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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





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?



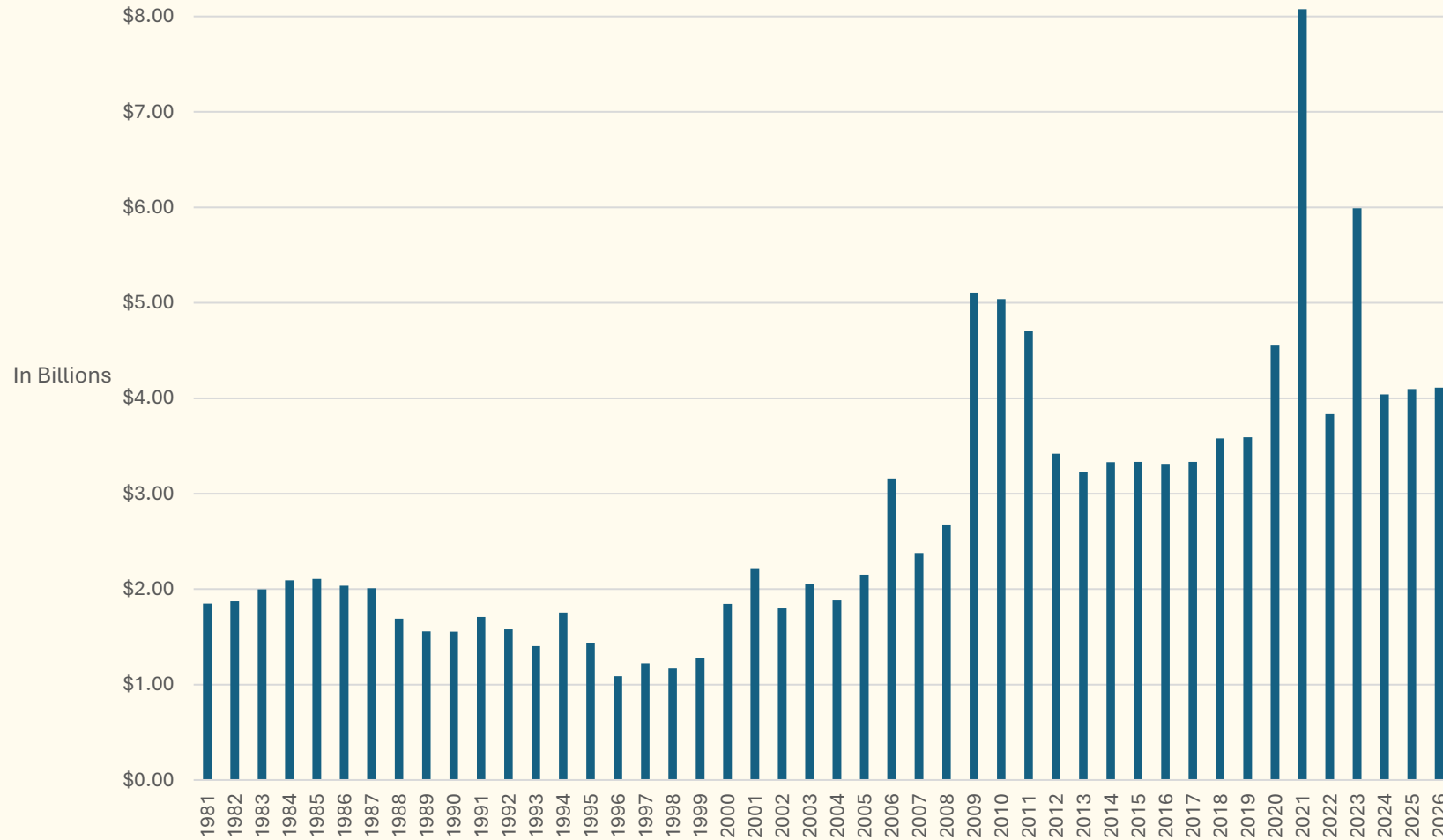
DATA SOURCES

*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.

