customers also prefer dealing with a person to pay their bills, either by phone or in person. Payment kiosks are also useful for immigrant communities who want to speak to someone in their primary language; there's a need for more stalls serving Chinese speakers outside of Chinatown. There may currently be a fee for using third-party providers, but for customers who need to pay in cash, this is their preferred method.

It's often not feasible for low-income customers to use "automatic payments" to pay their bills. Inability to hold PG&E accountable for disputed charges deter participants away from online automatic payments, although technology and language barriers also contribute to avoiding online automatic payments.

- While "automatic payments" may seem like the best way to avoid forgetting to pay the bill, it's usually not "forgetting" to pay the bill that's the issue. Customers who **don't have guaranteed monthly incomes**, e.g., self-employed hairdresser; and **who do not have a guaranteed amount in their bank account every month**, cannot afford to set up this system—when automatic payments bounce, PG&E charges a fee *and* restricts use of that bank account.
- Customers find that PG&E rarely reverses disputed charges. They can't afford to take the hit. So they need more control over when their bill gets paid. They'd rather be able to dispute the charge before paying the bill. For one participant, futile efforts to dispute her bill led to using **nonpayment as a form of protest**.
- Customers report that PG&E has charged them twice in one month for the same bill, when they were using automatic payments. *If* corrected, then bill credits are offered rather than money, which for low-income customers is financially unacceptable.

# Understanding the Bill and Energy Use

**Customers perceive that PG&E rates keep increasing every year and their bills continue to increase despite the energy savings strategies they use.**

Participants are aware of tips and tricks to save energy and utilize strategies including smart energy management, installing solar, and conservation, especially when they see their bills getting high. However, they haven't seen this translate to reductions in the amount of their bill. Instead, they feel that their bills increase every year. Other strategies employed include, enrollment in OhmConnect, unplugging devices when not in use, turning off unnecessary lights, using weighted blankets, layering clothing instead of turning on the heater, using fans instead of A/C, and moving family members into one room for heat saving. Participants reported mixed reviews of 'smart' devices such as Nest Eco and Alexa.

**Customers want their PG&E bill to be more transparent and simplified and to understand their energy use in real time.**

Many participants try hard to understand their bills, but despite independent research or calling PG&E directly for help, they often don't understand their bill enough to ask detailed questions about how they are getting charged. Several participants had a strong understanding of the bill's mathematics (kwh x rate), but they didn't think PG&E's system of setting rates is fair. Participants also observed that their bills more than doubled after the San Bruno fire and perceived that PG&E increased its rates to cover its losses from the fires.

**Recommendation 4: EBCE can mail each of its customers an easy to digest, but comprehensive 2-sided 1-pager explaining its role and how to understand the key elements of how their bill is calculated, including descriptions of certain fees or other difficult to understand charges.**

Even if they understand their energy use, customers have no way of knowing exactly how much the energy they are using during the month will end up costing them.

**Recommendation 5: EBCE should (in collaboration with PG&E if needed) create an online real-time dashboard for each account that would allow people to see how much electricity they are using and how much it is costing them on a daily/weekly basis. This enables them to adjust their behaviors to reduce usage. The current system (only seeing their bill at the end of each month) prevents customers from being able to adjust their behavior accordingly or meaningfully engage with PG&E, before the bill is due, to dispute charges. Another method could be letting customers know that they can call EBCE customer service at any time to see how they are using their energy that month.**

## Financial Difficulty: One-time

**Many participants described how a one-time or uncommon situation caused them to have abnormally high bills for a short period of time.**

But, the inability to pay snowballs into long-term debt, fueled by late fees. One-time financial hardships experienced by participants:

- Customers may be having their **electricity stolen** by others who use their outlets for certain periods, e.g., to run heavy machinery, but PG&E provides no recourse.
- Family members move in temporarily, driving up the bill dramatically before they leave. Lack of a social safety net for housing contributes to energy bill 'spikes' when displaced or housing-insecure family members move in.
- Having a rooftop solar system that is not large enough to offset all PG&E credits and end up being moved to the next tier and receive higher rates.

Once a customer has availed themselves of one of the bill assistance programs in the past, they're unsure whether they may return to that same provider again when they experience a future hardship, e.g., LIHEAP, which provides more assistance than REACH.

**Recommendation 6:** As stated above, EBCE can work with CBOs to provide ongoing ways for customers to easily access information about all available bill relief options.

## Financial Difficulty: Ongoing

Participants all spoke to the constant difficulty of living in the Bay Area with its high cost of living, including extremely high energy-cost and housing-cost burdens.

**Low-income customers work hard just to get by, often working 2+ part-time jobs.** Elderly people cannot afford to retire and continue to work multiple jobs just to get by. Others have difficulty with getting a job because they are a caretaker for a disabled or ill loved one.

Participants described being overwhelmed with more bills than they can afford to pay on a monthly basis, and using a rotating triage method of paying the most pressing bills first—"robbing Peter to pay Paul."

