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2026 ANNUAL CONFERENCE

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National Study of the Combined Impact of LIHEAP and Ratepayer Funded Programs

David Carroll
Julia Wang
Kevin Schwartzbach
Luke Gooding
Pragya Chauhan
APPRISE

Moderator: Cassandra Lovejoy
NEADA

Agenda

1. Introduction
2. LIHEAP & Low-Income Affordability
3. Program Models & Impacts
4. Indicators of Energy Insecurity
5. Dissemination Format

SESSION OVERVIEW

Objective

- Develop a resource for policymakers and stakeholders

Process

- Use and document published data sources

Analysis

- Develop quantitative indicators of program impacts

Dissemination

- Post on findings on APPRISE website with links to well-known resources

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LIHEAP & Low-Income Affordability

Julia Wang

What are the HISTORIC **TRENDS** *of...*

- LIHEAP Funding?
  - Nominal, Inflation-adjusted, & Crisis
- Average Low-income Energy Bills?
- Number of Low-income Households?
- LIHEAP Coverage Rates?

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DATA SOURCES

to answer these questions …

- Residential Energy Consumption Survey (RECS)
- American Community Survey (ACS)
- Current Population Survey (CPS)
- LIHEAP Home Energy Notebook

- All data from this presentation will be available on the APPRISE Website with links to the original data sources.

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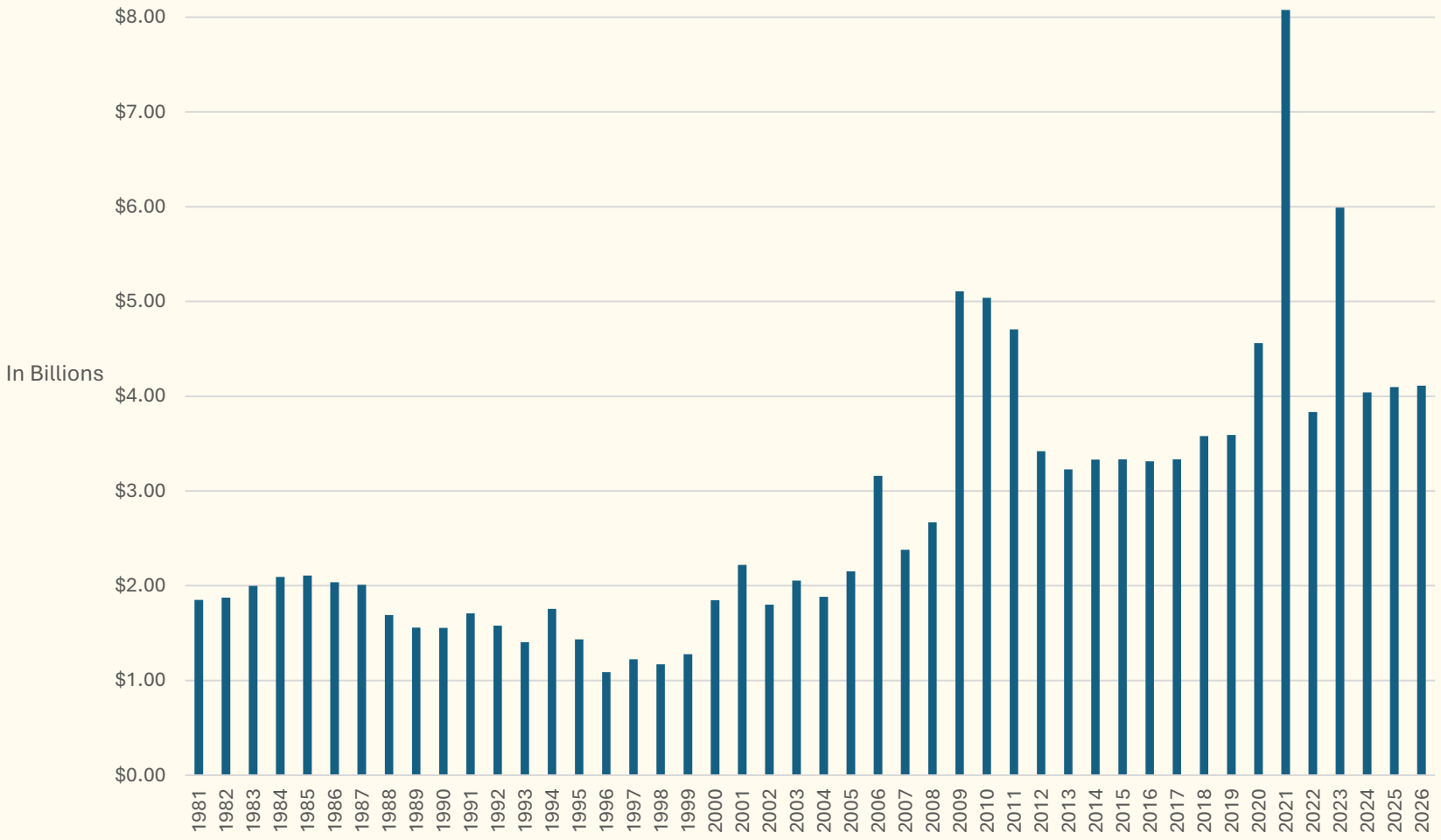
Trend in LIHEAP Funding

Total LIHEAP Funding 1981 - 2026 (Nominal)



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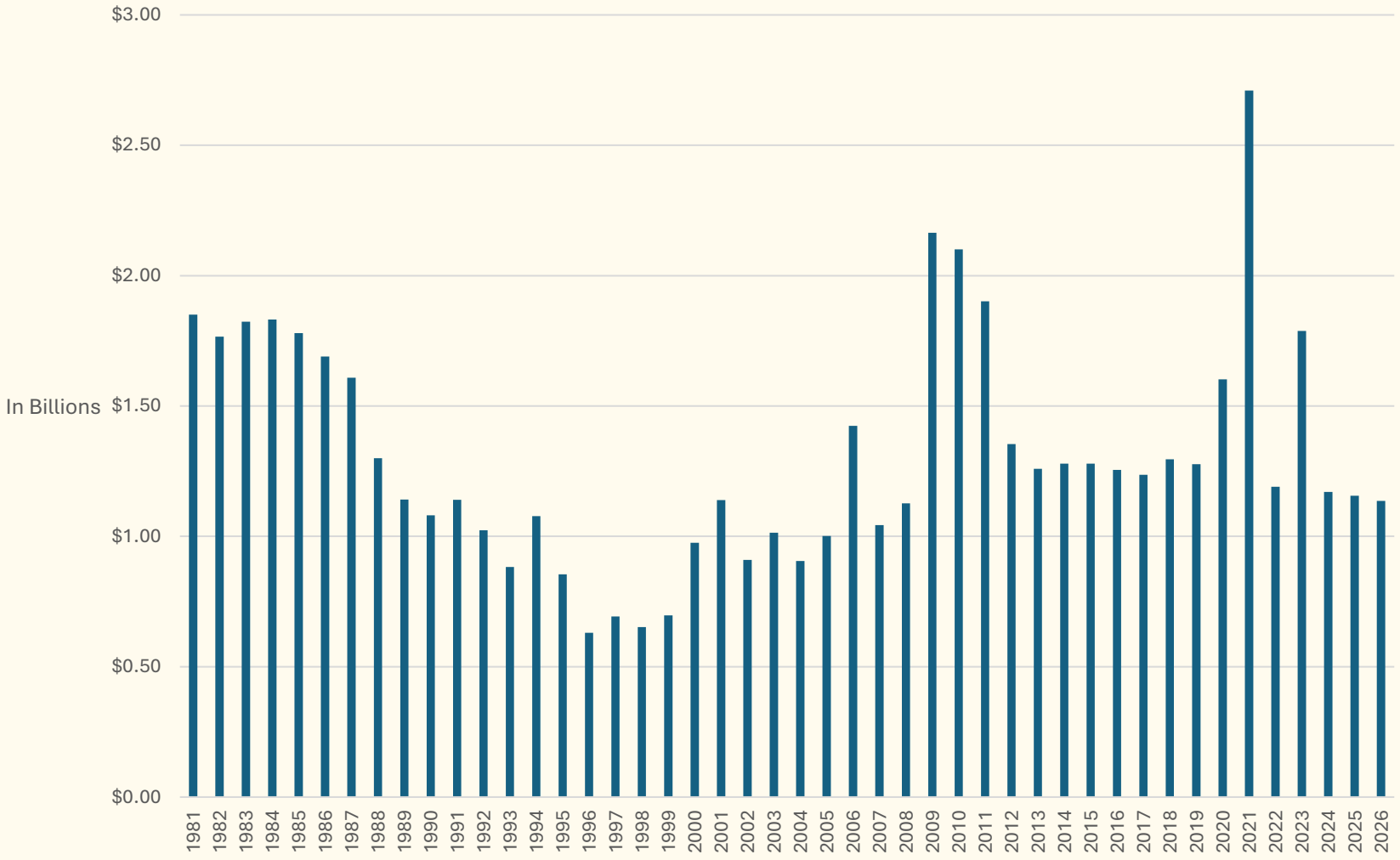
Trend in LIHEAP Funding

Total LIHEAP Funding 1981 - 2026 (Real 1981$)



*Adjusted to 1981 dollars using the Consumer Price Index (CPI)

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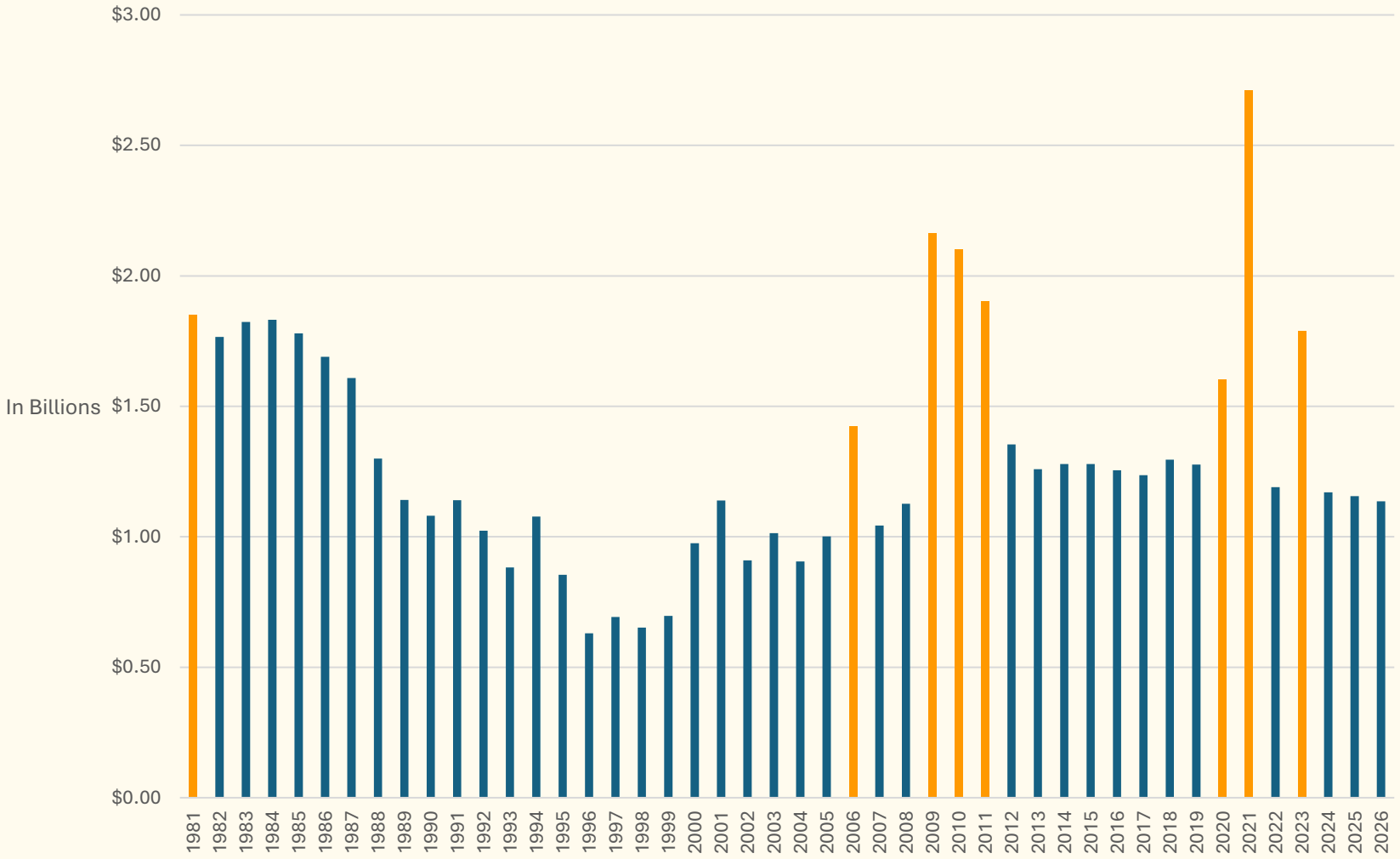

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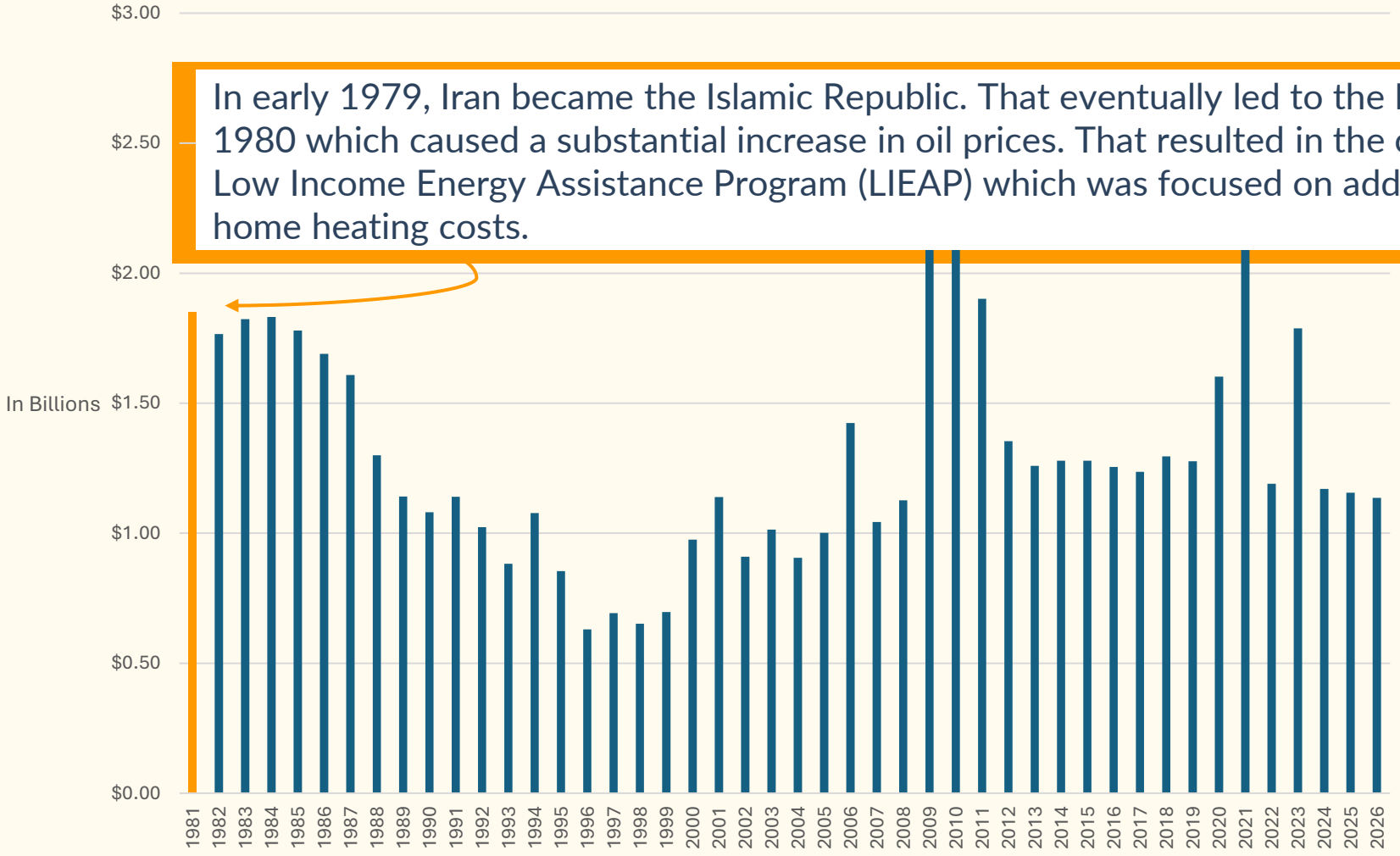
Trend in LIHEAP Funding

Total LIHEAP Funding 1981 - 2026 (Real 1981$)

In early 1979, Iran became the Islamic Republic. That eventually led to the Iran-Iraq war in 1980 which caused a substantial increase in oil prices. That resulted in the creation of the Low Income Energy Assistance Program (LIEAP) which was focused on addressing high home heating costs.