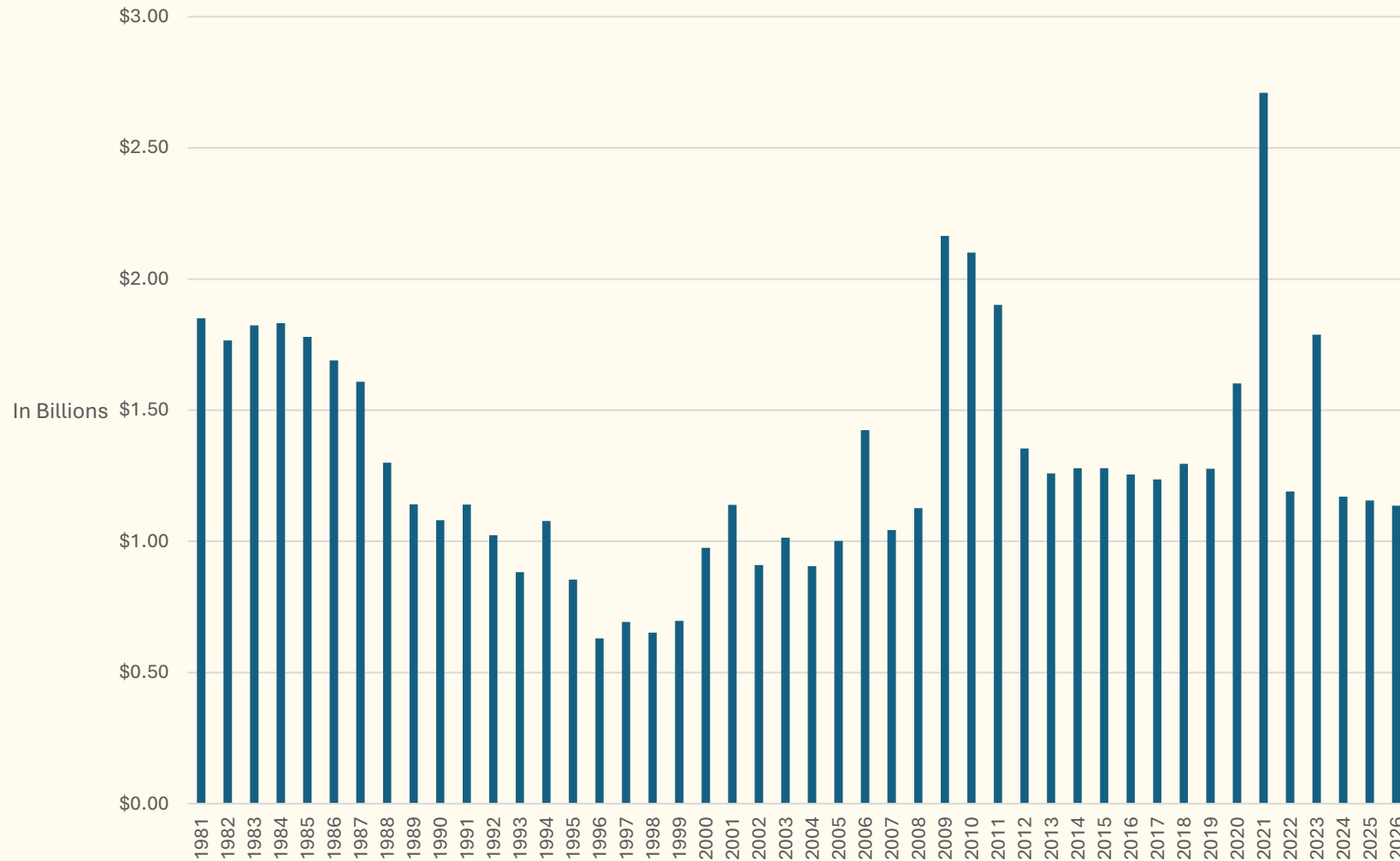


Total LIHEAP Funding 1981 - 2026 (Nominal)