- Low-income renters and low-income homeowners are equally struggling with paying their bills.
- Customers, juggling so many competing monthly expenses and bills, are constantly and actively looking for solutions to help them pay/lower their bills, but often find that they don't qualify for the relief provided by existing programs (see section on existing programs below).
- While participants value electricity and gas as an essential service, when faced with competing bills and insufficient funds, they are more likely to pay for non-negotiable bills first -- such as housing (either rent or mortgage) and/or groceries. ***The threats of eviction / foreclosure and hunger are immediate, while there is a delay between PG&E non-payment and a utility disconnection.***

A household's actual monthly energy use/bill may actually be relatively modest, but once they miss a few months' payments, the arrearages make the monthly bill start to seem overwhelmingly high. But, **high debt doesn't always translate to disconnections**, as some people are able to keep paying the minimum monthly amounts to keep from getting disconnected.

Health issues compound existing financial challenges and stresses, especially for those who lack affordable health insurance. The COVID-19 pandemic is particularly exacerbating previously existing challenges. The African American and Latinx communities in Alameda County are losing loved ones and family members to the virus, leading to additional costs and trauma. **Pandemic-related challenges with employment will only make it more difficult to repay the utility debt accrued during the current disconnection moratorium.**

**Struggling customers benefit from the flexibility to pay their utility bills when they have the funds to do so, rather than when the bill is “due.”**

PG&E’s policy of not disconnecting people who continue to make payments on their bills is extremely beneficial for keeping the lights on, but they’re still incurring late fees.

**Participants point to certain circumstances when it simply isn’t possible to reduce energy use.**

People, especially children, the elderly, and the ailing, **need heat during the winter**, even if they already have high utility debt. During the COVID-19 pandemic, concerns around maintaining a warm home to stay healthy is even more important.

## Solutions: Existing Programs

**Numerous problems with existing programs prevent them from providing meaningful relief to struggling customers.**

Most programs (CARE and others with similar income thresholds) are targeted to provide assistance to extremely low income households (likely stemming from the federal poverty level). But in the Bay Area, these thresholds are far too low. **People making over 2x the income limits have extreme housing and energy cost burdens, and are struggling immensely to make ends meet, but cannot qualify to receive discounts or bill relief.** There’s a big gap in the availability of assistance for the “working poor” (as opposed to the extremely poor) in the Bay Area.

Customers who do qualify for the program need **technical assistance** in navigating all the different programs and requirements for re-enrollment, etc.

Enrolling in energy savings programs did not meaningfully reduce energy expenses. Participants reported not experiencing adequate relief from CARE or from Medical Baseline enrollment.

Solar is **complicated and people need expert solar installations, help and advice, in order to ensure they actually save money.** One home-owner with solar reported their bill increasing significantly despite installing solar panels, even after taking their electric vehicle into consideration.

Customers have found that energy efficiency teams who came to residences for “energy audits” were not helpful and can do more damage than good. Customers complained about energy efficiency teams that criticized their existing appliances without providing helpful advice, or took away outdated appliances without the customer being able to replace it free of cost.

# New Solutions

Energy bill discounts for those 55 and older.

Income-based utility rates: tiers based on how much people can pay.

## Questions asked by Participants

1. *Follow-up call from EBCE staff.* All participants indicated that they would like to receive technical assistance from EBCE staff.
2. *Re OhmConnect.* Does the smart plug turn off your devices automatically? For instance, could it turn off the TV in the middle of watching a show?
3. Is there a limit on the number of times you can utilize the one-time assistance programs, such as REACH and LIHEAP? Can they be used at the same time?

## Lessons Learned: Focus groups with struggling utility customers

*Incentives Matter.* Participants were satisfied with the amount of incentive offered and were particularly pleased to receive cash rather than a gift card.

*Equity Matters.* If we want to hear from others, we need to meet their needs. Sending the laptop to participants made a huge difference to the quality of data we received because the participants who received the laptops truly needed them. One focus group had two participants who were awarded laptops, but one participant couldn't receive the laptop before participating in the focus group. There was a dramatic difference between the two. Without the laptop, participation was choppy and it was impossible for the participant to use the pear deck at the same time.

*Identity Matters.*

**Self-Identification.** Give participants sufficient time and invitation at the beginning of each focus group to fully self-identify (preferred name, preferred pronouns, race/ethnicity). It's important to both ask for identification information in our screening form and provide the opportunity for folks to create a safe space for themselves. Even though we're being as open and inclusive as we can be, because we're associated with a government agency and need to verify their customer status, people do need to identify themselves to us with their official identities. This applies across the board. For example, a person may prefer to go by a middle name, rather than their first name.

**Demographic Screening.** We divided the focus group demographics primarily by age because we felt that people in similar age brackets would relate to each other's issues. This was an accurate and fruitful decision. Each focus group yielded a lively discussion between the participants, who frequently agreed with one another, learned from each other, and offered advice or help to each other. In one group, we had two young mothers who each had 13 yr-old sons. In another group, we had old friends who had lost touch. Younger folks mentioned social media, whereas older folks tended not to.

