

Oregon Public Utilities Commission

Community Focus Group

Feedback Report



Prepared by Brown Hope
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About Brown Hope

Brown Hope is planting and nurturing seeds for racial justice and healing. We serve and mobilize communities in order to heal our collective soil from the poison of our past and present, so our future roots can thrive.

Since 2018, Brown Hope has cultivated an ecosystem of community healing programs: Black Resilience Fund, Power Hour, Solidarity Squad, Healing Initiatives, Blackstreet Bakery, and Equity & Beyond— working with neighbors of all backgrounds to inspire the racial healing we all need and deserve.

In the past year, Brown Hope has organized to ensure that communities disproportionately impacted by COVID-19 and systemic racism have the opportunity for a more resilient future. We have responded to urgent community needs and served 5,000 Black, Brown, and Indigenous Portlanders through economic empowerment, community building, education and advocacy, mental and emotional health, and direct community aid.

Our wild dream is that the seeds we plant will flourish into the fruits of justice, healing, and love— for every person, every community, and the entire world.

Project Summary

The Oregon Public Utility Commission (OPUC) regulates Oregon investor-owned electric, natural gas, telephone utilities, and specific water companies. The organization is mandated to balance the needs of its consumers and utilities.

In this case, the agency faces challenges providing adequate solutions for consumers struggling to pay their bills based on OPUC's payment timelines. OPUC's current strategy has received complaints from consumers due to different barriers within OPUC's systems and policies. For this reason, Brown Hope held three focus groups to understand better and propose potential solutions to the inequities and structural deficits within OPUC's payment system.

Brown Hope coordinated three focus groups to help OPUC improve its utility payment assistance. The study hosted different focus groups through Zoom and

collected data on changes OPUC should make to recover costs and realize its equity goals.

According to the findings, many people face financial challenges to pay their bills on time. In this way, the organization causes multiple problems because water and electricity are basic needs for proper living standards. Brown Hope has identified several recommendations for OPUC to consider eliminating the barriers that make people fail to pay their bills on time and make appropriate changes to improve its utility payment services.

Moderators



Brondalyn Coleman



Reina Escalante

Objective, Scope, and Methodology

Our objective was to:

- Help OPUC improve its services and access to clients and their perception of its services.
- Document the effects of electricity shut-offs on the clients.
- Determine the barriers that hinder consumers from settling their bills on time.
- Support and propose ways OPUC can improve its utility services.

To accomplish our objective, we collected data through three focus groups to analyze participants' views on OPUC's utility payment practices. The data was analyzed through thematic analysis to identify the effect of electricity and water shut-offs on the participants and barriers that prevent the clients from settling their bills on time. In this way, the data helped recommend solutions to improve OPUC's utility payment services.

Focus Group Findings

Finding #1

The three focus groups provided significant findings regarding the OPUC's utility payment assistance to enable the organization to help them to enjoy electricity and water services. The following outcomes were recorded from the Brown Hope Focus Group with OPUC.

OPUC Focus Group

- **The participants expressed hopelessness and lack of certainty regarding getting information, managing costs, and meaningfully reducing bills or where to get help.**

Kimberley reported that Community Action was the agency that helped her. She has received assistance, but I didn't know whom to call to get help before. Kimberly only knew that the television does not use electricity when not in use. Therefore, she says, "I am disconnecting them to make sure they are not consuming electricity."

On the other hand, Jr reported, "To save electricity, I have changed all the bulbs to LED." "They say that those bulbs use less than the other ones." "I have some lights outside that are solar." "Those don't use electricity."

Bernabe recommended the organization Catholic Charities because they helped me a couple of times. The participant believed the organization assisted him quickly.

- **The participants expressed concerns about food spoiling due to electricity cut-offs and the exorbitant cost incurred.**

Jr Como reported that "when our electricity was cut...it was in the summer." "That was very difficult during those hot days." "So much heart and worry about our food spoiling."

Bernabe admitted that it was hard for him because the light went out, and he was stuck inside the house without light. He complained, "my food was spoiling, and I was in quarantine."

- **The participants revealed that family members with medical needs that depend on electricity suffered when their power was cut-off.**

Jr. expressed, "In our house, my mom is on oxygen...she has an oxygen machine." "When they cut our lights, her machine didn't work." "It is dangerous for her."