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Trend in LIHEAP Funding

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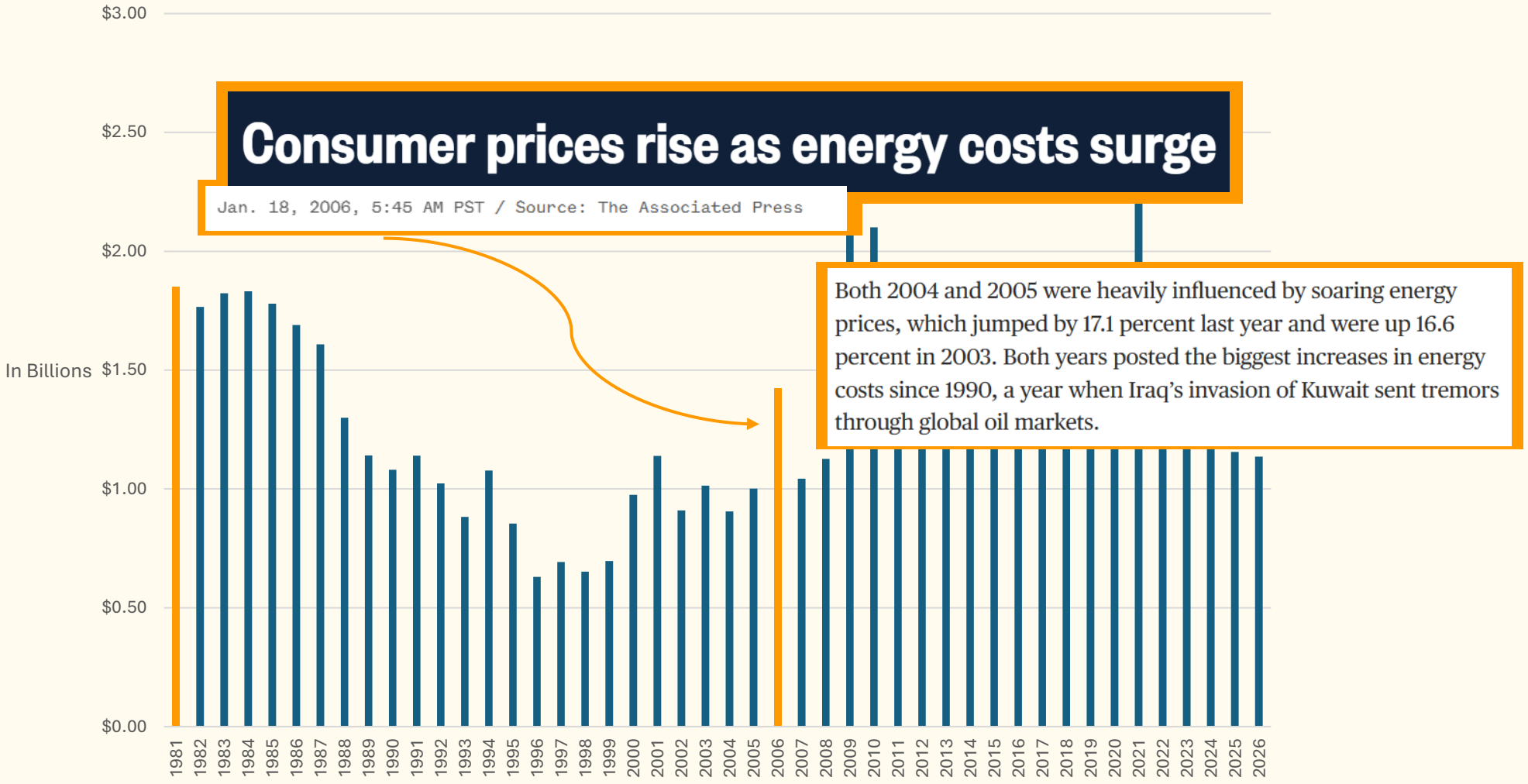

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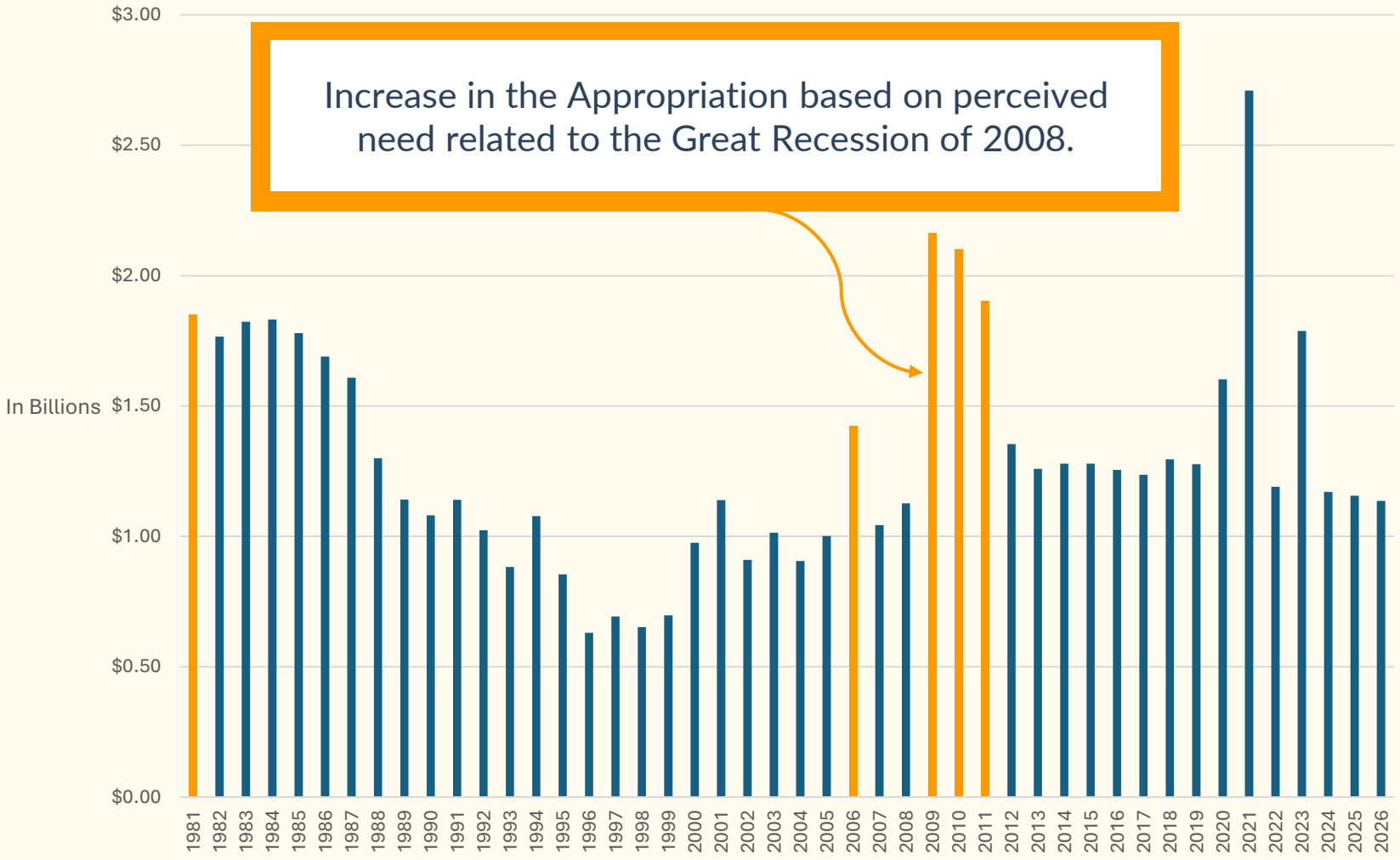

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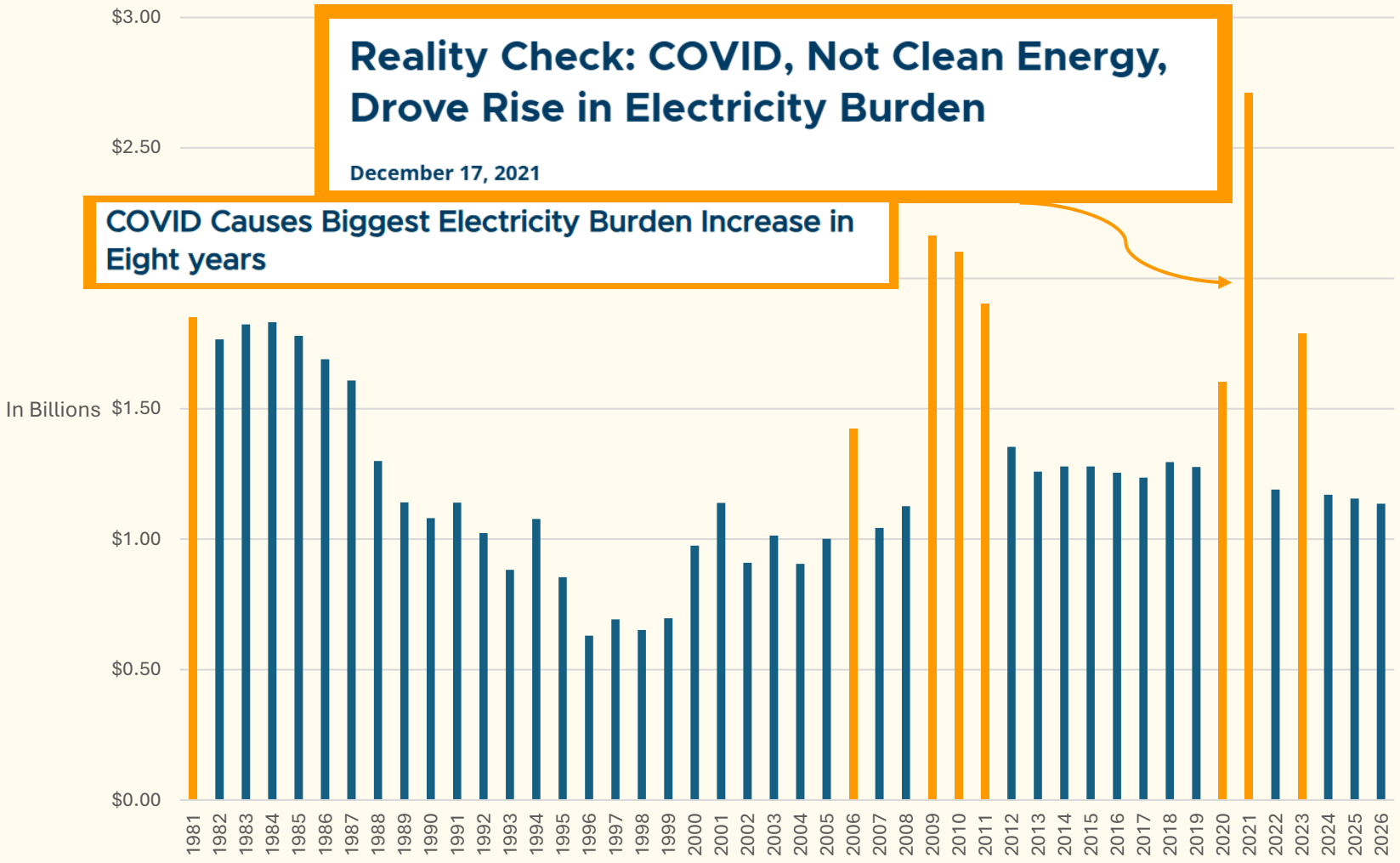

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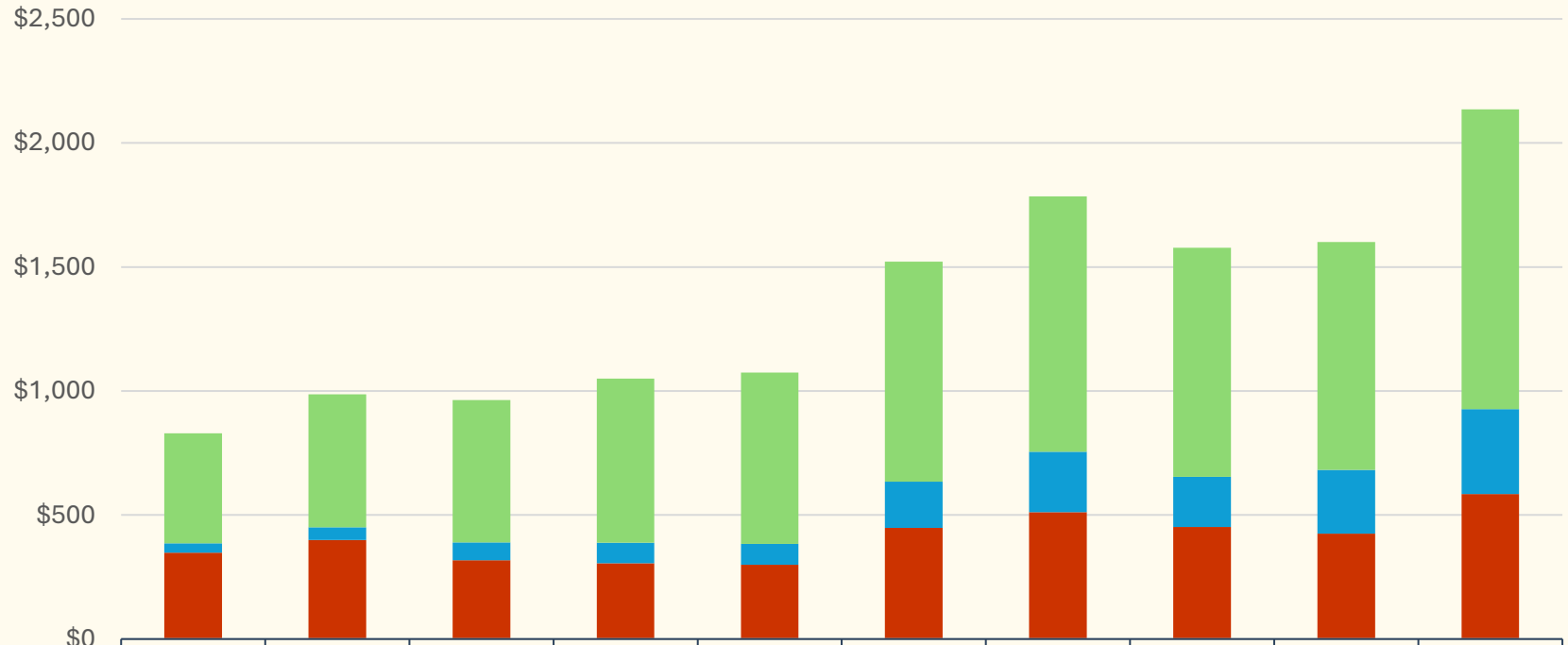
Trend in Energy Bill

Mean Residential Energy Expenditure for Households with Income at or Below 150% of HHS Poverty Guidelines

(Nominal Dollars)



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Total	$830	$987	$963	$1,050	$1,074	$1,522	$1,786	$1,578	$1,601	$2,135
Other	$444	$537	$574	$662	$691	$887	$1,030	$924	$920	$1,209
Cooling	$38	$51	$71	$82	$84	$187	$243	$202	$257	$342
Heating	$348	$399	$318	$306	$299	$448	$512	$451	$425	$585