Trend in LIHEAP Funding

Total LIHEAP Funding 1981 - 2026 (Real 1981\$)

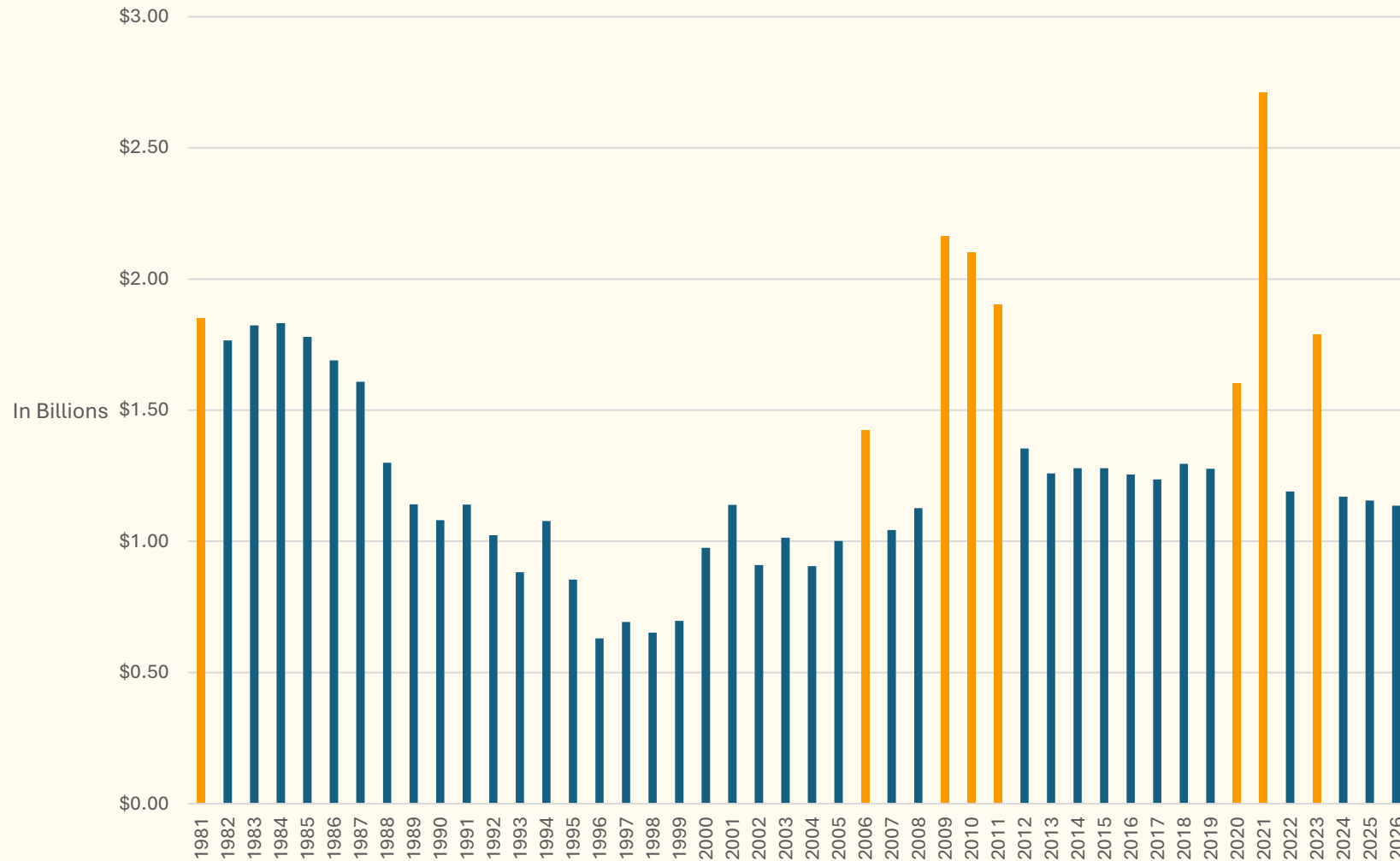


*Adjusted to 1981 dollars using the Consumer Price Index (CPI)