Kimberly added, "my daughter was in the hospital for two weeks." "Right now, we cannot be without electricity because she does dialysis at home." "It is necessary, not an option to have it."

- **The participants reported numerous barriers with payment plans but agreed that they were helpful.**

Few participants in the Spanish Focus Group reported using payment plans. While the company designed its utility payment services to improve the consumers' experience, the few participants claimed that they had a bad experience with the payment plan. The figure shows focus group

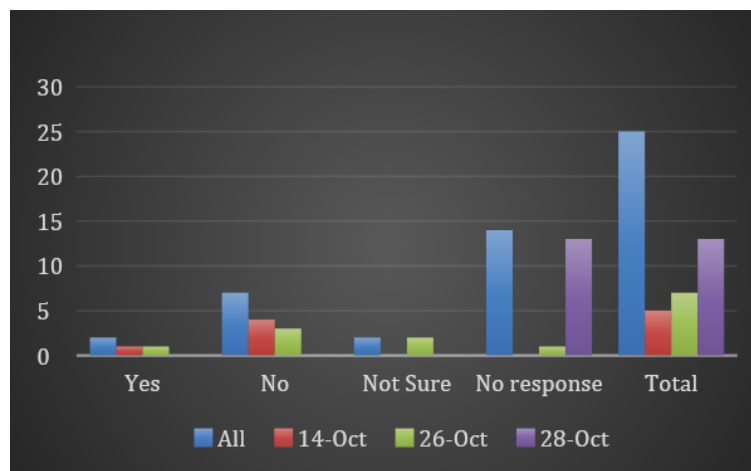
participants who use a payment plan (Arrears Management) for their electricity/utilities.

Kimberly said, "I was not able to make arrangements." "I had to pay the total amount so they wouldn't cut it." In this case, the participant blamed OPUC for bad policies on payment plans.

Juan said, "For those of us that are behind, why do they say that you need to wait 7-10 business days to pay?" The participant expressed concerns about waiting for 7-10 business days to pay. In this case, the company was found to make clients wait for more time to pay for their services.

However, Jr. seemed optimistic with payment plans. The participant reported that he had made payment plans to pay his bills.

Figure 1. Focus Group Participants Who Use a Payment Plan for their Electricity



- **Participants require more time to complete the payment plans.**

For example, Kimberly said, "Like this year, with the pandemic." "I saw that they were helping a little more." "They took the whole amount I owed, and they divided it." "Normally, they do it for one year, but this time they

were able to do it for two years." "With the electricity we were using; it was easier to make the payments." "I hope they keep this type of program because it helps in big emergencies." "Like with me." The participant added, "I don't think it's enough time because a lot of times, you can't ask for help until you get the cut-off notice." "Where I live, Community Action...sometimes, I am not able to get an appointment on time because so many people are also asking for help."

Finding #2

Financial

People who do not have electricity cannot work from home. In this case, the problem leads to the loss of an income-generating activity. Besides, after the shut-off, the participants experienced financial loss associated with replacing spoiled food and moving to other places searching for a good life. In this case, Participant 1 affirmed that having the water shut off accumulates bills by asserting:

"Had water shut off without notice, that is the only disconnection I've experienced, and it was horrific. You need to flush the toilet and cook. I had to go to a hotel, which cost more than the bill. Resolving the situation was ridiculous. They shouldn't disconnect people's water or electricity. Food in the fridge and freezer goes bad when you lose electricity. Replacing that food costs so much. I have two fridges, and replacing that food would cost hundreds of dollars. The elderly shouldn't have utilities shut off; they may not have support. Not everyone is computer savvy to get online assistance or read their bills. These businesses need to consider that people have medical devices that require electricity. I have two little kids, and getting a hotel was hard because we were so far from school. More time to pay would be better to help address individual circumstances, like disabled kids."

Therefore, participants fearing shut-off or where shut-off has already happened face financial stress associated with increased bills. Participants 1 and 2 agreed to get weathering kits via mail, but they could not install them.

Finding #3

Emotional effects (on individuals and families)

Having lights cut off affects the psychological well-being of individuals and families. Participants have experienced having lights shut off and describe the situation as embarrassing, especially if someone has family around or has kids. At the same time, participant 2 affirmed that electricity shut-off is embarrassing, especially when someone has always paid in the past. The participant reported that when they spoke with the utility on the phone, they got the impression that they would get immediate help, but they were treated differently and were placed on a waiting list for assistance when they went in person. They think their name sounds white, so they are more likely to get help on the phone than in person, and people see that they are Black. In this case, the participant concluded that the utilities are biased against helping people of color. Participant two claimed that "utilities choose whom to help while the same support should be offered to everyone."