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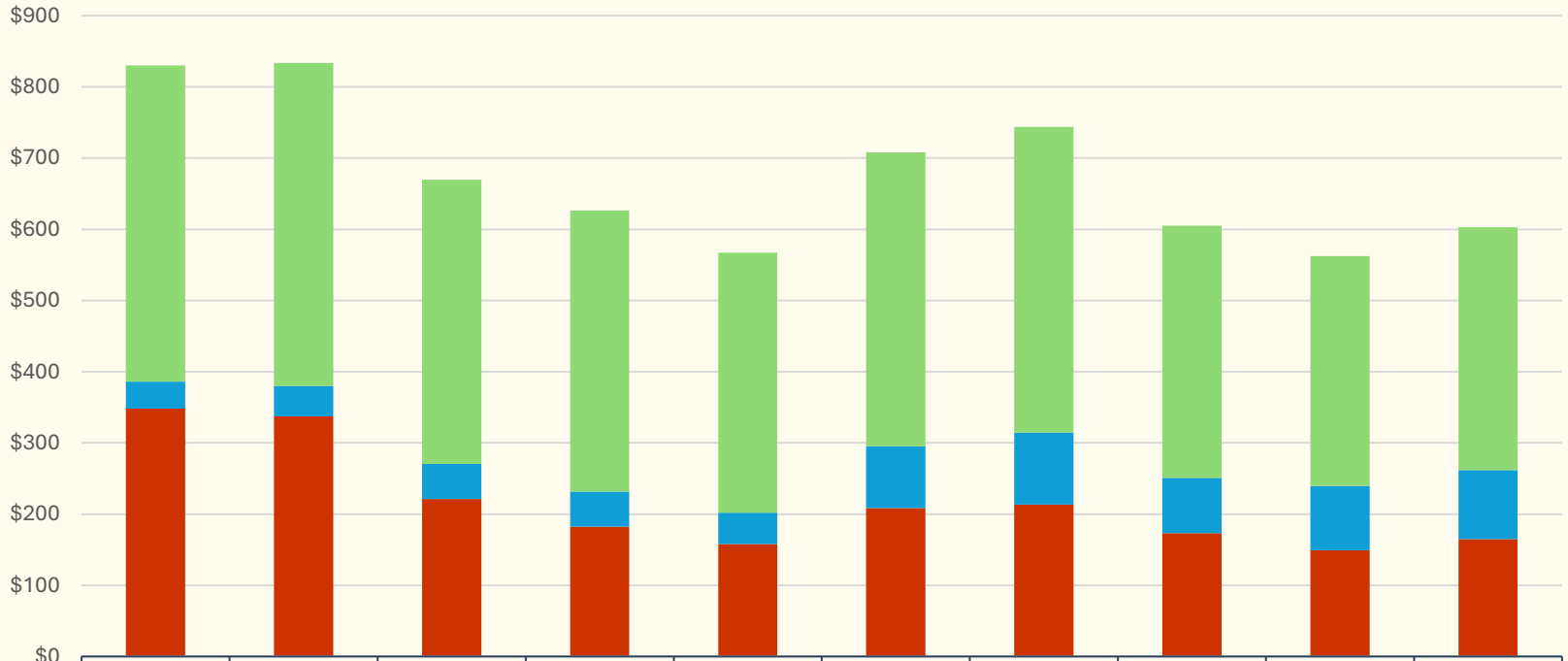
Trend in Energy Bill

Mean Residential Energy Expenditure for Households with Income at or Below 150% of HHS Poverty Guidelines
(Real 1981 Dollars)



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Total	$830	$834	$670	$626	$567	$708	$744	$605	$562	$603
Other	$444	$454	$399	$395	$365	$413	$429	$354	$323	$341
Cooling	$38	$43	$49	$49	$44	$87	$101	$78	$90	$97
Heating	$348	$337	$221	$183	$158	$208	$213	$173	$149	$165

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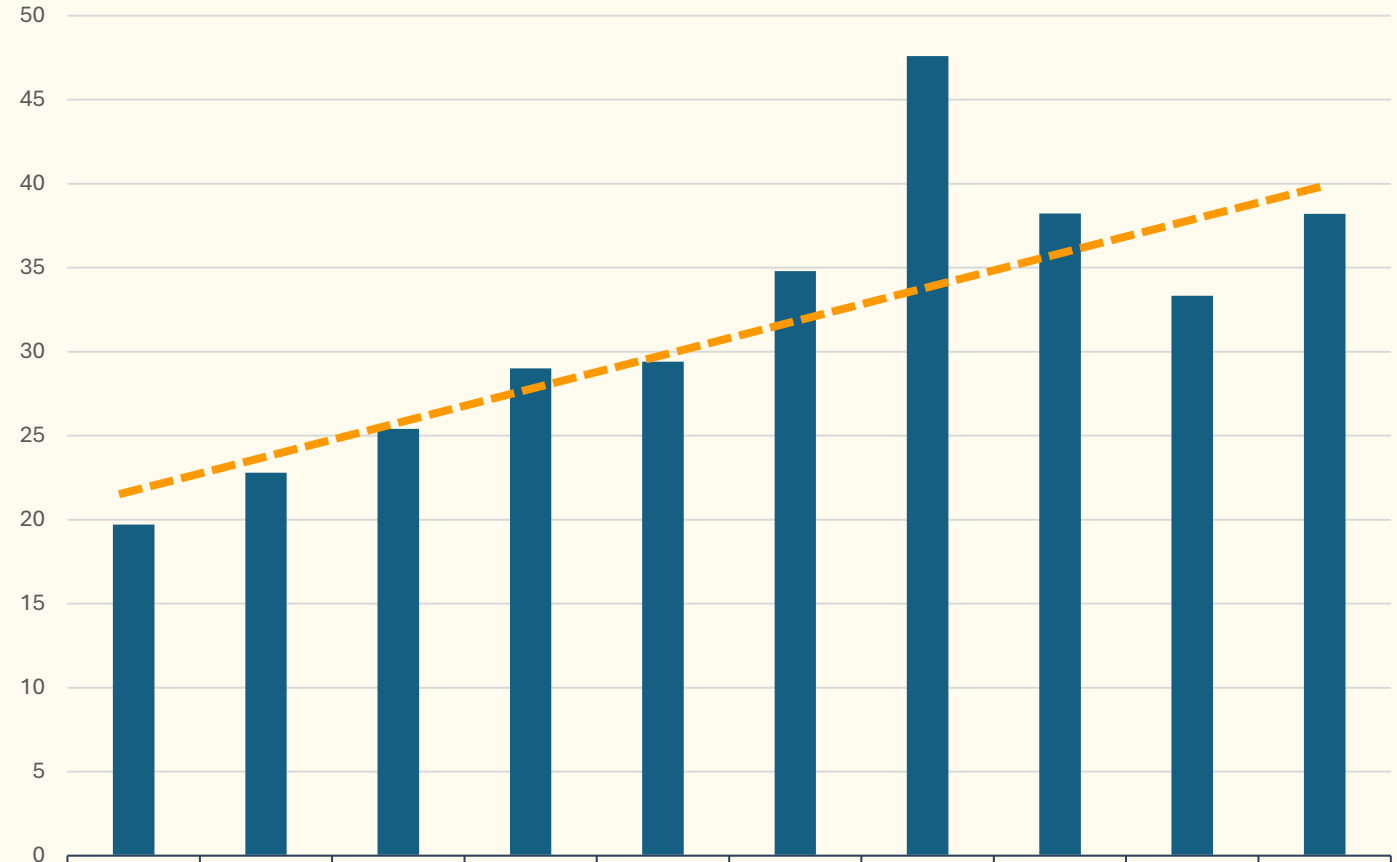
Trend in LI Households

Number of Federally LIHEAP Eligible Households (in Millions)



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Eligible Hhlds (mil)	19.7	22.8	25.4	29	29.4	34.8	47.6	38.2	33.3	38.2

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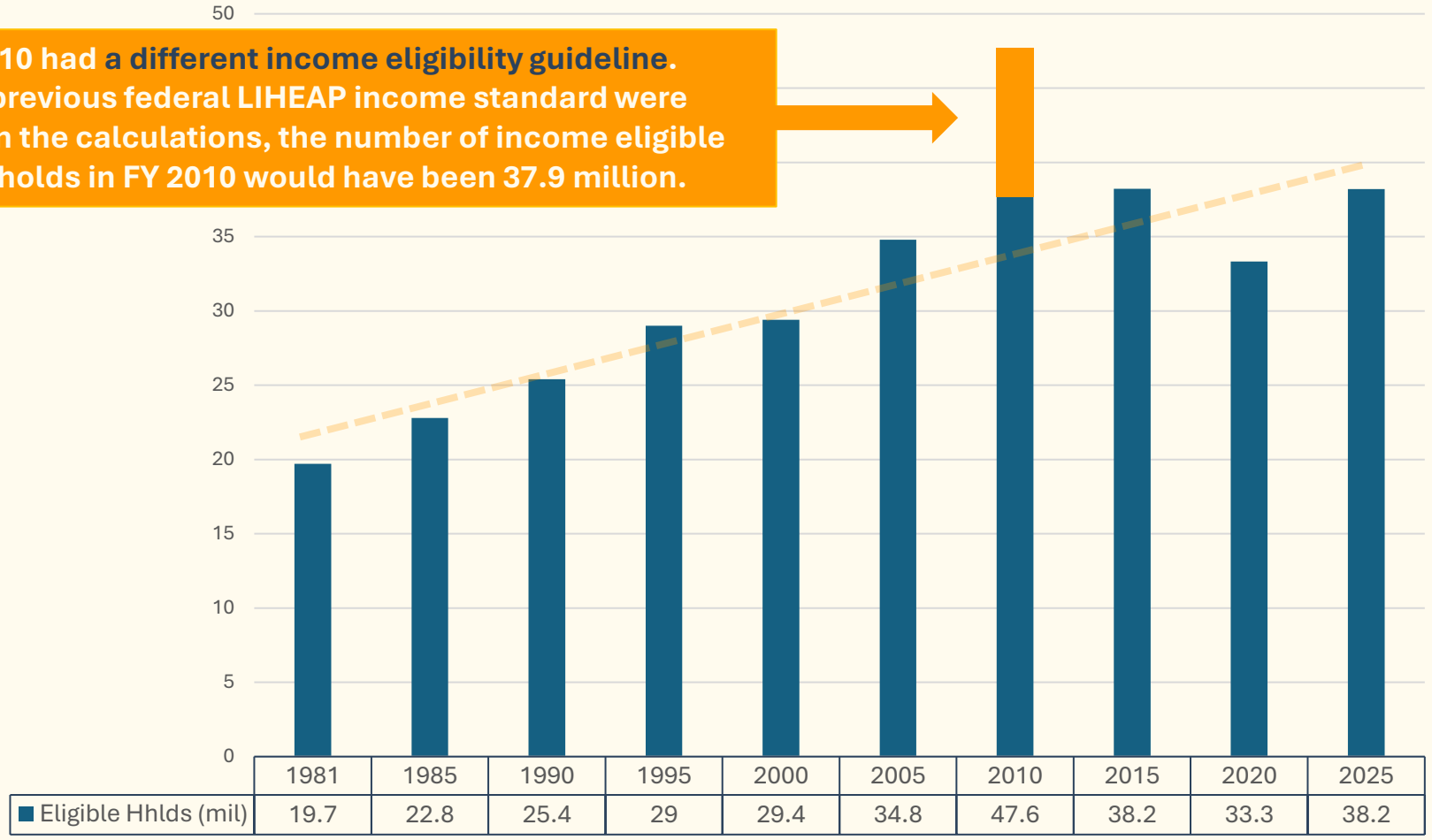
Trend in LI Households

Number of Federally LIHEAP Eligible Households (in Millions)

***FY 2010 had a different income eligibility guideline. If the previous federal LIHEAP income standard were used in the calculations, the number of income eligible households in FY 2010 would have been 37.9 million.**



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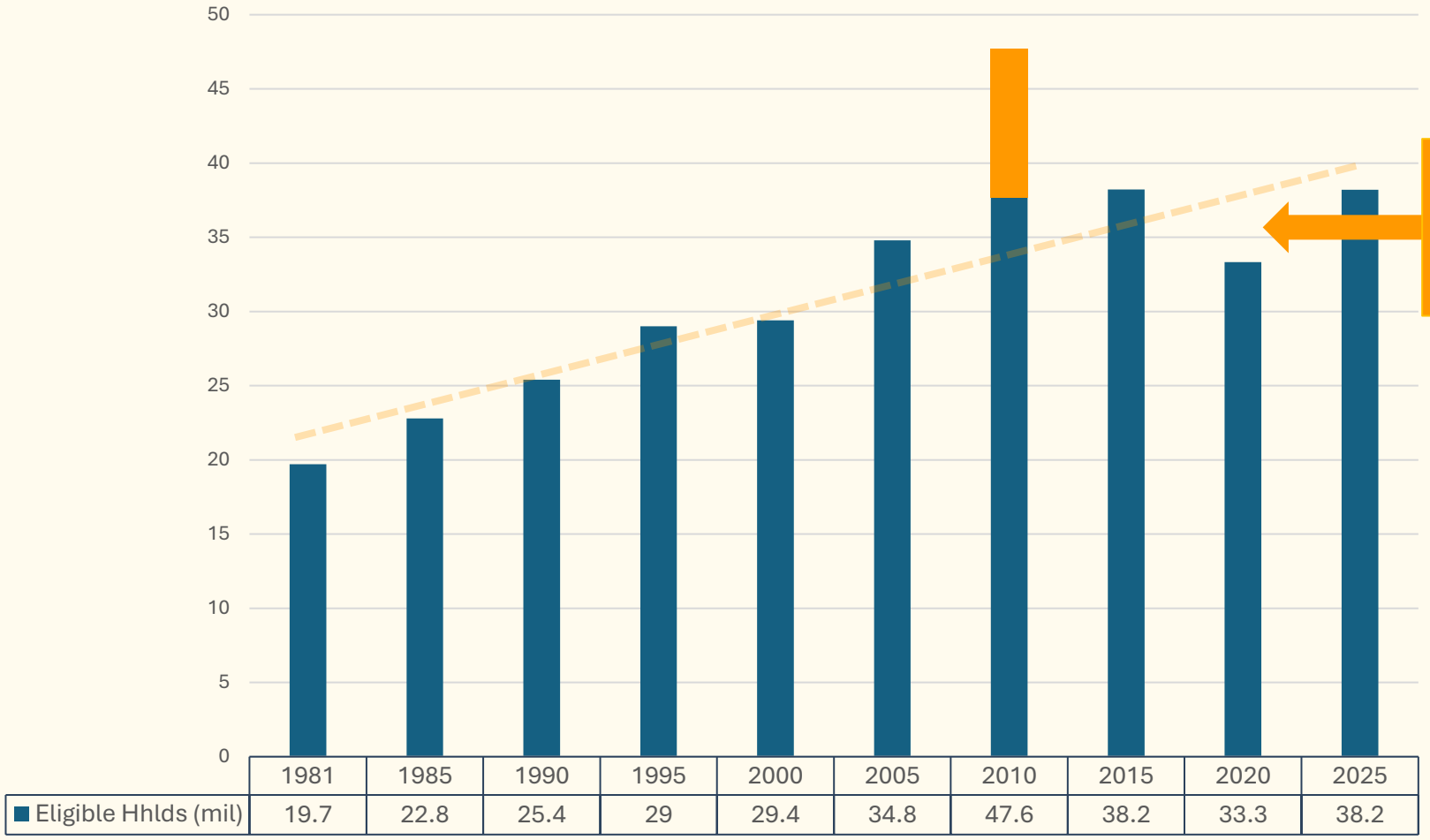

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Eligible Hhlds (mil)	19.7	22.8	25.4	29	29.4	34.8	47.6	38.2	33.3	38.2

***FY 2020 households overall had higher income due to federal COVID subsidies.**

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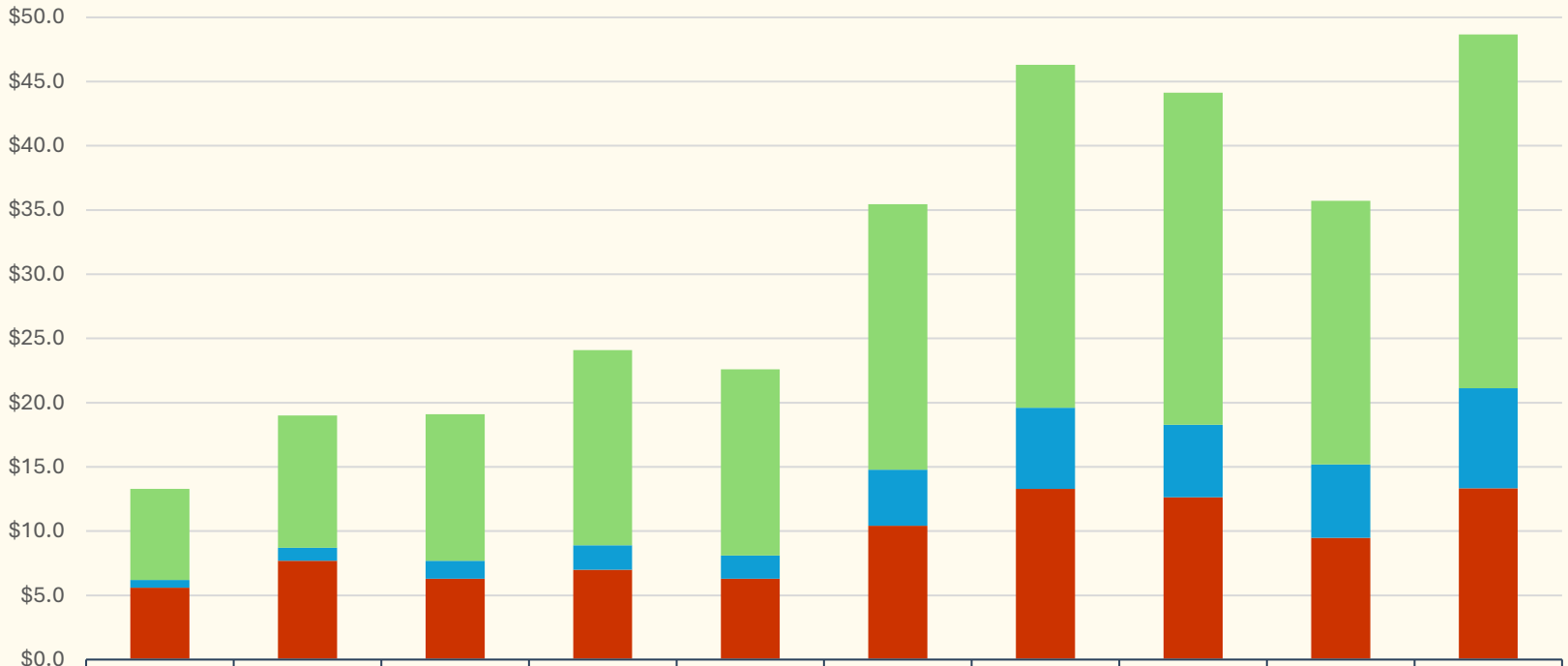
Trend in Aggregated LI Energy Bill