*Scheduling + Participation.* We did have a pretty high attrition rate between folks who said they were interested and folks who actually participated. A likely reason for this is that scheduling was pushed into the holiday season, when people tend to be busier with other commitments. Many people pick up more work to be able to afford gifts during the holiday season. Another possible reason is that the incentive was not high enough to make participation seem worthwhile. Hardworking folks may be too tired after a long day to participate in a zoom meeting.

*Ensuring an open and robust Focus Group discussion.* We were extremely successful at quickly establishing rapport with participants, enabling everyone to relax and share their true experiences.

## Supporting Quotes

### Participants are frustrated with PG&E as a utility service provider and strongly desire different options.

**P10:** "I don't want to know about PG&E anymore! I would rather know about better options than PG&E."

#### Customer Service Frustrations:

**P10:** "[I always call PG&E's] customer service. They're not helpful. I feel like their culture is distanced from their clients, from understanding you, they're very cold. You don't want to call them again. It's like, forget it! It's not about the person answering the phone. It's how they're trained to attend people. When I call Waste Management -- they are a monopoly -- but when I call, they're very understanding, very different from PG&E. PG&E is very rude. "

#### Difficulty Disputing Bill Charges:

**P11:** Sometimes I will write a check and send it back. Sometimes I will go through third party payment services and give them cash to pay my bill. I don't know how to pay online and if PG&E automatically charges me, it will make my finances very confusing because I can't control payment. For example, there was a period of time when I did not live in this apartment. There was construction in the apartment so I was not residing here from November 2019 to June 2020. In that period, I was charged dozens of dollars on energy bills even though I was not living here. Since it was charged to my account, I still paid it because I did not want to be disconnected/cut off from energy. In total, that sum was a couple of hundreds. In such situations, there is not much you can do because even if you went to their office, you might not be able to interact with the staff members who are responsible. You will go through security and then register yourself. Once you are done registering, you line up to go ask your questions. It's like you're a ball that's being kicked around. The staff you speak with will say they need to ask their supervisors since they cannot make the decisions. So even if you went to their office, it's useless. It happened to me at the PG&E office on 17th St near my house. Also everything is in English so it was very confusing for me. So I just paid the couple of hundreds of dollars because the process of disputing it was too troublesome and I don't have the time to continue to pursue it. I decided I can still pay the couple of hundreds so I'll just let out of disputing the charges. Even though I eventually accepted the charges, I felt very innocent and undeservingly charged this amount. It's easy for them to charge you money but when you ask them to refund you for wrong charges,

it's too difficult. Also when you call and want to make changes to your bill/account, you have to wait sometimes upwards to an hour in order for your call to be directed to a person.

**P11:** Recently in the past two months, they started to charge me \$40 something/\$50 something in energy bills. I thought it was unfair so I didn't pay for three months. And it seems that after I didn't pay my bills, my bills started to go down. It went from \$50 something to \$30 something to \$20 something. I thought it was strange. We are two-people, using two computers, cooking meals, and other tasks that would use electricity. How can we have an energy bill of \$50 something \$60? Ever since I did not pay the bill, my bill has been charged \$78. Now I have an accrued balance of those three months of unpaid bills, \$70 something. They did not disconnect me but I do have an accrued balance. I just felt that it was so ridiculous. I got a high energy bill and I inquired about the bill and they could not give me answers. So I decided to not pay the bills to see how they could handle it. Then the bill decreased to \$20 something and now the bill is \$30. My energy usage is \$15 it says but all the other items from PG&E and EBCE double my bill.

**P12:** I pay online through non-automatic payment. I do not trust automatic payment because as [P11] expressed sometimes they will unfairly charge you and chasing back erroneous charges is troublesome. They will transfer you from one person to another. Especially if your English is not too good, it's a lot of work. You may not get your money back. If you do get your money back, it takes a lot of persistence and time. And in the meantime, you will be stressed. Sometimes when you call and there's an English-speaking staff, sometimes they might just ignore you. It's not necessarily neglect but you both can't understand each other and there's miscommunication and there's more delays.

### **Reporting Problems:**

**P11:** I know that I can receive my bill in Chinese because when I applied for programs for low-income families, a staff member told me my bill can be sent in Chinese. I agreed to this but this promise never materialized. My bills kept coming in English.

**P12:** For example, there is a big electric wire outside my house. A tree was pressing on it so the wire broke and there was a fire. I called PG&E and they told me to call 911 first and wait until 911 reports back to PG&E. It was so complicated and circuitous. Then the firefighters and police came and I told the firefighters you need to report this to PG&E to fix the wire. No one came to repair the wire. Finally, the neighbors next door who can speak English called PG&E again to chase them about fixing the wire and they came to fix it.

**P4:** "I had a bad experience with automatic payment so I chose online manual payment. In December 2019, PG&E actually took two double payments out of my account and refused to reverse them and just gave me credit. That was not sufficient enough for me so I kind of learned my lesson that way to not have it taken automatically."