Trend in LIHEAP Funding

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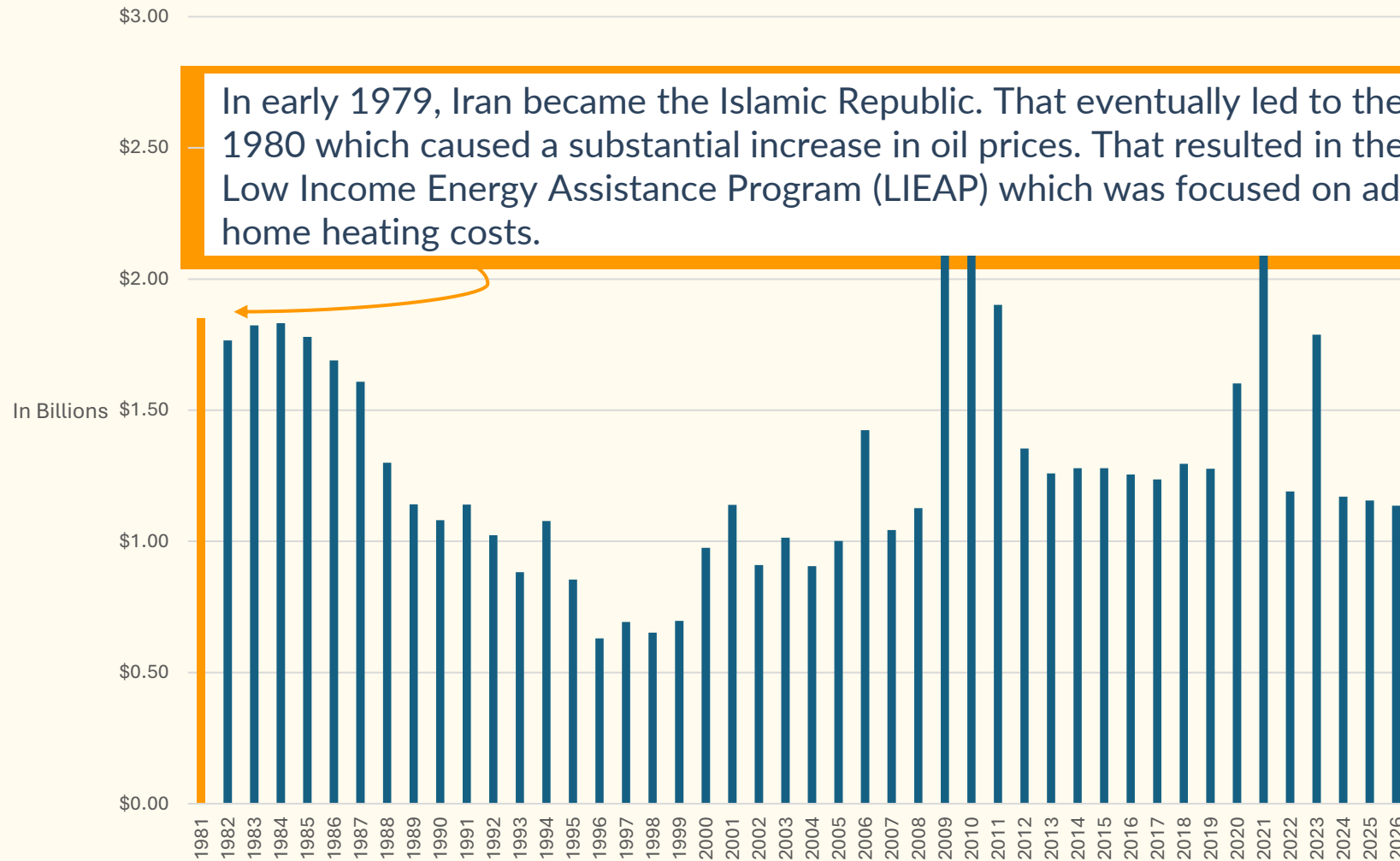