Aggregated Residential Energy Expenditures (in Billion) for Households with Incomes at or Below 150% of HHS Poverty Guidelines



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Total	$13.3	$19.0	$19.1	$24.1	$22.6	$35.5	$46.2	$44.1	$35.7	$48.7
Other	$7.1	$10.3	$11.4	$15.2	$14.5	$20.7	$26.7	$25.9	$20.5	$27.6
Cooling	$0.6	$1.0	$1.4	$1.9	$1.8	$4.3	$6.3	$5.7	$5.7	$7.8
Heating	$5.6	$7.7	$6.3	$7.0	$6.3	$10.4	$13.3	$12.6	$9.5	$13.3

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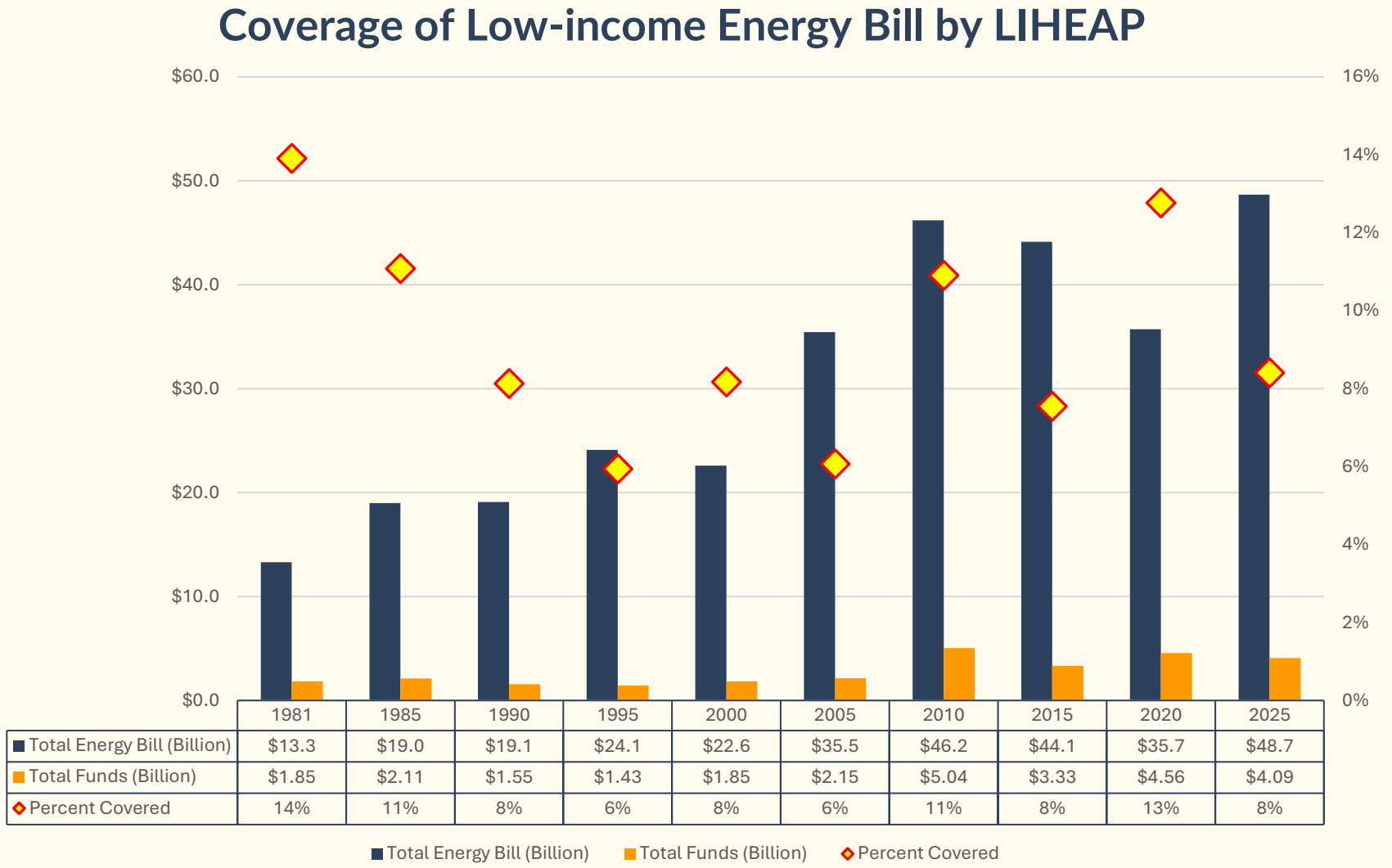
Trend in LIHEAP Coverage Rate



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Total Energy Bill (Billion)	$13.3	$19.0	$19.1	$24.1	$22.6	$35.5	$46.2	$44.1	$35.7	$48.7
Total Funds (Billion)	$1.85	$2.11	$1.55	$1.43	$1.85	$2.15	$5.04	$3.33	$4.56	$4.09
Percent Covered	14%	11%	8%	6%	8%	6%	11%	8%	13%	8%

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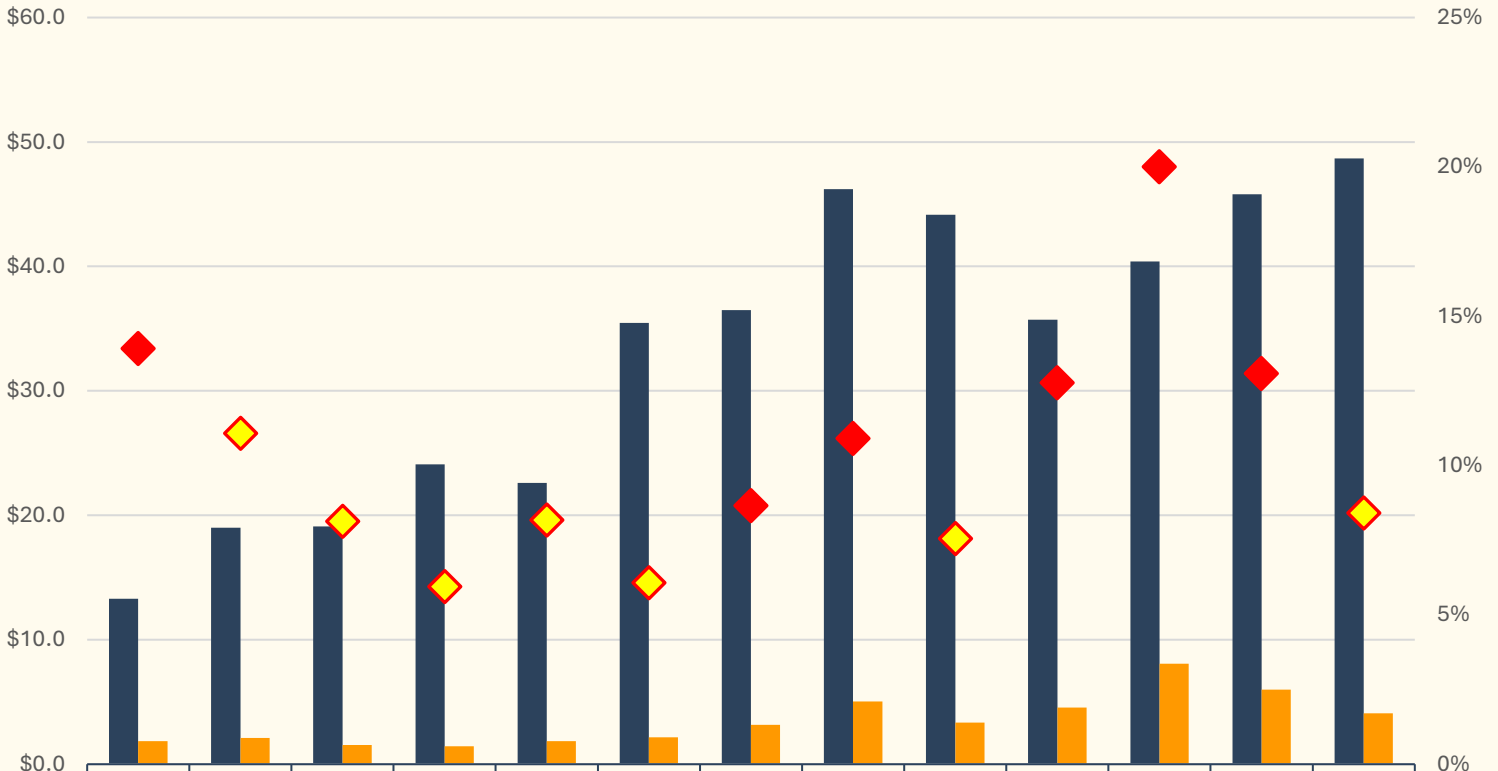
Trend in LIHEAP Coverage Rate

Coverage of Low-income Energy Bill by LIHEAP
with Crisis Years



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Total Funds (Billion)	$1.85	$2.11	$1.55	$1.43	$1.85	$2.15	$3.16	$5.04	$3.33	$4.56	$8.08	$5.99	$4.09
Percent Covered	14%	11%	8%	6%	8%	6%	9%	11%	8%	13%	20%	13%	8%

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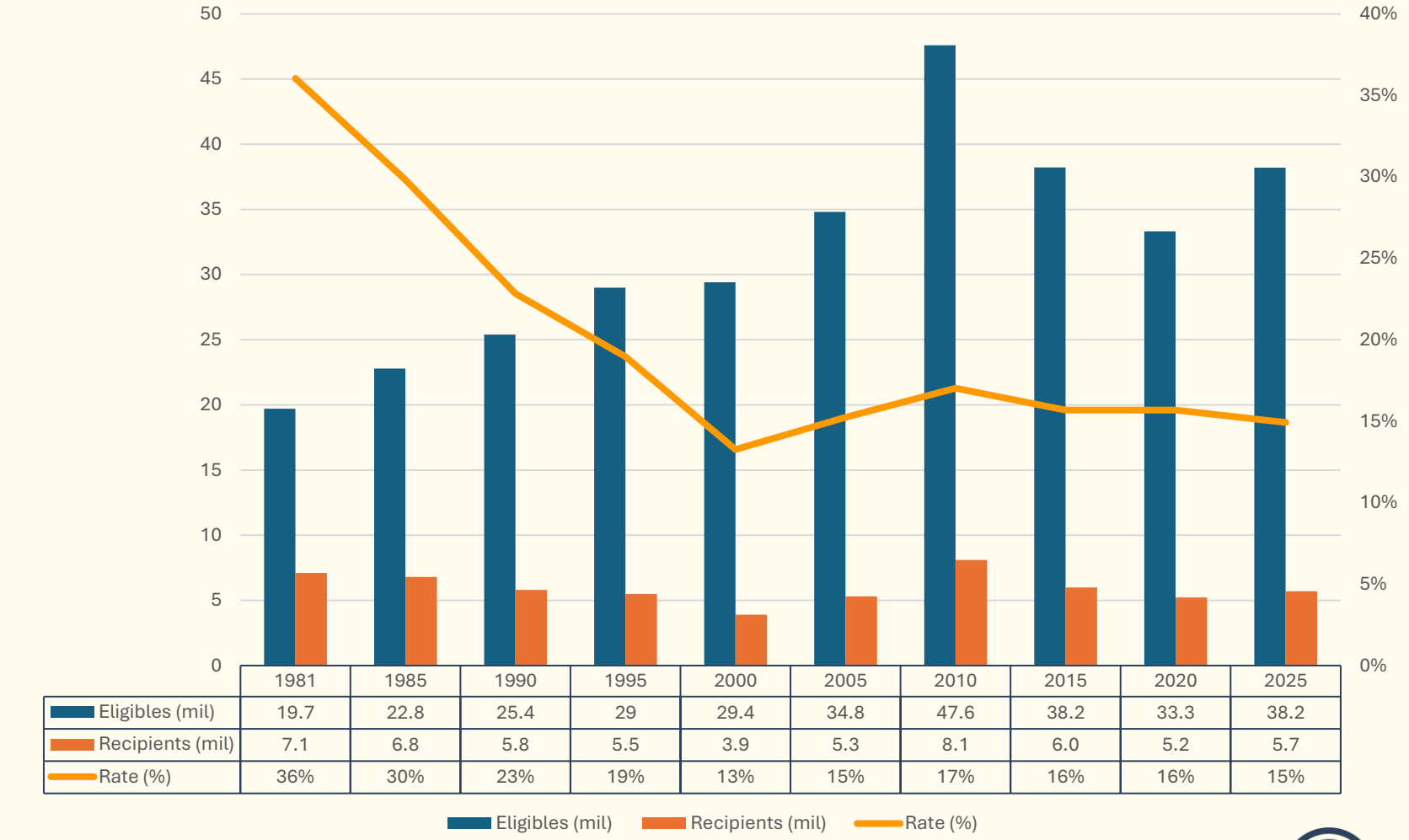
Trend in Participation Rate

Percentage of LIHEAP Federally Income Eligible Households Receiving LIHEAP Heating and/or Winter Crisis Assistance



	1981	1985	1990	1995	2000	2005	2010	2015	2020	2025
Eligibles (mil)	19.7	22.8	25.4	29	29.4	34.8	47.6	38.2	33.3	38.2
Recipients (mil)	7.1	6.8	5.8	5.5	3.9	5.3	8.1	6.0	5.2	5.7
Rate (%)	36%	30%	23%	19%	13%	15%	17%	16%	16%	15%

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FINDINGS SUMMARY

Funding

- The inflation-adjusted value of LIHEAP has varied a lot over time.

Crisis Funding

- Funding during crisis periods has been comparatively robust.

Average Energy Bills

- Despite what we are feeling today, energy bills are as low today as they have ever been … with the possible exception of this upcoming summer (data centers) and this upcoming winter (fossil fuel prices).

Population & Coverage

- But the growth in the number of low-income households means that the funding can't meet the need in the way it did when the program was first started.