**P3:** "I had the same experience with them taking double payment and giving it back as credits. That's cute but I actually needed that money. Another piece of it is that I have solar. They will get a little happy and take more. I can't trust the process and the way they do it."

**Participants were largely unaware that they were customers of EBCE, or of the services that EBCE provides, since they have continued to deal primarily with PG&E.**

{How much do you guys know about EBCE?}

**P5:** Nothing.

**P6:** Honestly, doesn't ring too many bells, which is weird 'cause you know I guess I thought it fell under that same umbrella of like EB Mud and PG&E and stuff. [ ] I feel like I remember reading about it when we did it, vaguely." I was not paying good enough attention.

**P5:** I'm terrible, I never read my stuff. [Statement somewhat contradicted by her following statement regarding a letter she received.]

**P10:** "I've heard of EBCE one time. I heard about a meeting at City Hall about a year ago -- it might have been a different company, but I think it was EBCE."

**P9:** "No, I've never heard of EBCE before."

P3 asked about the relationship of EBCE & PG&E.

**P8:** Is PG&E a third party to EBCE? Because I had no idea that I was not dealing directly with PG&E.

**P8:** [re statement that EBCE's rates are slightly less expensive] Slightly less expensive than PG&E? So, you mean I can attribute my high bills to EBCE now, not PG&E anymore? And also, **the customer service has not changed one bit, nor have their payment plans.** [...] So, who interrupts [your service] say for example if you aren't paying? Is it PG&E who pulls the plug? {yes} Hmphf. Do they get the reconnection fee? Do they split that with EBCE? {I believe that's all going to PG&E} Oh, good to know.

## Customers feel PG&E's rates, fees, and policies are unfair, and lack transparency and basic empathy.

### Unfair amount charged to avoid disconnection

**P9:** "No [I've never been disconnected], but it came very close. I spent a few days in the last days that it was due, but the problem there was that when I told them [I couldn't pay], so that they reported it, I had to pay the entire [balance] all at one time. It was like \$200, almost \$300 [I had to pay] so they wouldn't disconnect us. That was like a year ago, and from there we have been [paying the debt] little by little.

**P8:** "The only question I had about my PG&E bill when it got this high was, "How can I pay it?" and trying to go into a payment plan. And you know, when my bill was at its highest and I was really like squeaking between, I don't know who I talked to, or maybe they thought they were really working a deal, but I had to find \$500 right away, because I was going to be just completely shut off and my kids were still here with me. I thought that was hard, you know? At that point, I don't think anybody should be cut off, because that's health and safety!

### Peak pricing: (a) is unfair and exploitative; (b) too many people don't know enough about

**P4:** "Peak hours are when families come home, so I am always on the top tier."

**P12:** I disagree with this peak charge policy. The prices are highest during the time period when people are at home. For example, it's winter now and the sun sets early. Of course we will be at home using electricity from 4PM/5PM. To be charged more during this time is ridiculous. How can we prevent using energy this



time? They are forcing us to pay more. We already practice turning off appliances in our homes when we are not using it. My main issue is with the peak charge policy because we need to use appliances during those peak times and we can't just turn them off it's peak hours. If there were another company with cheaper pricing, I would switch to that company. This peak charging is exploitative if people need electricity during that time and the company chooses to charge more during that time.

P9: "That schedule [during peak hours] is when everyone comes home from work. Then they turn on the lights that are in the living room and in the bedrooms, in the kitchen. We also try to keep the lights off in unoccupied rooms, such as the bathroom when no one is in there. But regardless, when the cold or hot weather begins -- because with the heat, we use the AC, and with the cold weather, we use the heater -- well, sometimes we use a lot of [energy]." [...] The only thing is that that time [peak hours] is when all of us [family members] are here at home. It would be a bit difficult to turn off the devices during this time, because that's when my brothers get home from school, and my mother from work, and all that."

**Unfair, exorbitant energy rates -- people need heat during the winter, even if they already have high utility debt. Low-income people are forced to choose between buying groceries and paying their energy bills.**

P10: "I'm head of household, and I live with my mother and my sister, who have no real sources of income. It's my responsibility to take care of monthly expenses. My mom receives only \$600 from SSI. Every once in a while I have to say, 'You know what? I need her help.' Then we're able to make our payments that month. But living with the two of them, I can't have a cold house, because that way you can get sick. My mom is 90 years old, and my sister is 66. It is a difficult situation. I feel up to my neck. I can't get ahead because of this... I don't pay PG&E in full for the month, I always have a remaining balance. By the time October, November arrives, when I think I'm going to be able to pay it off, I have to turn on the heater again. It's very difficult."

P10: "In my case, I am aware of the service that's being provided and I feel guilty, guilty, of not being able to pay it in full every month, but it also bothers me that it is too high. The house is kept at 68 degrees, because I can't have a cold house for my family."