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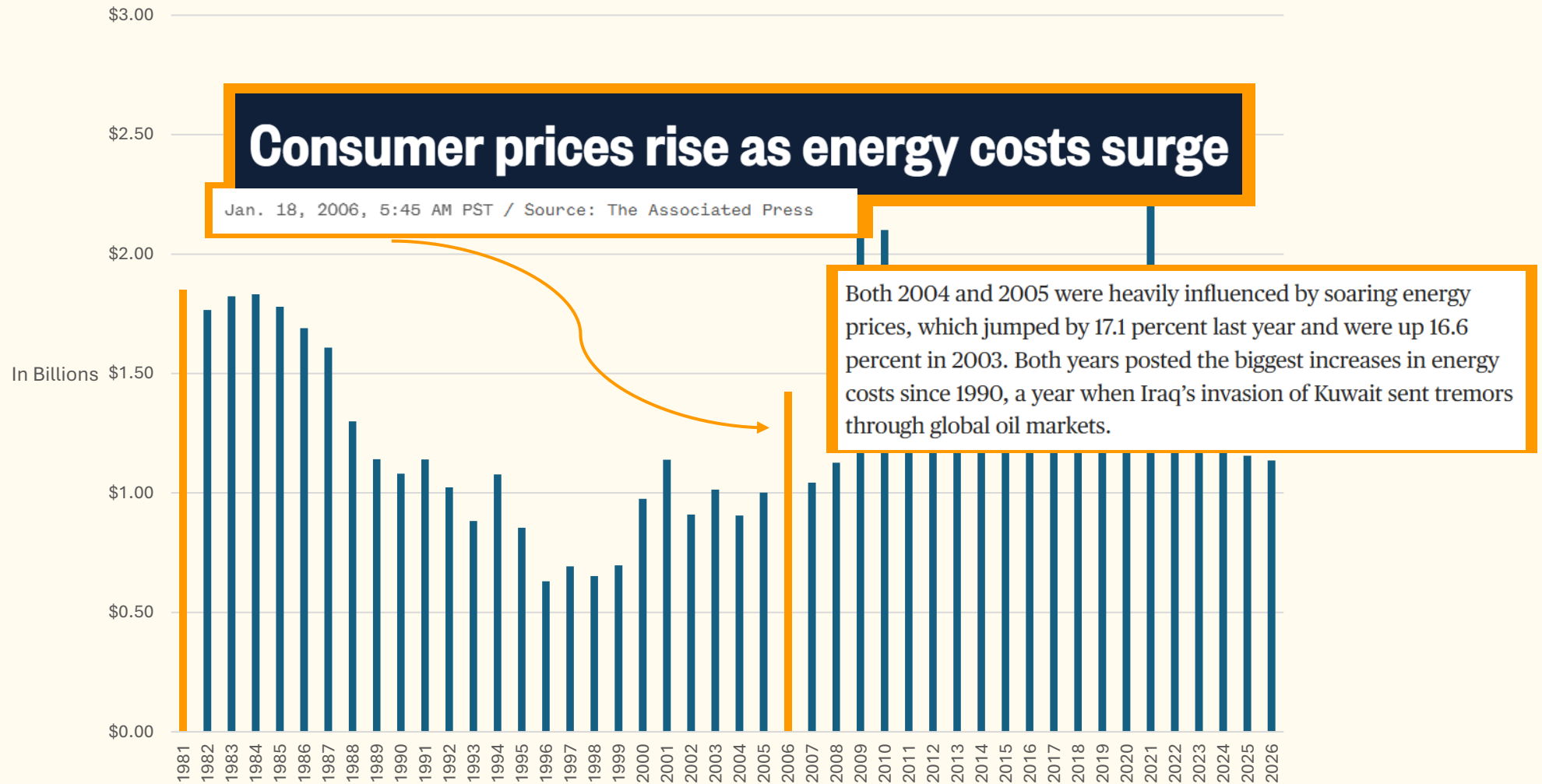


*Adjusted to 1981 dollars using the Consumer Price Index (CPI)