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Q&A

Program Models & Impacts

Kevin Schwartzbach

Three States Three Models

Kansas: Serves households using **LIHEAP funds** and **voluntary contributions**

New Jersey: Serves households using LIHEAP funds, **ratepayer funds based on LIHEAP participation, state funds**, and voluntary contributions

California: Serves household using LIHEAP funds, **ratepayer funds based on self-certification**, and voluntary contributions

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Low-Income Ratepayer Programs in NJ & CA

New Jersey
Universal Service Fund (USF)

- Available to **LIHEAP recipients**
- Benefit sufficient to **lower bill to 6% of income**
  - Electric heat: 6%
  - Gas heat: 3% for gas; 3% for electric
  - Fuel Oil/Propane: 3% of income for electric
- Municipal utilities excluded

California
Alternative Rates for Energy (CARE)

- Attempts to serve **ALL low-income households** (≤ 200 FPL)
  - Categorical eligibility
  - Self-certification
- Rate discount—same for all households **regardless of income**
  - 30–35% on electric bill
  - 20% on natural gas bill

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LIHEAP Program Statistics (FY2025)

State	Kansas	New Jersey	California
Total Funding in FY 2025	$44,364,373	$136,420,765	$241,136,526
Number of Low-Income Households	299,045	1,043,393	3,496,285
Funding per Low-Income Household	$148	$131	$69
% of Low-Income Households Served	15%	27%	4%
Number of LIHEAP Participants	44,395	279,119	146,843
Funding per Participant	$999	$489	$1,642
Share of Participants* ≤ 100 FPL	68%	46%	59%

** Heating households*

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Ratepayer Program Statistics* (FY 2025)

State	Kansas	New Jersey	California
Total Funding in FY 2025	$0	$301,581,009	$2,493,758,741
Funding per Low-Income Household	$0	$289	$713
% of Low-Income Households Served	0%	27%	105%
Average Benefit Per Household	$0	$593	$679

** Preliminary analysis*

Ratepayer Program Statistics (FY 2025)

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Combined Program Statistics

New Jersey

	LIHEAP	LIHEAP + Ratepayer	Change
Total Funding in FY 2025	$136 M	→ $438M	↑ +222%
Funding per Low-Income Household	$131	→ $420	↑ +222%
% of Low-Income Households Served	27%	→ 27%	— Flat
Average Benefit Per Household Served	$636	→ $1,229	↑ +93%

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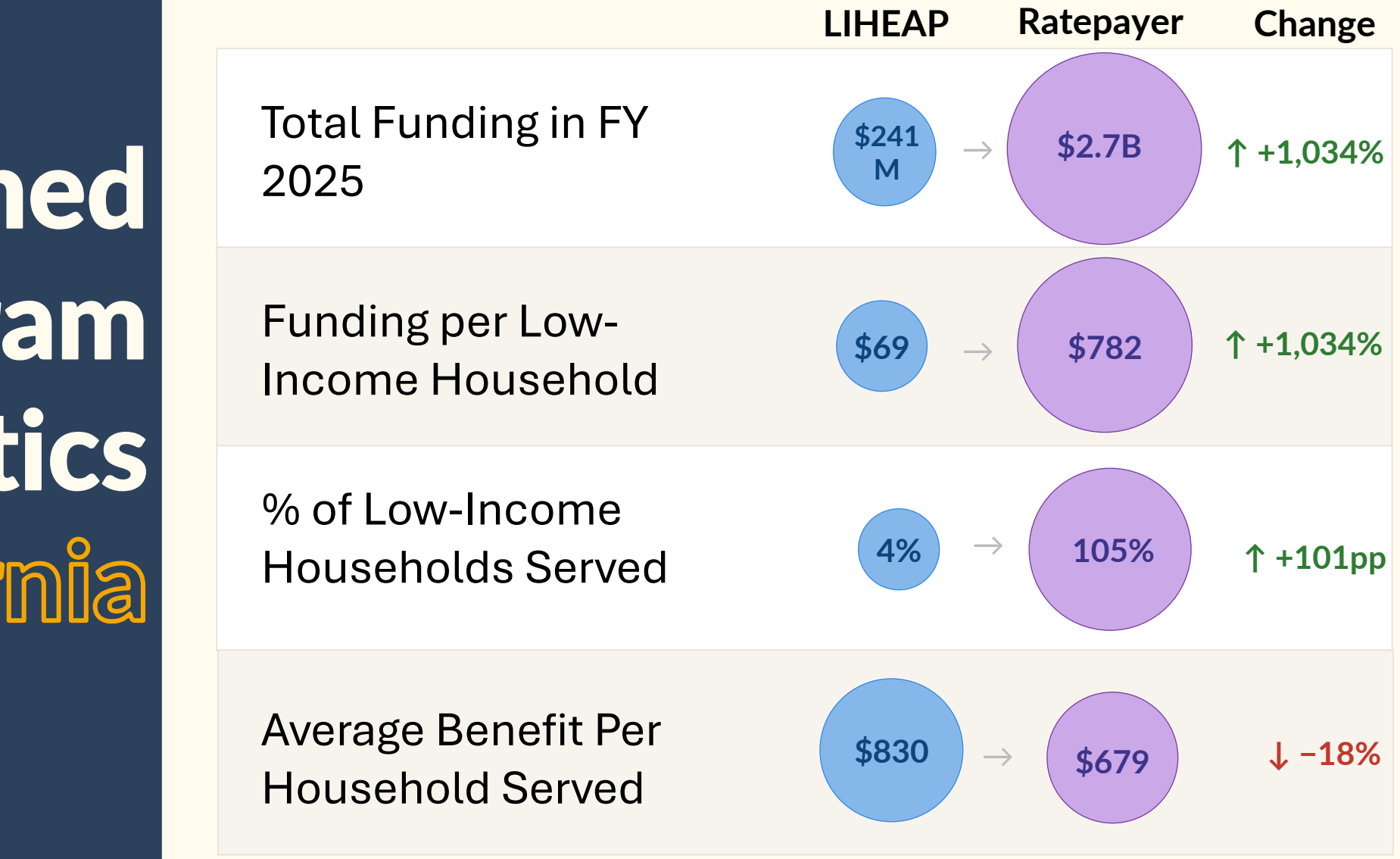
Combined Program Statistics California



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Combined Program Impacts

Effect on Net Energy Burden

State	Kansas	New Jersey	California
Average Income for Program Participants	$16,977	$27,108	$22,091
Average Gross Energy Bill for Program Participants	$2,206	$3,153	$2,350
Average Energy Burden	13.0%	11.6%	10.6%
Average Benefit	$508	$1,229	$679
Average Net Energy Bill for Program Participants	$1,698	$1,924	$1,671
Average Net Energy Burden	10.0%	7.1%	7.6%

Combined Program Impacts

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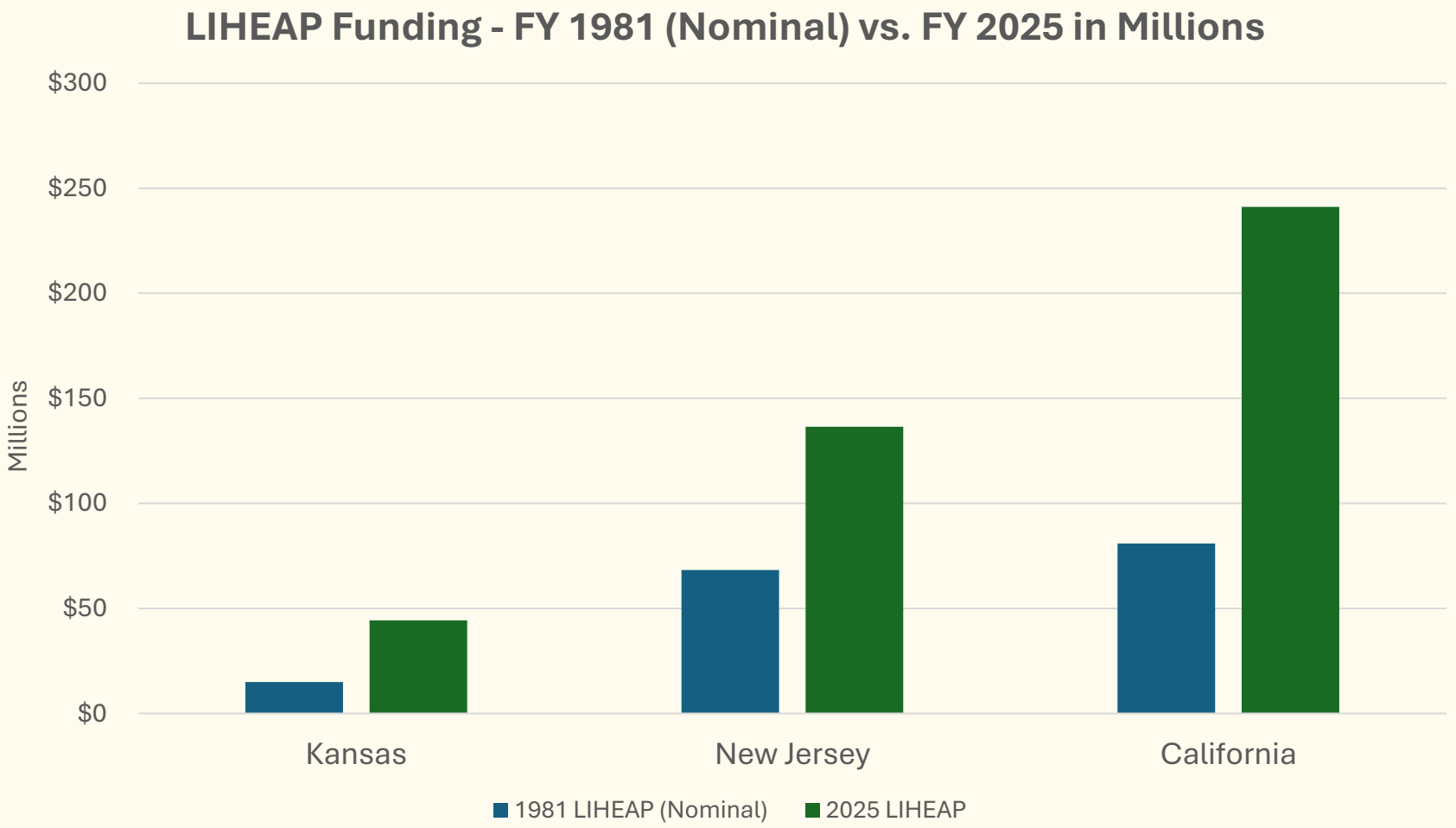
Closing the Gap

How Ratepayer Programs Change the Equation

1981 vs. 2025

Comparison of 2025 to 1981 – LIHEAP Funding



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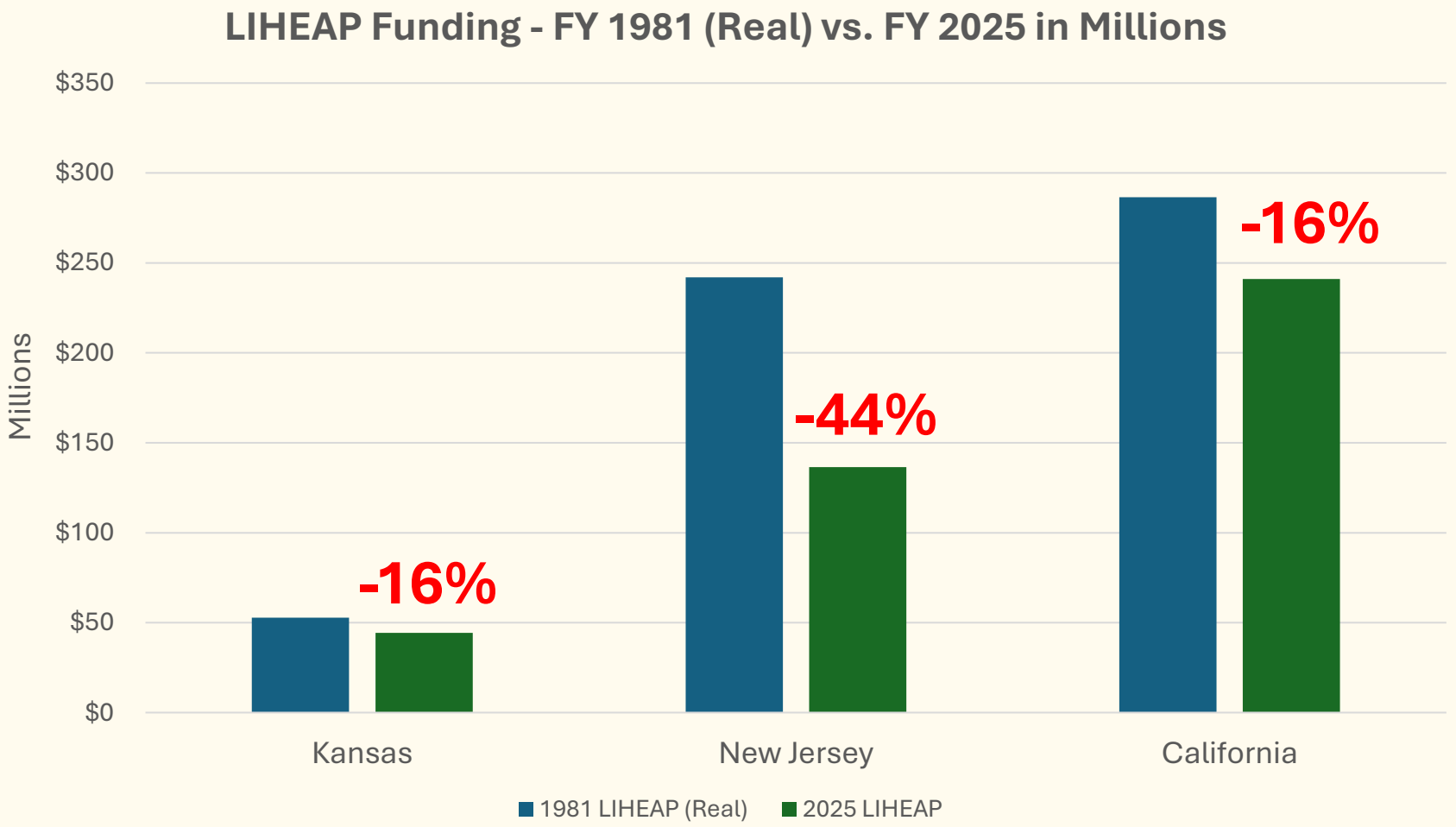
Comparison of 2025 to 1981 – LIHEAP Funding



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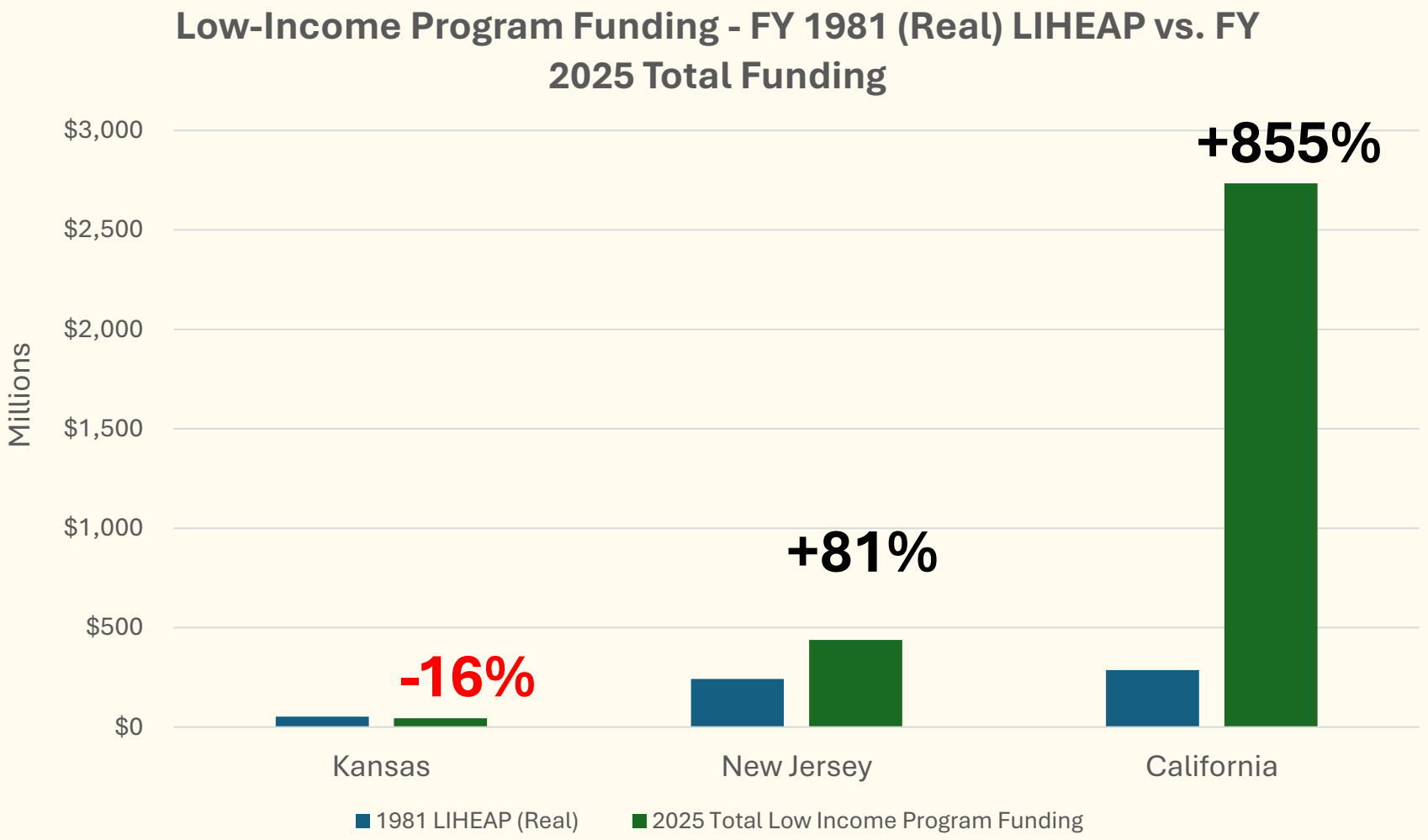

Analysis of 2025 Impacts

State	Kansas	New Jersey	California
LIHEAP Program Funding	$44,364,373	$136,420,765	$241,136,526
LIHEAP Funding per Program Participant	$999	$489	$1,642
Total Program Funding (LIHEAP & Ratepayer)	$44,364,373	$438,001,774	$2,734,895,267
Total Funding per Program Participant	$999	$1,569	$679
Total Funding per Low Income Household	$148	$420	$713

FINDINGS SUMMARY

Ratepayer programs dramatically increase total resources

- Across NJ and CA, ratepayer programs multiply available dollars by 3×–11×, dwarfing LIHEAP alone.
- Without ratepayer dollars: $69–$148 per low-income household.
- With ratepayer dollars: that jumps to $487–$713

Targeting benefits matters as much as the amount

- Combining programs sharply reduces net energy burden
- NJ: income-based benefit → deep reductions in net energy burden
- CA: flat discount → broad reach but smaller per-household impact
- KS: no ratepayer program → highest net burden

The long-term math shows why programs matter

- Once you adjust for inflation, LIHEAP alone no longer provides the same per-household value it did in 1981.
- Ratepayer programs are what make up the gap.