P9: "In my home there are me, my parents, my two brothers, and I have two children. There are quite a few of us. But still, with my parents I keep the house warmer, so that they do not get sick, especially with all that's going on, with COVID. I have no income at the moment, because I am at home with my daughter because she is small. Only my mom is working around the house right now. My dad is not working right now, because he hurt his arm."

P10: "I'm the head of household with two dependents, my mother and my sister, and only my mother gets \$600 a month from SSI, and from there, not one penny more goes into this house than the money that I earn. And from there, it's the house payment, the car payment, the insurance payment, property taxes; all that adds up, and it's a lot for me. But none of those bills drown me as much as PG&E. [Emphasis added]"

P4: "Do I go to the grocery and buy groceries or do I go to the Dollar Store and get something to eat for my kids. It does come down to that for me. Even though I am a healthcare worker, I don't live extravagantly because we have loans and expenses. We live day to day life with our children. It has come down to that for me and my family."

P3: "I recently had the same experience. I get paid but I have a lot of competing bills and priorities that I need to pay. My son is 21 but I am still fending for him. Expenses are competing priorities."

### **Unfair fees can double the amount of the bill.**

P11: For example, if I use \$15 of energy and see on my bill that I am being charged almost double that amount, it is hard for me to pay the bill. So it's like I used \$15 but I'm paying \$30.

P12: The energy bills nowadays are a lot more expensive than in the past. I feel that my bill expenses have doubled. For example, in the summers, we normally would not have high expenses because we use less electricity with longer sunlight hours and gas usage is constant. It's only in the winters when we use heating do the energy bills exceed \$100. But last summer, the bill almost doubled. It was ridiculous. It's been like this for the past year/year and a half.

P12: With my discounts, this month my bill is \$179. Around this range \$150-\$180. The problem here is all these other itemized charges outside of my energy usage. I used to pay \$70 something in the summer and then once in the summer, I got a bill over \$100. I do not have air-conditioning, we may use the fan for 1-2 weeks every summer. I know that in the winters, with heating, the bill will be high but now the summer bills are as high. Since the past year and half, prices have gone up so much. I see now that outside of energy usage, there is a high delivery charge. I see EBCE and AMBI and delivery charges.

P10: "I don't care how they put it; so many fees don't make sense."

P9: "I feel like their energy statements need a little more explanation. It should be easier to understand what they're charging us for."

P3: "There is something that annoys me. I was on an automatic payment. There was a time when I did not have the funds in my bank because of the circumstances so the payment got rejected. PG&E did not allow me to use that same bank anymore. Now they charge a processing fee on top of the bill because I can't establish the bank routing system. I struggle with that because I have enough money to pay the bill, not more than that. It's annoying, very annoying. It is not a small fee. The fee is ~\$15-\$18 depending on whom you bank with."

**Because PG&E provides a number of services that are essential for people's everyday well-being, it has a major impact on the community when these services are performed negligently, incorrectly, or unfairly.**

### **Need for language speaking people in higher positions.**

P12: I feel that even if they had non-English speaking options in their telephone customer service, that person needs to hold a higher-ranking position. Like I called them last time and I asked for a Chinese-speaking staff member. The problem then was that the staff member couldn't make any decisions and told me to call other entities. The staff member could not mobilize any resources or make decisions.

**Discrepancy between government identity and chosen identity causes discomfort to customers, especially for gender non-conforming or non-binary people.**

**P6:** Most people in the whole world— including my parents and my kid and everybody— they call me Thomas. I'm actually a nonbinary person so I just don't prescribe to gender and Thomas is my chosen name. {OK thanks for sharing that.} The "Linnsie" thing was triggering a little bit, I'll admit. I kept going, "I should say something," "no come on, stay focused." A couple times into it, I was like OK. Seriously, I love being called Thomas, it was my grandpa's name, my great-great-grandpa's last name. It's just been in my family for years. I almost slipped it into my kid's name, almost. {We tried to ask about that, so my apologies.} Yeah, I was going you know, by what's on my bill, what's legal. {Thank you for doing that because we did need to verify that you were customers, so your government name is what we needed.} (We also asked them for their preferred pronouns, and Thomas wrote "she," presumably because they were going by their government identity.)

**Customers need PG&E to expand rather than limit the number of ways that customers can pay their bills without being charged fees. Customers need to pay in cash and speak to someone.**

**P5:** I usually pay it personally, like in cash because I can't, like my bank account doesn't always have the money in there and I don't want to get a late fee, so I usually just pay it myself, like go to the corner store and pay the bill. You just take your bill down to the corner store and they have a little place where you are able to pay a PG&E bill there, make money orders...

**P11:** Sometimes I will write a check and send it back. **Sometimes I will go through third party payment services and give them cash to pay my bill. I don't know how to pay online.** The third party payment services are usually open until 3PM and I get off work after 3:30 so unless I'm off, it's also hard to pay my bills that way.