Finding #4

Cognitive load

The participants lack critical information regarding how OPUC calculates the bills and saves electricity. In this case, the participant expressed a lack of information on energy conservation. The participant asserted that "I don't know, but I've signed up for a lot of different energy conservation programs, I see on them the bill, but it doesn't give a breakdown. This is supposed to save the environment, and that is important. But is it cheaper to use renewable energy? What is better for people struggling to pay? Bills are higher than they are supposed to be. The efficiency choices don't help the bills." Besides, the participant acknowledged that he does not know how to read the meter and determine if he is paying the right bills. The participant asserted that "I don't know if it's fair. In winter, I want to be warm. In summer, when I'm not home a lot, not running AC, and the bill is so high, I don't understand why or how to determine if it's right or if I was overcharged. I was told that unplugging things

will save electricity; is that true?" The same sentiments were shared by participant 2.

Finding #5

Practical and logistical concerns

The participants face problems receiving information of water and electricity shut off when the meters are registered under other people's names. For example, Participant 3 reported practical and logical concerns. She said, "I'm in a complex situation, and I'm not eligible for a payment plan. My boyfriend at the time put the electricity in his name. Then my family had a tragic accident, and the man took off. I'm still living there and am keeping up with the bills. The electricity has been off for one month now, and the utility wouldn't even answer any questions about it or tell me what I need to pay because it's not in my name."

The participants faced problems making changes without the house owners' permission on weathering. For instance, participant 6 recounted, "for me, I can't get on a water discount plan because I make like 2 cents above the median income level. I don't have access to a lot of discounts. I rent a home, so I have to go through the property owner for any improvements."

Finding #6

Health consequences

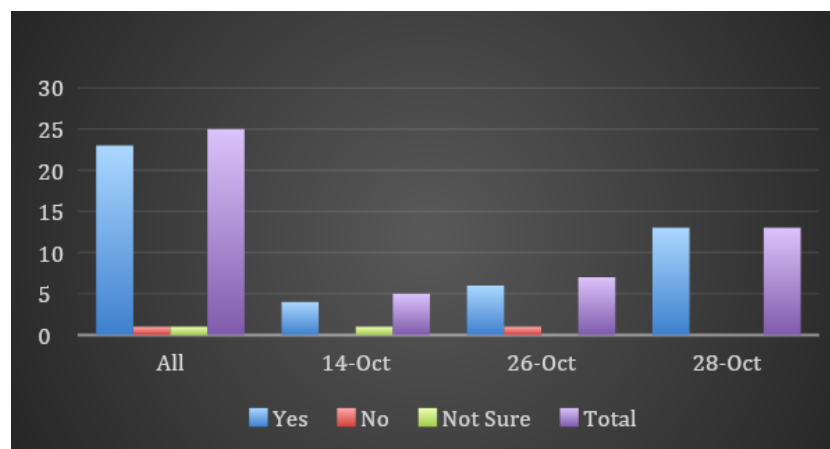
Families with medical conditions face critical concerns when they lose power. For instance, P2 reported that "at home, my mom was on an oxygen machine. When the power was cut, the machine did not work. That is why it is so important that we don't have our power cut. While she does not use the machine often, it is very important when she does. It is dangerous for her not to have it." The response reinforces Kimberly's concern in the first focus group, where she said, "my daughter was in the hospital for two weeks." "Right now, we cannot be without electricity because she does dialysis at home." "It is necessary, not an option to have it." As a result, power shut-off risks the life of families with medical conditions.

Finding #7

Hard decisions and sacrifices

Participants reported concerns of conflicting bills and other expenses, such as rent. Participant 6 said that "each time my family has lost power, it's always right before we get paid, and there have been times when 15-days isn't enough. We pool money to pay for electricity. At one time, 10 people were living in our 4-bedroom home, and we couldn't pool the money together to pay. We also have rent to pay. We have gotten a warning and final warning. Sometimes we didn't get the warning because we moved, and then the electricity just got shut off." Therefore, families have to make hard decisions concerning paying electricity and other bills. Besides, participants sacrificed to leave their homes to live with people with electricity. The participant currently does not have electricity and stays with friends/family in this case. For example, P2 recounts that he used to live in an apartment building, and a neighbor with a kid didn't have power, so the participant shared their electricity with the neighbor utilizing an extension cord. The participant asserted that he has seen this happen many times. Those with prominent families have to sacrifice their homes and live in hotels. For example, participant 1 had to go to a hotel, which cost more than the bill. She needed water and electricity to enhance the life of the family. Figure 2 represents the participants affected by OPUC's electricity cut-offs.