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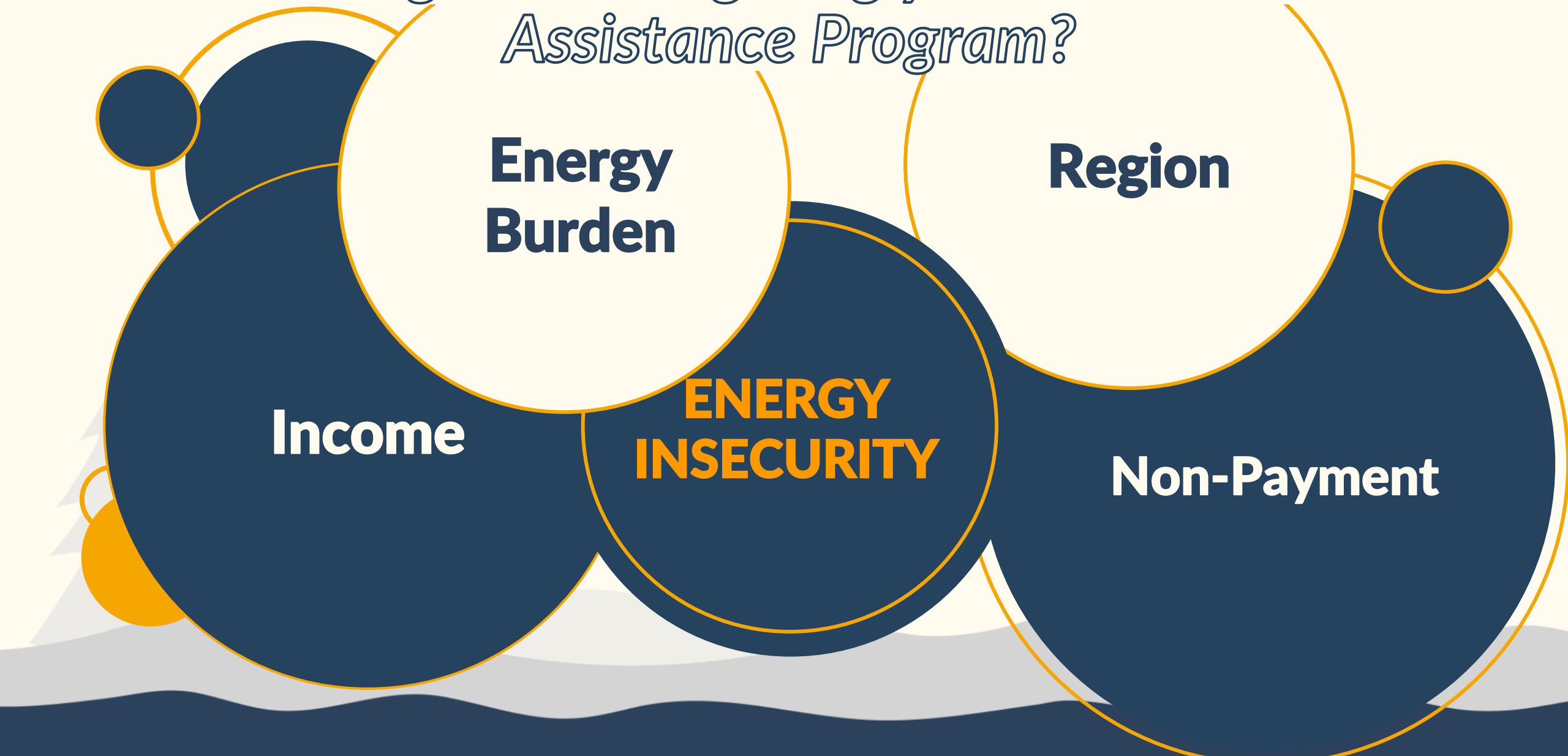
Q&A

Indicators of Energy Insecurity

Luke Gooding

Thinking about targeting your Low-Income Assistance Program?



Roger Colton's Energy Insecurity Scale

Roger Colton (2003): Measuring the Outcomes of Low-Income Energy Assistance Programs Through a Home Energy Insecurity Scale

- **Limit of Energy Burden as an Indicator of Energy Insecurity**
  - A household can reduce energy burden by keeping the home at an **unhealthy or unsafe temperature**, by reducing the use of certain parts of their home, or by going without washing or bathing
- **Limit of Energy Shutoffs as an Indicator of Energy Insecurity**
  - A household can manage to pay their energy bill by reducing their expenditures on food, failing to fill their prescriptions, or by taking other cost-saving but potentially **dangerous actions**.

Residential Energy Consumption Survey (RECS) Energy Insecurity Questions

- **What is the RECS?**
  - National survey of household energy consumption and expenditures.
  - Includes energy insecurity questions based on Roger's work
- **What are examples of the energy insecurity questions?**
  - Reduced spending on food or medicine to pay the energy bill
  - Kept home at an unsafe or unhealthy temperature
  - Received a utility disconnection or delivery stop notice
  - Unable to use heating or cooling equipment

https://www.eia.gov/consumption/residential/status/

Key Indicators from the 2024 RECS

Annual Household Income	Total HH (millions)	Any Insecurity	Leave Home at Unhealthy Temp	Reduce Food or Medicine Spending	Heating Interruption	Cooling Interruption
Less than $10,000	6.23	**63.7%**	31.6%	50.7%	**18.9%**	16.5%
$10,000–$29,999	19.32	**53.5%**	24.0%	43.1%	**9.4%**	10.6%
$30,000–$99,999	60.37	**36.9%**	13.8%	28.2%	**5.2%**	6.5%
$100,000–$199,999	32.30	**18.2%**	6.4%	11.9%	**1.7%**	2.9%
$200,000 or more	14.32	**7.5%**	3.5%	3.8%	**1.2%**	1.5%
All households	**132.54**	**32.9%**	**13.2%**	**24.8%**	**5.2%**	**6.2%**

RECS 2024

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RECS 2024

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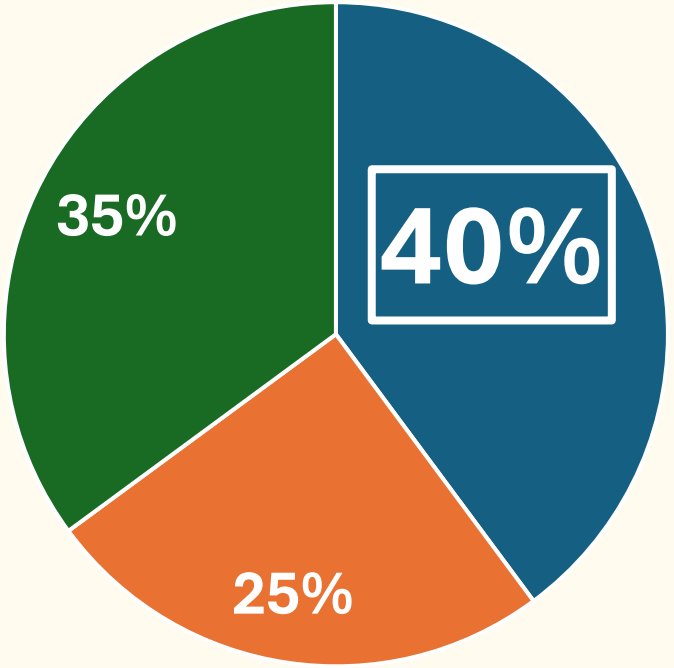
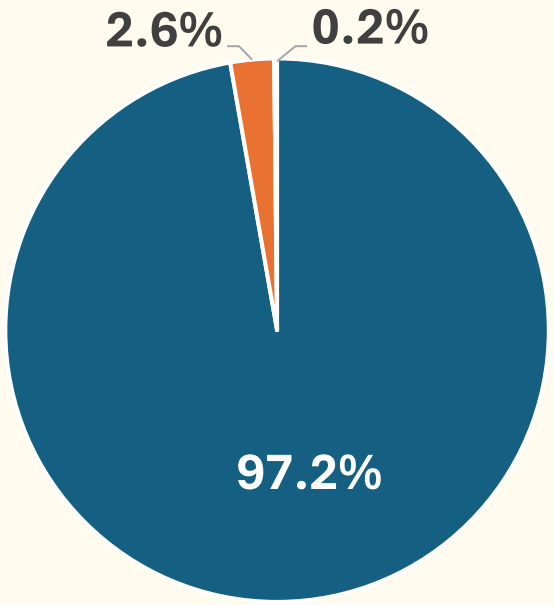
Energy Burden for Low Income Households

Low Income Households



- **Low burden (≤6%)**
- Moderate burden (6–10%)
- High burden (>10%)

NOT Low Income Households



RECS 2020

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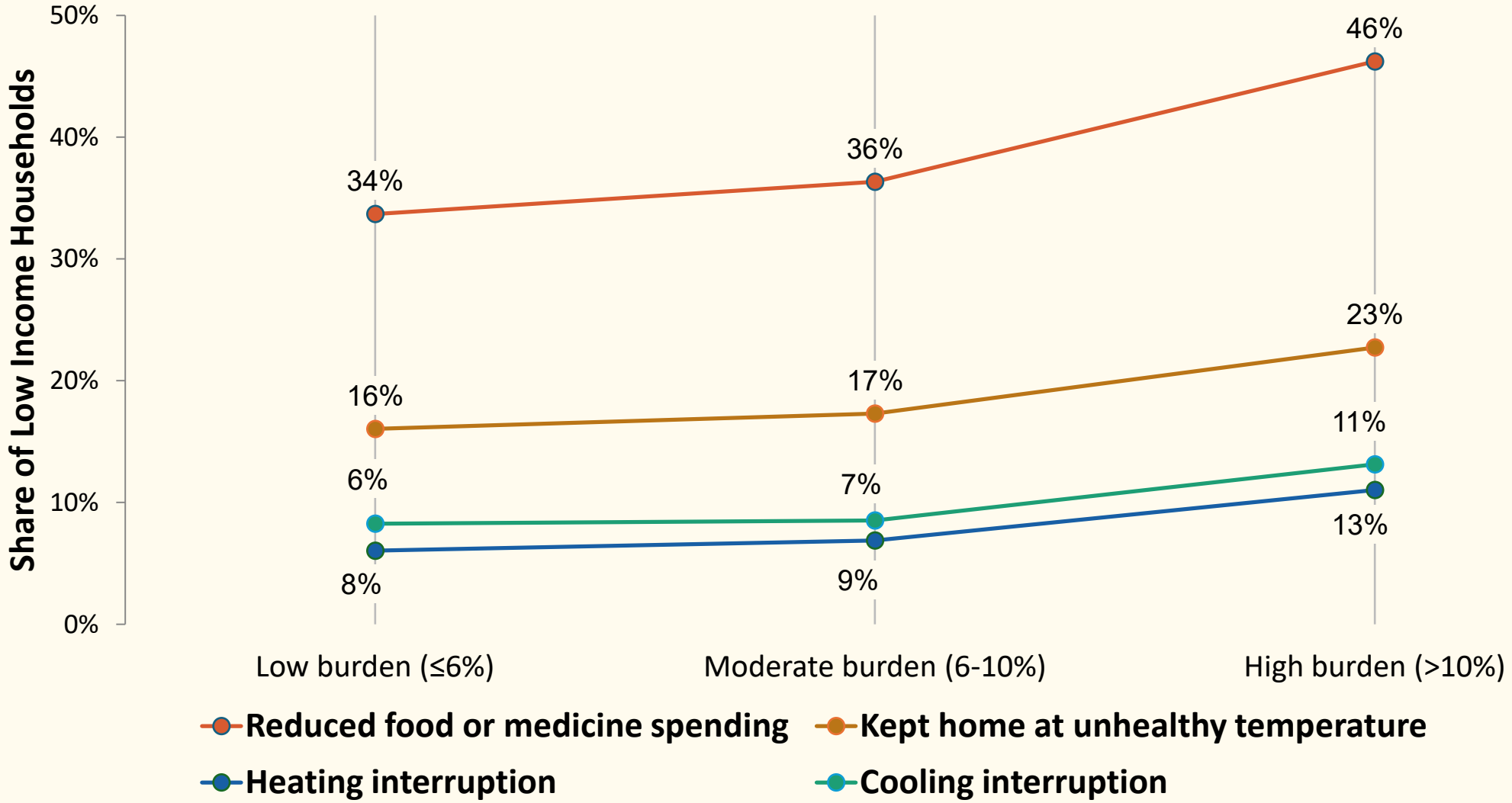
Energy Insecurity Rates by Energy Burden Levels



RECS 2020

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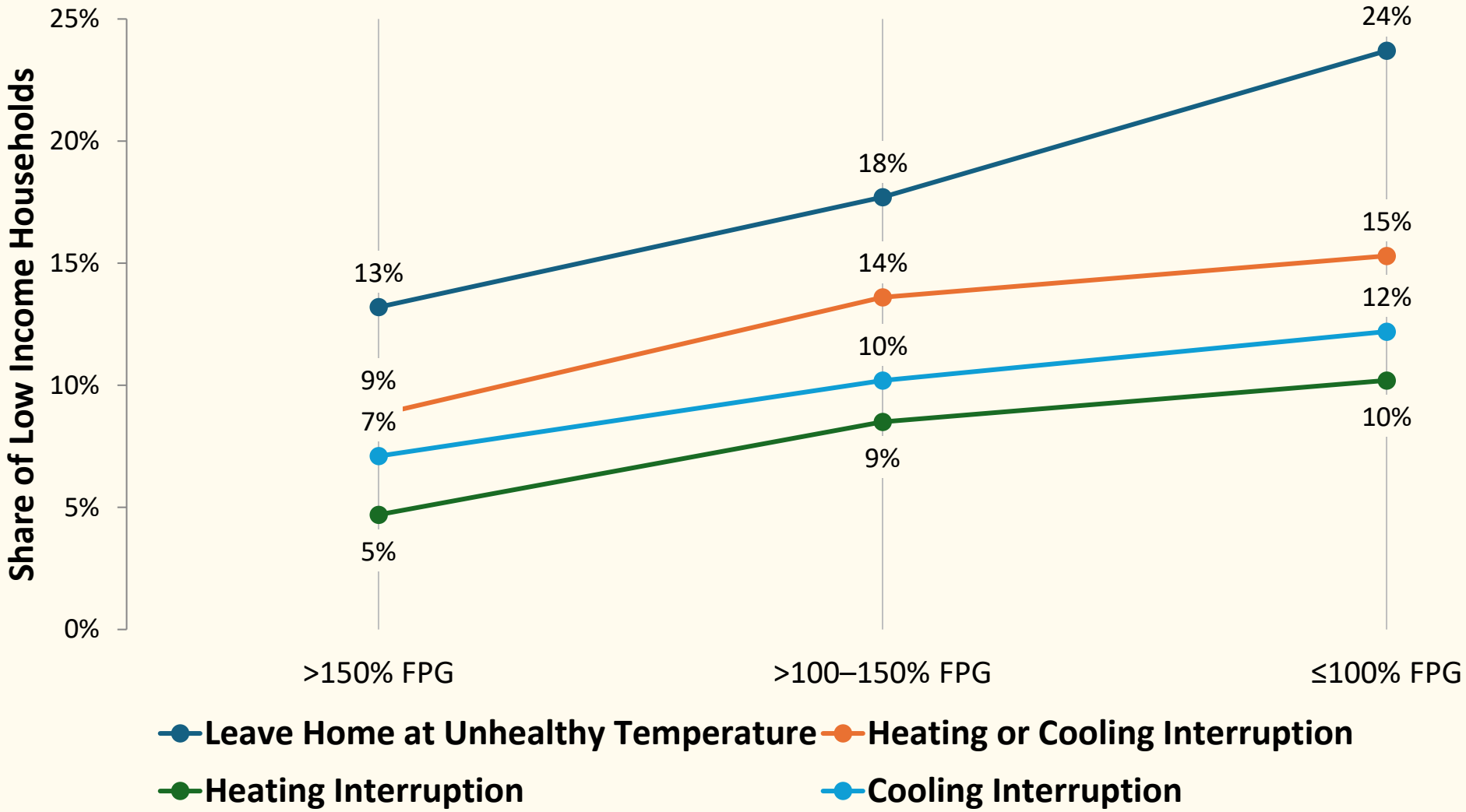