**P7:** I'll call and make a payment. [with PG&E] I'll call to say that I want to make a payment and they'll transfer me to one of those ... people, automated, something like that. [re convenience of paying this way] [laughs with a sigh] Well, sometimes I write checks, but my son said checks are dinosaurs now, so I still have a checkbook, but I just pay it that way. Actually, I haven't even paid and it's like over \$1000 right now. [...] I still have challenges paying stuff online, like paying certain bills is a challenge for me. Sometimes I can do it, sometimes I can't. So yeah, I just call someone to make a payment then they transfer me over to that. And then, they charge you, I don't know, a certain percentage. {there's a fee for paying over the phone?} yeah there's a fee. I think they use a third party or something like that so there's a fee for it. {do you pay with a debit or credit card} I use my debit card that's attached to my bank account.

**It's often not feasible for low-income customers to use "automatic payments" to pay their bills. Inability to hold PG&E accountable for disputed charges deter participants away from online automatic payments, although technology and language barriers also contribute to avoiding online automatic payments.**

P11: and if PG&E automatically charges me, **it will make my finances very confusing because I can't control payment.** For example, there was a period of time when I did not live in this apartment. There was construction in the apartment so I was not residing here from November 2019 to June 2020. In that period, I was charged dozens of dollars on energy bills even though I was not living here. Since it was charged to my account, I still paid it because I did not want to be disconnected/cut off from energy. In total, that sum was a couple of hundreds. In such situations, there is not much you can do because even if you went to their office, you might not be able to interact with the staff members who are responsible. You will go through security and then register yourself. Once you are done registering, you line up to go ask your questions. It's like you're a ball that's being kicked around. The staff you speak with will say they need to ask their supervisors since they cannot make the decisions. So even if you went to their office, it's useless. It happened to me at the PG&E office on 17th St near my house. Also everything is in English so it was very confusing for me. So I just paid the couple of hundreds of dollars because the process of disputing it was too troublesome and I don't have the time to continue to pursue it. I decided I can still pay the couple of hundreds so I'll just let out of disputing the charges. Even though I eventually accepted the charges, I felt very innocent and undeservingly charged this amount.

P1: "I would love automatic payment if I knew what I needed would be in my account every month \*nervous chuckles\* and if we can just use it and not think about it would be lovely. If I can do it, that would be lovely. But having more **control month to month is essential, being able to choose which credit card to use.**"

P4: "I had a bad experience with automatic payment so I chose online manual payment. In December 2019, PG&E actually took two double payments out of my account and refused to reverse them and just gave me credit. That was not sufficient enough for me so I kind of learned my lesson that way to not have it taken automatically."

P10: "I make not-automatic payments online. For example, I cannot pay automatically because I would have to pay everything [at once]. I use an ATM [card] to pay for what I can afford that month."c

P12: I pay online through non-automatic payment. **I do not trust automatic payment because as [P11] expressed sometimes they will unfairly charge you and chasing back erroneous charges is troublesome.**

P11: It's easy for them to charge you money but when you ask them to refund you for wrong charges, it's too difficult.

P12: Yes, they will transfer you from one person to another. Especially if your English is not too good, it's a lot of work. You may not get your money back. If you do get your money back, it takes a lot of persistence and time. And in the meantime, you will be stressed.

P11: You have to constantly pursue them.

**P6:** I'm on that non-automatic online payment system.

**P5:** I usually pay it personally, like in cash because I can't, like my bank account doesn't always have the money in there and I don't want to get a late fee, so I usually just pay it myself, like go to the corner store and pay the bill. You just take your bill down to the corner store and they have a little place where you are able to pay a PG&E bill there, make money orders...

**Customers perceive that PG&E rates keep increasing every year and their bills continue to increase despite the energy savings strategies they use.**

**Did PG&E start charging more after the fires in recent years? Passing the buck to the customers? Bills more than doubled**

P11: A few years ago, due to forest fires, a lot of the infrastructure was destroyed. Because of these natural disasters, we ordinary people have been forced to pay for those expenses. Every bill, I see an extra dozen, couple dozen dollars that we need to pay. The financial People have no idea how much the energy they are using during the month will cost at the end.

Kallin: "After the San Bruno fire, my bill went from \$30 to \$70 a month for the same usage, minus 1-2 appliances. Always leave me with questions on what appliances drove up the price. But I just paid the bill and moved on."

**Customers want their PG&E bill to be more transparent and simplified and to understand their energy use in real time.**

**People don't understand their bills enough to ask detailed questions about how they are getting charged**

P11: We are discussing utilities today and of the utilities, energy usage and billing affects all households. Especially for low income households, every month that we receive a high energy bill is a challenge since it is hard for us to afford those expenses. The reason is there is a long itemized list [that we don't understand]. I went to PG&E office with an English-speaking friend and the staff member could not really explain to me the reasoning behind the issues I was experiencing and we could not understand what they were saying. It's not just a language problem. I asked them what are the itemized charges below my energy usage expenses. They could only say that there were fires and the expenses that PG&E had to bear upfront are now passed onto customers.