Figure 2: Participants' Affected by OPUC's Electricity Cut-Offs



Barriers To Assistance

1. Assistance requirements and access are not designed to meet the reality faced by many OPUC constituents.

The focus groups captured the concerns of relatively low wages with low disposable income. One participant complained, "I work full time in a minimum wage job. Just because you make a little too much income doesn't mean that there aren't other things like student loans or paying down credit cards that you have to deal with."

2. Participants who may qualify cannot get assistance because the system has unidentified barriers to serving.

Participants face difficulties getting assistance for electricity services. For example, P1 claimed, "I found out Community Action was an agency that could help. I have been able to receive assistance. Before, I didn't know whom to contact for help." Besides, Participant 2 reveals that the system is not designed to help people with long-term COVID complications. The participant recounts, "I had electricity cut off and got a medical exemption in the past. More recently, when I tried to get it again, they said it doesn't exist/work anymore. Had COVID in June and the Water Bureau offered to pay for one month out of three. I have long-term COVID, and there is no assistance for long-term COVID patients. That is going to be more of an issue for people, and it should qualify for a medical exemption."

3. Extreme difficulties in obtaining information on how to reduce utility costs effectively.

Participants lack knowledge on how to reduce their bills. The focus group responses showed that most could not comprehend a meter or legitimately determine if they are paying the correct statements. In this case, there are no documented training or educational resources to educate the consumer

of the details of their bills, usage, or any additional resources to assist with the cost.

4. Payment Plans are complex and confusing.

Positive:

- An alternative option to prevent the disconnection of utilities.

Negatives:

- Confusing, unclear where charges are coming from, not enough time to act or plan, etc.
- The past due bill being redistributed to the new bills increases the monthly hardship.

Recommendations

- Cut-off notification windows should be increased from 15 to 45 days to allow consumers to better navigate resource management. Many participants complained of additional emotional and financial challenges brought on by abrupt water and electricity cuts. For example, people expended additional funds to replace spoiled food, and families experienced emotional distress for failing to afford their bills.
- Families with medical conditions should be exempted from electricity cuts. Participant testimonials provided very clear evidence that medically compromised lives were further endangered due to a lack of knowledge and access regarding additional aid for those communities. Payment plans should be designed with equitable protections for people with emergency and chronic medical conditions. Awareness and outreach for such programs should be increased.
- A list of external and internal resources should be maintained by OPUC and provided to consumers at no charge. This list should be given to all consumers that express hardship or require assistance with their utilities. Information regarding the qualifications for assistance should be much more accessible.
- Focus groups established that many individuals face difficulties due to a lack of knowledge of utility program systems. An ongoing community education program should be set to make the user interface more understandable for consumers. This program should focus on items such as: consumer-driven ways to save; how to read and comprehend a bill; the role of the consumer in managing the cost of utilities, etc.
- OPUC should ensure equity in its utility payment services. Participant testimonials included stories of Black, Brown, and Indigenous consumers experiencing discrimination when trying to work with OPUC staff on utility payment options. OPUC should conduct annual reviews of its diversity, equity, and inclusion policies, and ensure consumer surveys and focus groups are regularly facilitated and include questions about cultural competency and inclusive customer services. All equity trainings and resources for OPUC staff should be accessible in all languages.

References

Internal references:

- [478 - Utility Payment Assistance - PUBLISHED - Web.pdf](#)
- [2020 Research Project: Mental Health Challenges and Healing \(Ida B. Wells\)](#)

Notes:

- 10/14 [Brown Hope conversation circle with OPUC JS notes.docx](#)
- 10/26 [Brown Hope conversation circle two with OPUC JS notes.docx](#)
- 10/28 [BH Focus Group with OPUC 10/28 Jenny's copy.docx](#)
- Synthesis (in progress) [Synthesizing Focus Group Notes](#)