RECS 2020

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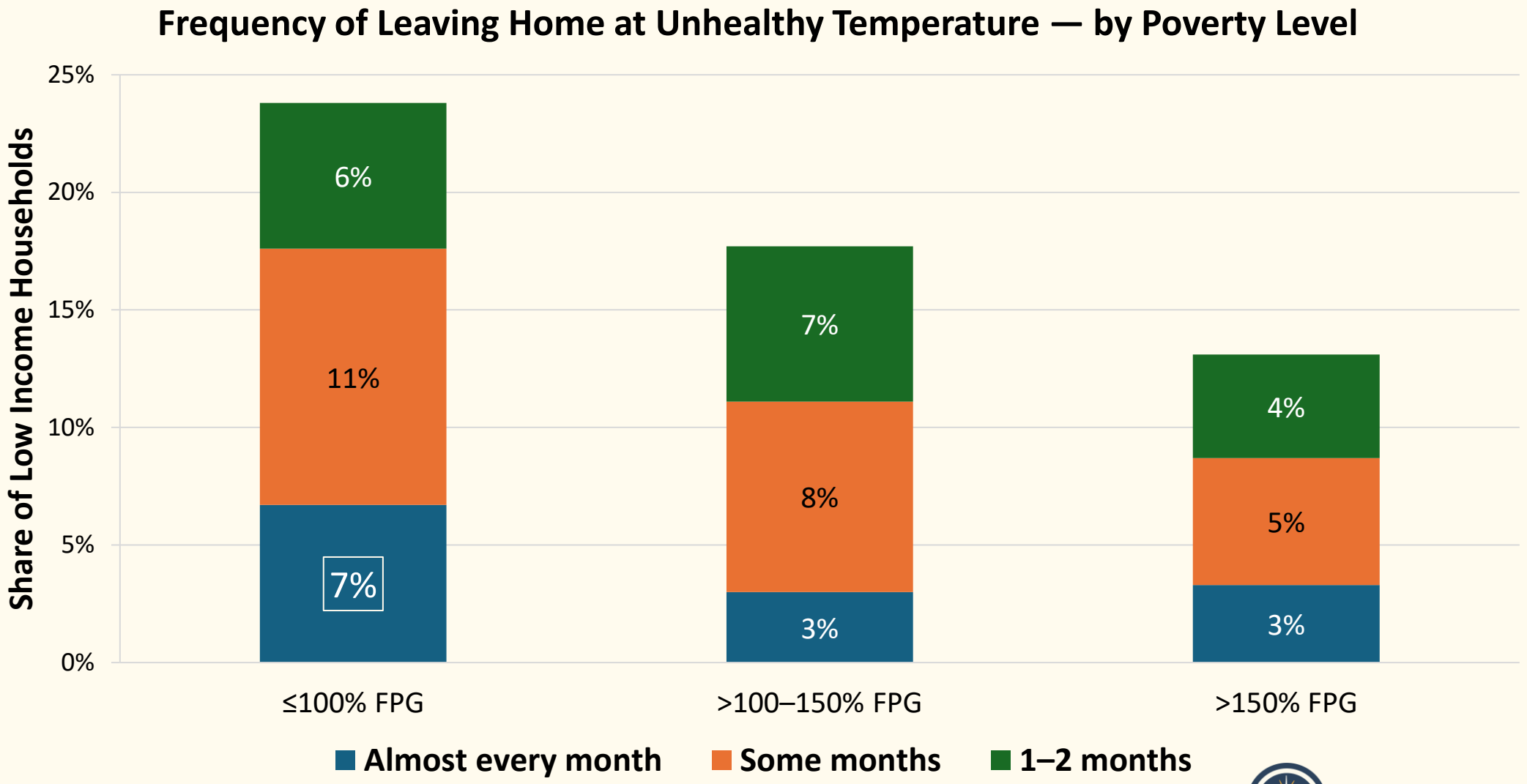

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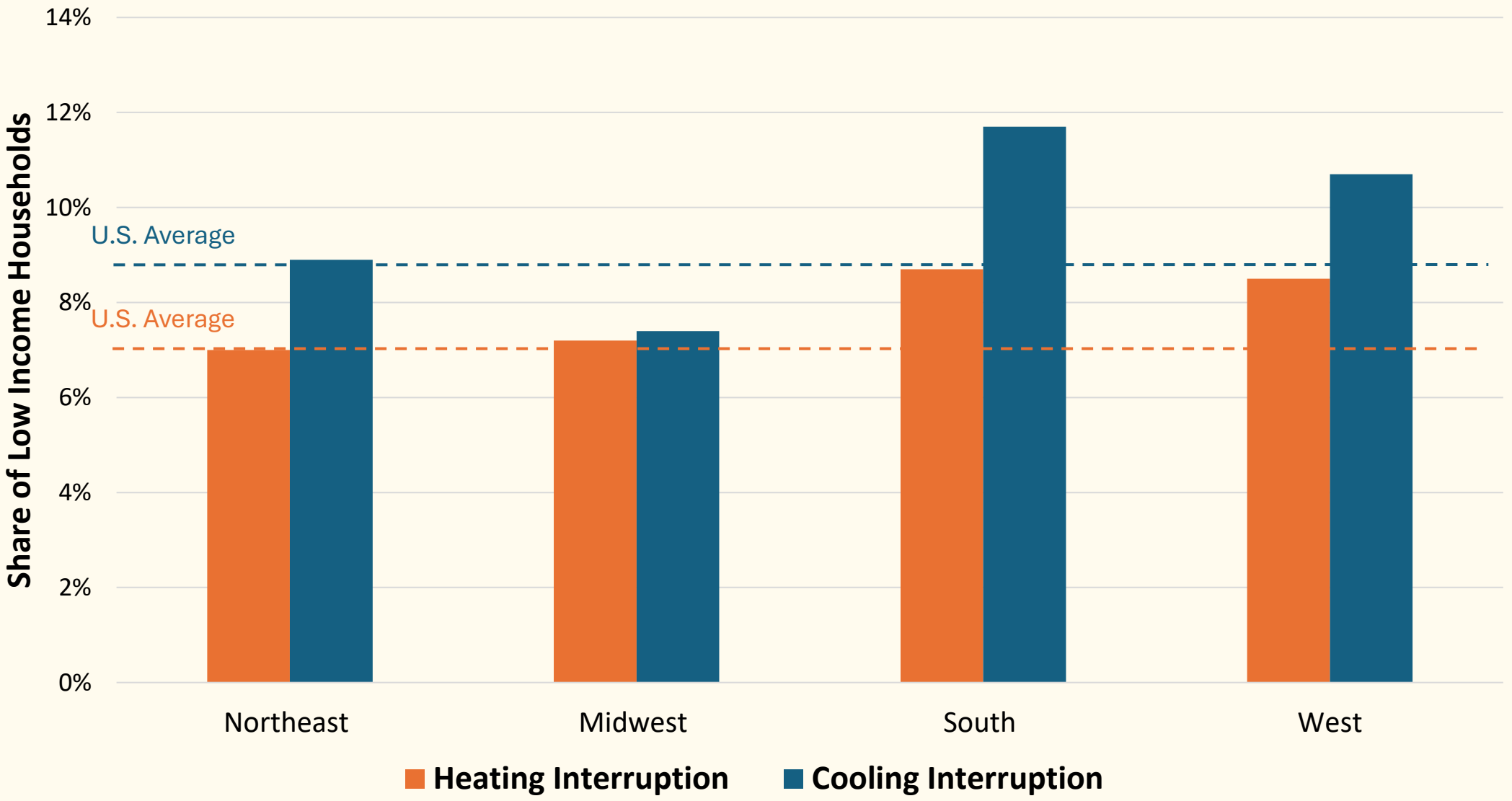
Heating and Cooling Interruptions by Region



RECS 2020

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Conclusion...It's Complicated

- There is no clear answer for which households will get excluded from your program design
- Targeting the lowest income and highest burden will have the greatest impact
- Low income households have a significant risk of energy insecurity
- But, some low-income households do not perceive that they have any Energy Insecurity

Q&A

National Study Dissemination Format

David Carroll

Give a Person a Fish / Teach a Person to Fish

- Give a Person a Fish – The APPRISE Website will have detailed findings for each state's program portfolio.
- Teach a Person to Fish – The APPRISE Website will provide training on how to obtain the needed information.
- Show a Person Where to Fish – The APPRISE Website will provide links to the resources that will provide you with details on legislation, regulations, program parameters, and contacts.
- Note: All the information we present will be from publicly accessible sources.

Program Funding and Design

- ***LIHEAP Program and Supplement(s)***
- ***Ratepayer-Funded Program(s)***
- ***Fuel Fund Program(s)***
- ***Solar for All Program(s)***
- ***Summary Funding and Participation***

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Features of Program Portfolio

- ***Affordability Targets***
- ***Arrearage Management Program(s)***
- ***Coordination of Program(s)***
- ***Linkage(s) to Energy Efficiency and Renewable Energy***
- ***Moderate Income Programs***

Assessment of Program Portfolio

- ***Best Practices***
- ***Barriers and Gaps***
- ***Opportunities***

Links to Important Resources

- ***LIHEAP Dashboard***
  - https://liheap-fy24-data-dashboard-hhs-acf.hub.arcgis.com/
- ***LIHEAP Clearinghouse***
  - https://liheapch.acf.gov/profiles/NJ.htm
- ***NEUAC State Sheets***
  - https://neuac.org/wp-content/uploads/2026/01/New-Jersey-State-Sheet-FY24.pdf
- ***LIHEAP Performance Management Website***
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- ***Energy Justice Lab – Indiana University***
  - https://energyjustice.indiana.edu/research/household-energy-insecurity.html
- ***Energy Information Administration – RECS Tables***
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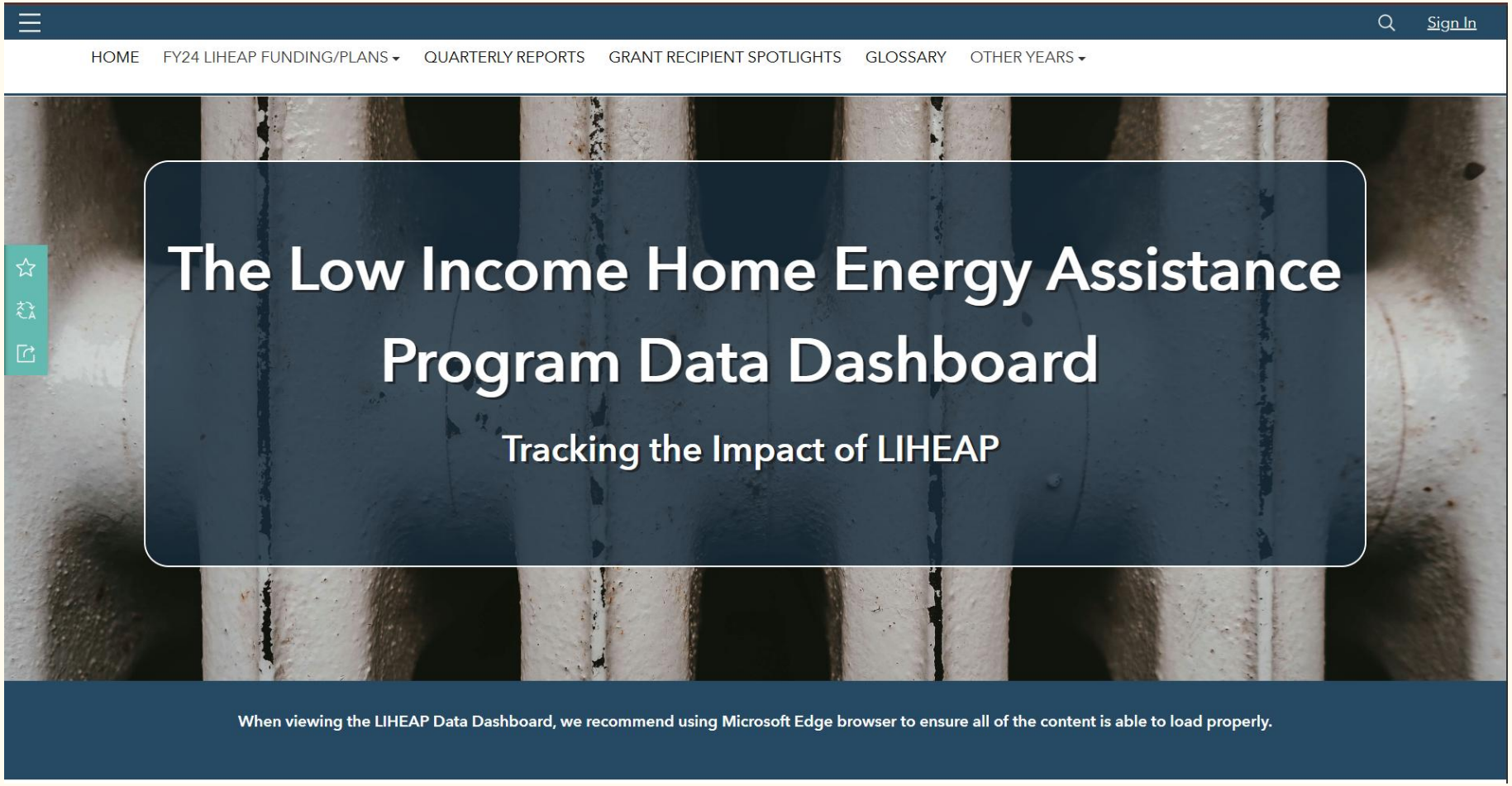

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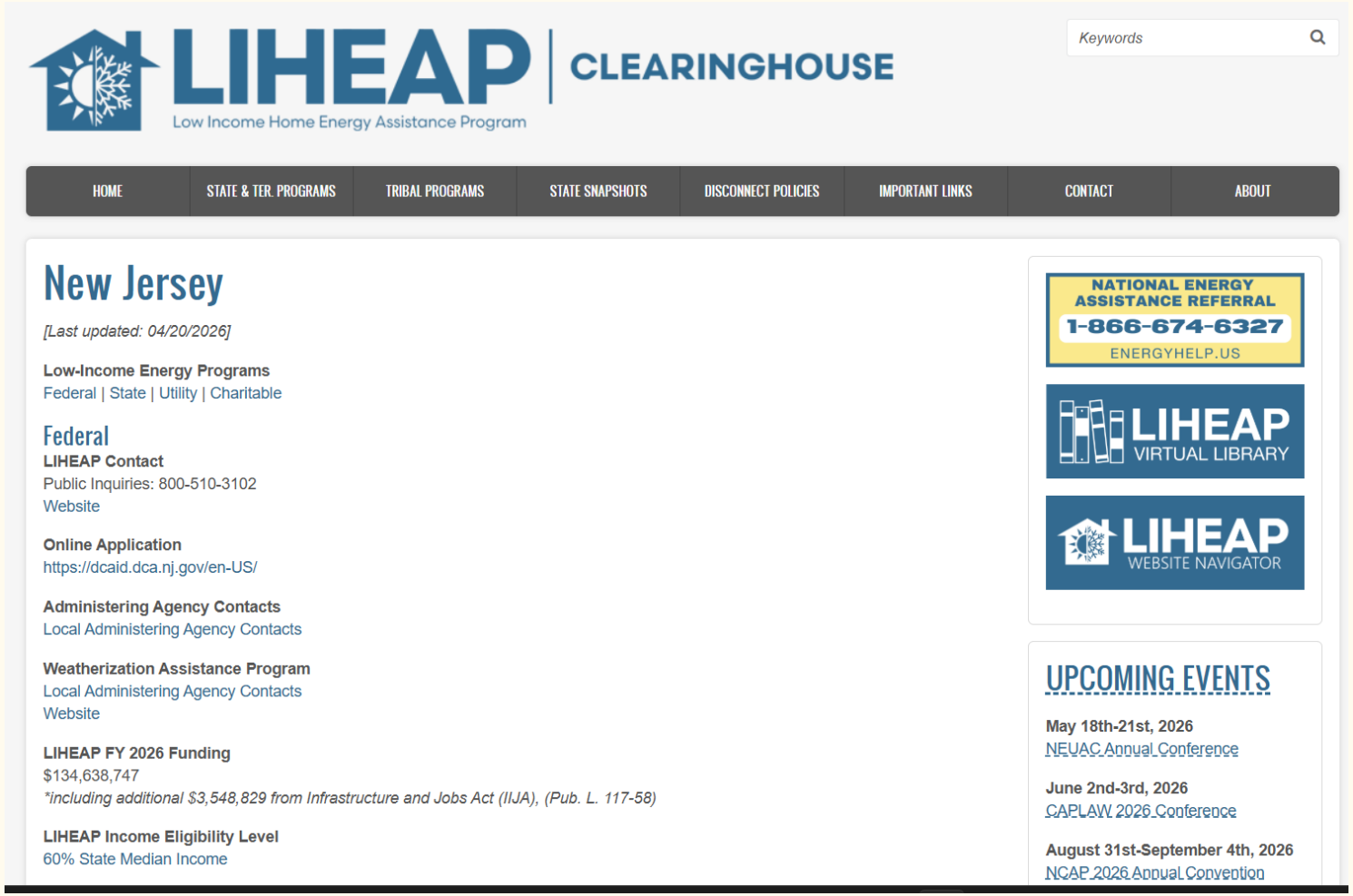