P12: My issue is that previously when reading my energy bill, there are new itemized fees. I called PG&E to inquire, previously it's one company and now it's separated. In the energy expenses side, my expenses have increased 1.5 times. The delivery charge is especially expensive. Also there are separate charges for PG&E and EBCE. I don't know which fees are which company but they're all ridiculously expensive.

P4: "Yes [they should simplify the bill]. I have some form of education. I feel bad for people who have 3rd-4th grade education who are in the adult society and need to make choices. Yes, they need to simplify a

lot more. You don't have an understanding of what these terms are and how they are calculated. If I can see the discrepancy in calculations, I can change my engagement with PG&E."

P3: "Irrespective of your education, half of the time, it's a bunch of jargons you don't really understand. MWh, hertz. You don't know what the terms are and how they are calculated. It's like going to a grocery store and they put the price on something and you're just supposed to accept it. I actually want to know how it's calculated. And when I do see discrepancy, I want to be able and say "Wait a minute. They are saying that last month I did this. I was in the house less time this month. And they're saying I have the same bill." So that becomes a different engagement with PG&E or EBCE, whoever I'm speaking to. That way, what P4 advised could have been something PG&E said to me. "Hey, your bill has gone up, probably because you plugged in more stuff. Maybe if you unplug something you're not using during the day, maybe your bill will be better."

### Many participants described how a one-time or uncommon situation caused them to have abnormally high bills for a short period of time.

P8: I had my eldest daughter and her daughter come last year. They came here for a year and while they were here, my other daughter who has a set of twins, her house was condemned, and so she had to leave her house and come here too. And I was at work, and my grandkids were displaced. My daughter was working part time and my granddaughter was going to school online, but the utility bills were ticking, ticking, ticking, and the computers, and the television, and the lights. And part of it too, I believe that I got really duped by some people about the utilities. You know, there's so much happening and when everybody left, I had a \$1,900 PG&E bill.

{You live alone, [P8]?}

I do now! [laughter] Now that the bill is high, everybody's gone to their own house. {How many people were in your house?} Let's see, I had five people in my house, who were here 24/7 while I'm out. And that's a lot of telephone and a lot of heater time because we were approaching winter. And although I wasn't here, it's hard to tell your grandkids- you know, it's only so many coats and jackets sweaters you can put on, so you know you're forced to turn the heater on.

### Participants all spoke to the constant difficulty of living in the Bay Area with its high cost of living, including extremely high energy-cost and housing-cost burdens.

P8: At this point, I'm 66 years old and I'm contemplating retirement. I'm not really sure how I'm gonna do it, 'cause I really have not planned well financially, but I'm trying to sort of reconcile and balance and eliminate some things. [...] And it is very, 'wow,' you know when I think about, how do I manage? How do I manage my finances, how do I stay ahead of an economy that wants more than I can make with one job? You know, in between that, I had to have **major surgery with no insurance so I'm dragging those bills**, which is another story.

**Struggling customers benefit from the flexibility to pay their utility bills when they have the funds to do so, rather than when the bill is “due.”**

**Participants point to certain circumstances when it simply isn't possible to reduce energy use.**

**P8:** Hmm. [laughs] You know, the squeaky wheel gets the oil. I don't have that many, fortunately. But sometimes, you know, I have to like, skip one to take care of another one. Then I have to go back and give the other one something. It's a rotation. I manage it by rotating it.

**P7:** Certain ones, like my mortgage is due the 15th, my car note comes out on the first, so certain ones I'll try to pay that's due. Or sometimes, I'll just call that company and say, listen, 'I'm late. We don't have the money' and they'll give me an extension. So I've been very blessed about that. Like I have a notice from the water department... I try to rob Peter to pay Paul, every month. It depends on what time of the month it is. Like my HOA, there's no negotiation, they're probably charging me money now because I'm late. So, I just pay it when I have the money. Some of the ones that are non-negotiable, like, I make sure to pay my mortgage on time. The car note [for his car] comes out, we have two cars, and my car, I pay it when I can. I worked for the census for two months. So, whenever I get paychecks, I double up on my payment. So, it's just survival. It's just survival at this point, yeah. [head is down, resting on hand]

**Numerous problems with existing programs prevent them from providing meaningful relief to struggling customers.**

**Budget Billing Options may not work for them.**

**P8:** Yeah ... about budget billing. I didn't have a good experience with it. Is the program the same? When you go into budget billing and say your usage drops, your bill is gonna stay the same, right? There's no leveling off. So, say I leave for a month, that same amount is going to be expected. [...] It did not work for me because when I needed the adjustment down, it was like, 'Nope you're locked into it.'