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- ***NEUAC State Sheets***
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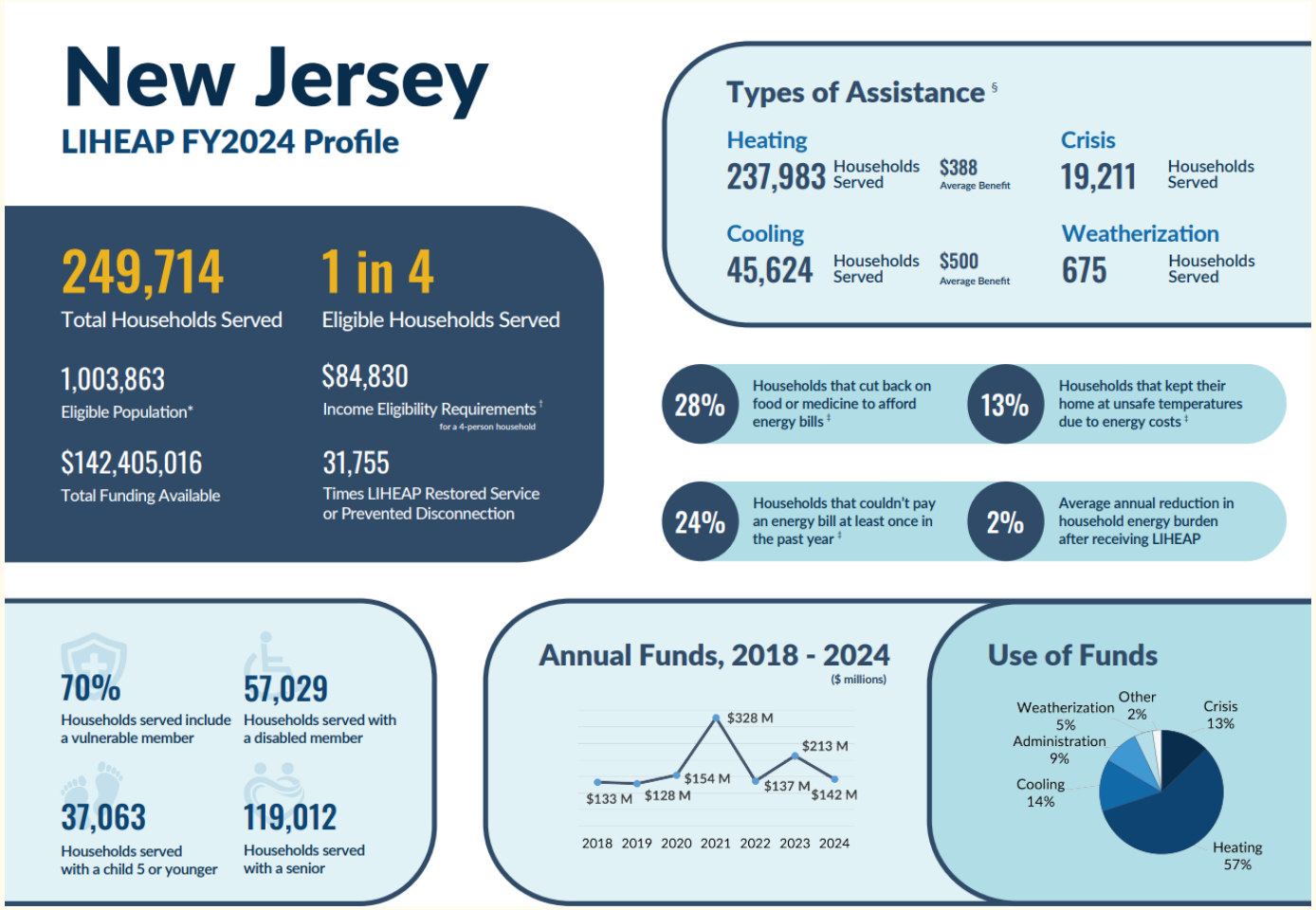

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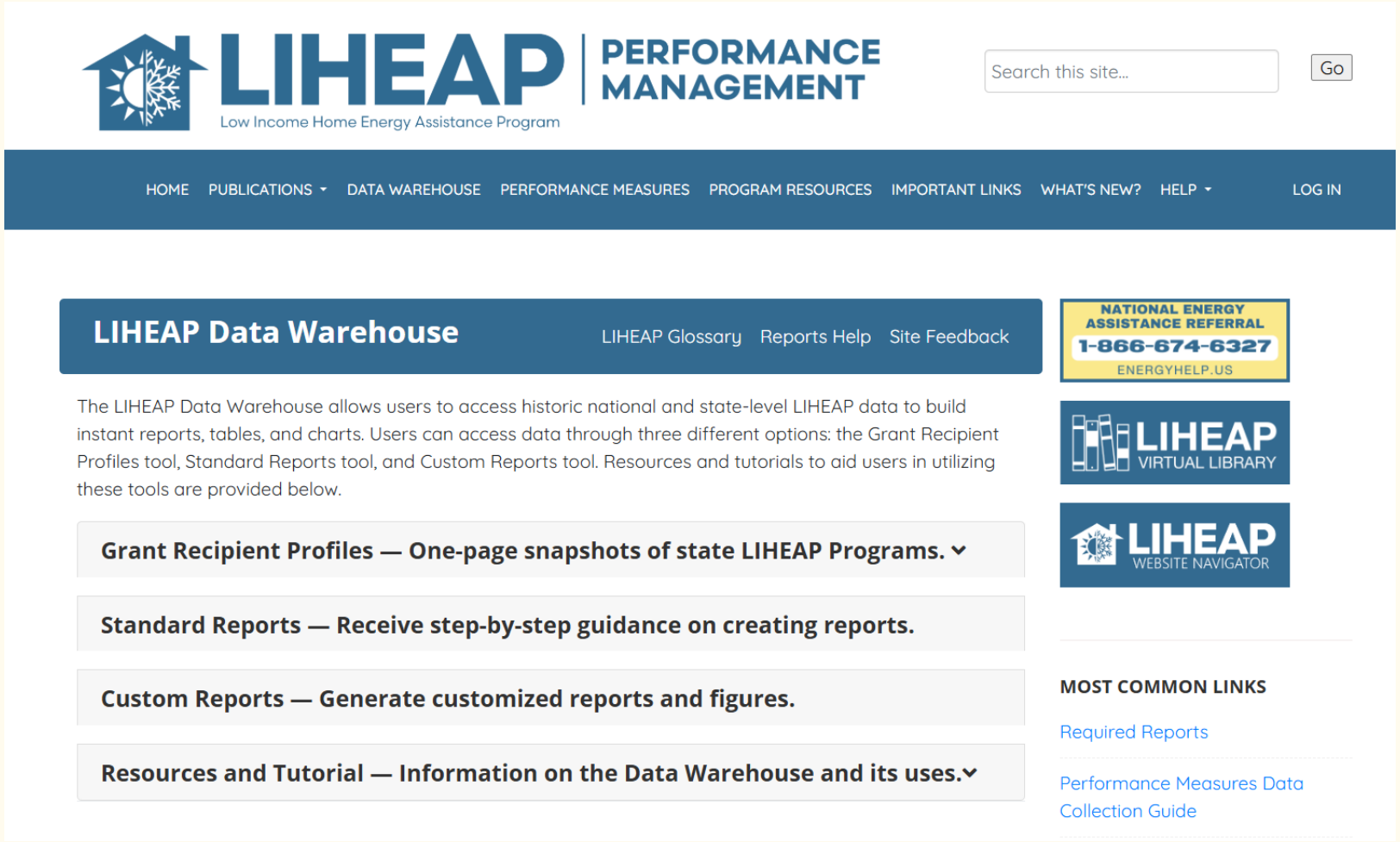

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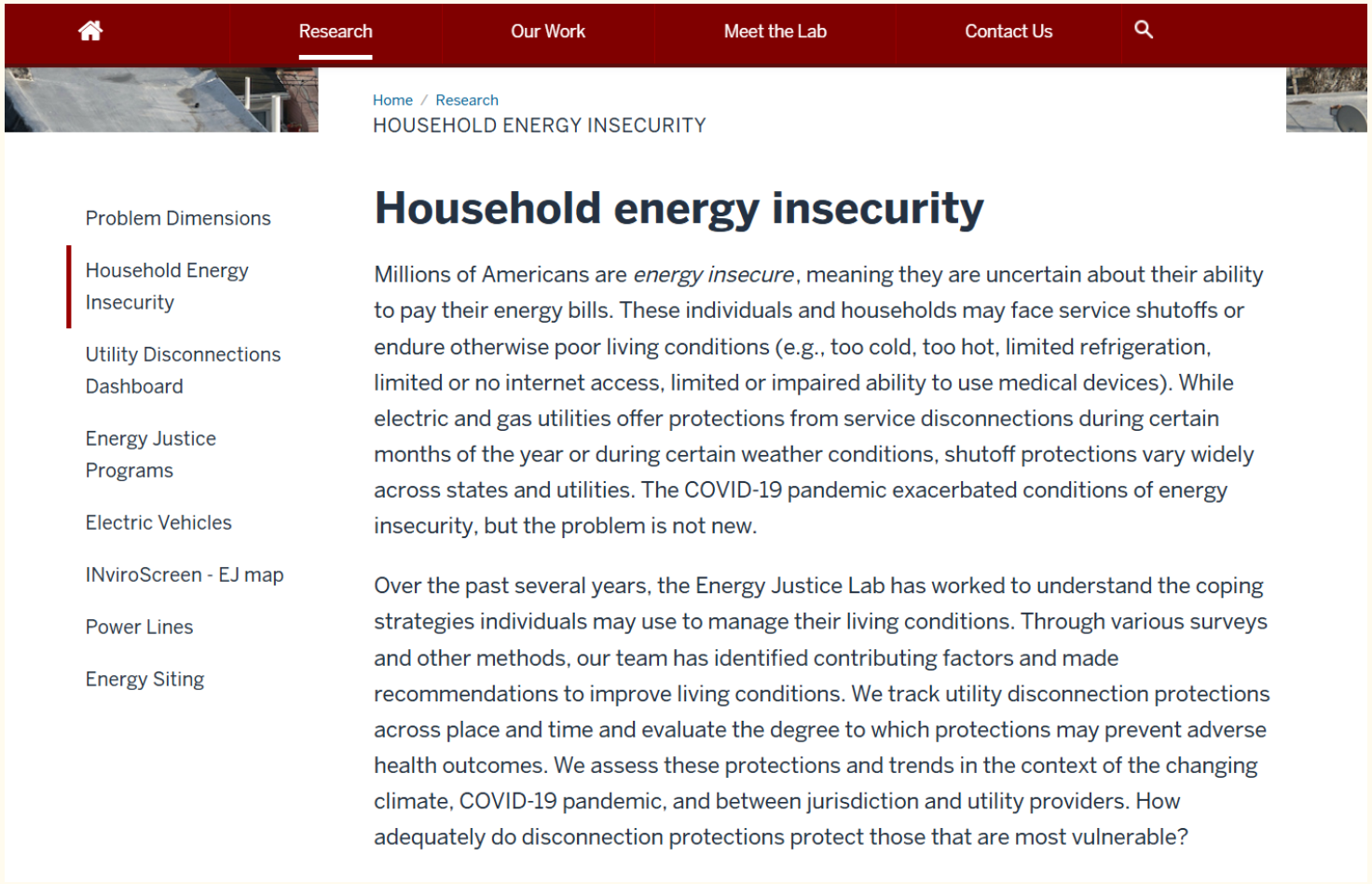

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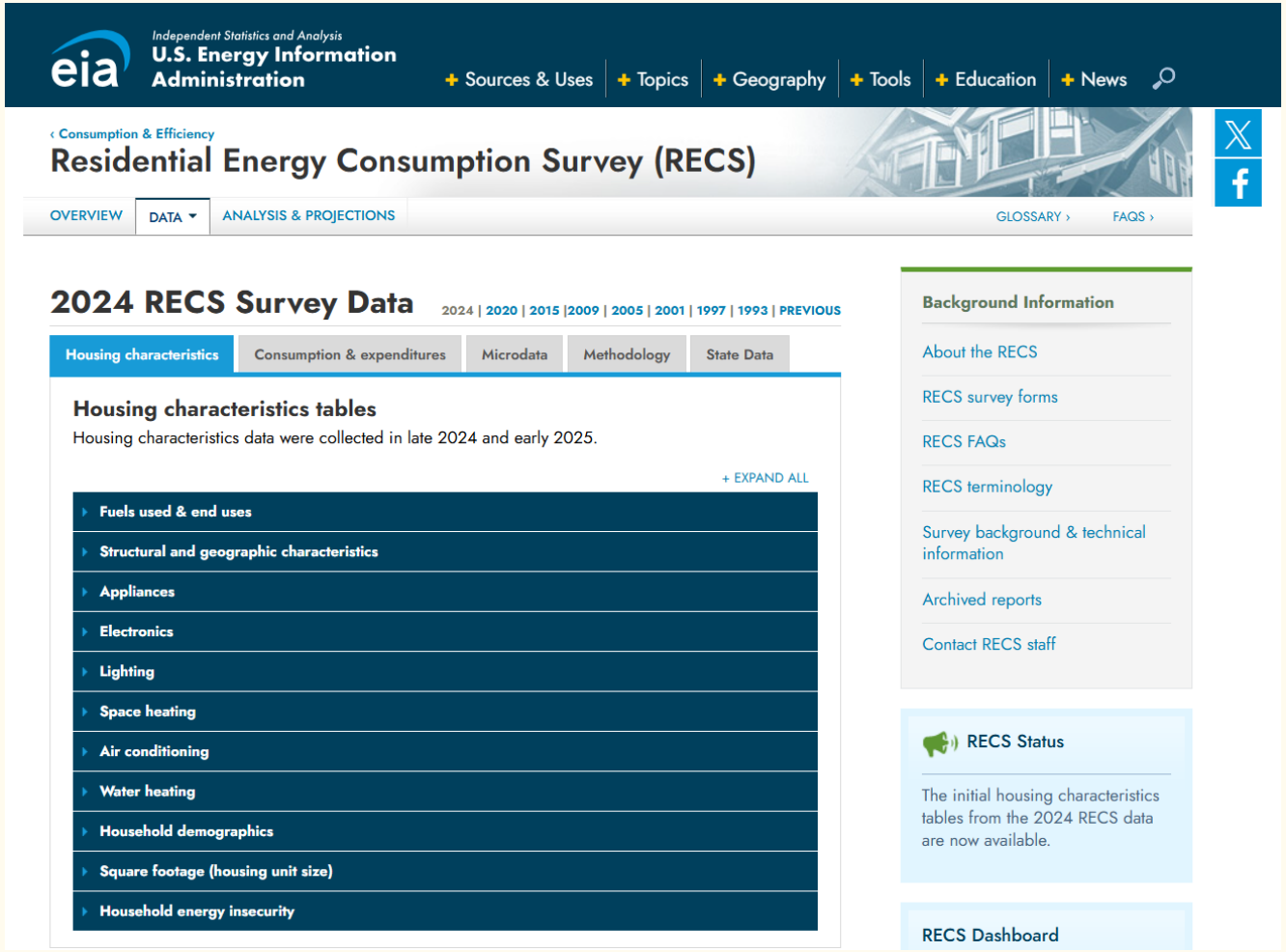

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Discussion

Contact Information

Rate our session in the Whova app!

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- Kevin Schwartzbach, kevin-schwartzbach@appriseinc.org
- Luke Gooding, luke-gooding@appriseinc.org
- Pragya Chauhan, pragya-Chauhan@appriseinc.org
- Cassandra Lovejoy, clovejoy@neada.org

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