**Thresholds for qualifying for CARE and other programs are too low.**

**P10:** "We're talking about \$379 a month, \$400. And when November comes I'm about to pay everything I owe to them. But then, it's time to turn the heater on again. So, I've been in a 'revolving door' state for a long time now. And they told me if I can get a letter from the doctor, to say that [my mom] has a disease and that she needs to use the heater. But she's 90 years old, come on! That's how cold they are." *P10's family is not enrolled in CARE or Medical Baseline Program.*

**P10:** "For me it has been very frustrating, because on more than two occasions, one, two or three programs that came out of PG&E, whenever I've applied, I didn't qualify. Completely frustrating. I say, with what I'm making annually, with two dependents, please! What do you mean, I don't qualify!?"

**P7:** I'm hoping that the outcome of this will be to help me to get this bill down. We don't qualify for CARE or anything and it does have me worried 'cause we need his medical equipment to be working. But I just have not been able to get the finances to actually pay this bill. I have so many other things to pay. So, I'm hoping that there will be some type of way, or some agency would be able to help me please get this down.

**P7:** When I'm talking to someone, I'm considered middle class. It would really be nice if there were some programs- because middle class is actually the working poor, am I right? It would be really nice to have programs that could help the people in between. I'm not rich and I'm not poor. It really would be helpful if there was something. I'm just saying it would just be really nice if there was something in between to help us you know. The way things are going now, with jobs and stuff, that's probably why they haven't turned it off, but it would be nice if there was something.

**P1:** I work for myself and don't know how much I make month to month. Even with help, it's hard to pay for everything. I have a discount from PG&E but "it took me losing a majority of my work to reach that." The threshold for assistance is very low. "The system sets you up to fail."

**P3:** "Everything is expensive in California. Even when I make 6-figures, I still need CARE (because she's supporting others too) but I don't qualify for it."

### **Enrolling in energy savings programs did not reduce energy expenses**

**P12:** I participated in PG&E's Rebates Program and got a more efficient refrigerator and LED-lights replacement. But I feel that getting the LED-lights did not reduce my energy usage. I think, for some reason, using the older bulbs, which are less energy efficient, use less energy because my energy expenses have gone up.

**P9:** "I pay about \$130 to \$140 a month. There are a few months when it goes down like 10 or 15 dollars. [But] as many times we're a month behind, the total bill comes out being like \$300 something or \$400 something." *P9's family is enrolled in CARE.*

**P3:** I'm currently a part of OhmConnect. It's like a game for me to recognize where my usage is high. I get that and I am playing the game but it does not seem to be winning me anything. So besides that and turning off the lights for a few hours, I don't know how to get my charges down."

**P4:** "I have trained my children to turn off and unplug gadgets when we don't use them. I turn off my Alexa because she does not need to run all day and I notice the bill came down."

### **Solar is complicated and people need expert solar installations, help and advice**

**P12:** I am interested in installing solar panels. I have tried to install them in my home but issues came up with the city. The city's policies were barriers. I was worried that if there were mistakes, the inspectors would force me to take them down and I never went through with installing them.

**P10:** "It's just that [the idea of solar installation being done] with volunteers and apprentices scares me. I don't know if they know what they're doing. They can cause a big problem, that is, if they don't install it right and leave you there with a hole. That's dangerous. [What seems] cheap can be expensive...if something goes wrong, 'too bad!' Because it was cheap, it was free, and they said they were volunteers and apprentices. And so that's what stops me [from wanting solar]. They could leave it worse off than it already is. That's my concern with that."

**P3:** "Even with OhmConnect, my bill hasn't gone down. My bill is \$1820. And true-up is the biggest part of it. Basically, I have solar. I got solar without really understanding it. Solar provides during spring & summer



months. I gained a lot of solar energy that is utilized for my home. In this time period, I go to a different tier that is in conjunction with PG&E. And they charge me for any supplemental use that I might have. If I use 100 units a day, and if my solar captures 60 of it. So 40 units are coming from PG&E. So I'm charged 40 units, but at a different rate. And I'm almost sure that rate is high so they add that up across the month and I'm given the bill. And that bill is all the usage I use outside of solar. So my solar doesn't work well enough for me to not get charged by PG&E. I still don't understand how they charge me. It's basically \$2000 for me.

*Customer concern about going solar with GRID Alternatives, and perception that a volunteer-based solar installation program might prove too great a liability risk, with an overriding concern about paying for mistakes. P10 seemed extremely concerned about this issue, and did not seem reassured by our assurances of quality-control, supervisors, or EBCE being ultimately responsible for ensuring that her home would not be damaged by volunteers or apprentices who didn't know what they were doing as solar installers.*

## Income-based Energy Utility Rates

**P8:** I've been on a bit of an amnesty, I suppose with the COVID restrictions. And you know a lot of the companies are giving those extensions which makes it easier. You're going to have to pay it eventually, but at least it's not, 'we're gonna come and take away whatever or shut off [your utilities].' PG&E and the cell phone for communication, should not be a luxury. It's also a necessity for people to be able to communicate!

**P8:** Yeah, I think they should have an income-driven rate.

**P7:** What do you mean by that, [P8]?

**P8:** Same as subsidized housing, where rent is based on what your annual income is.