Trend in LIHEAP Funding

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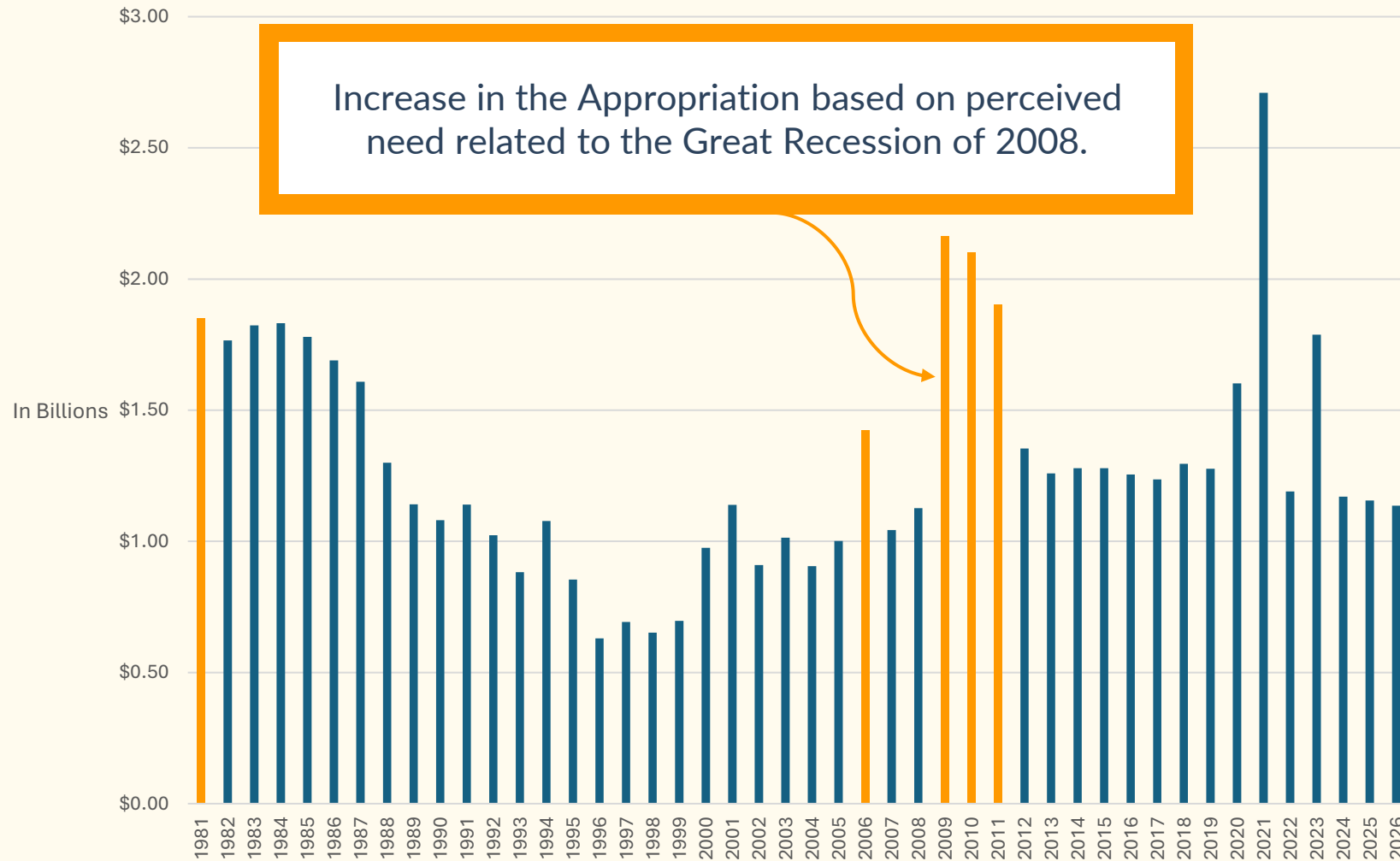


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Trend in LIHEAP Funding

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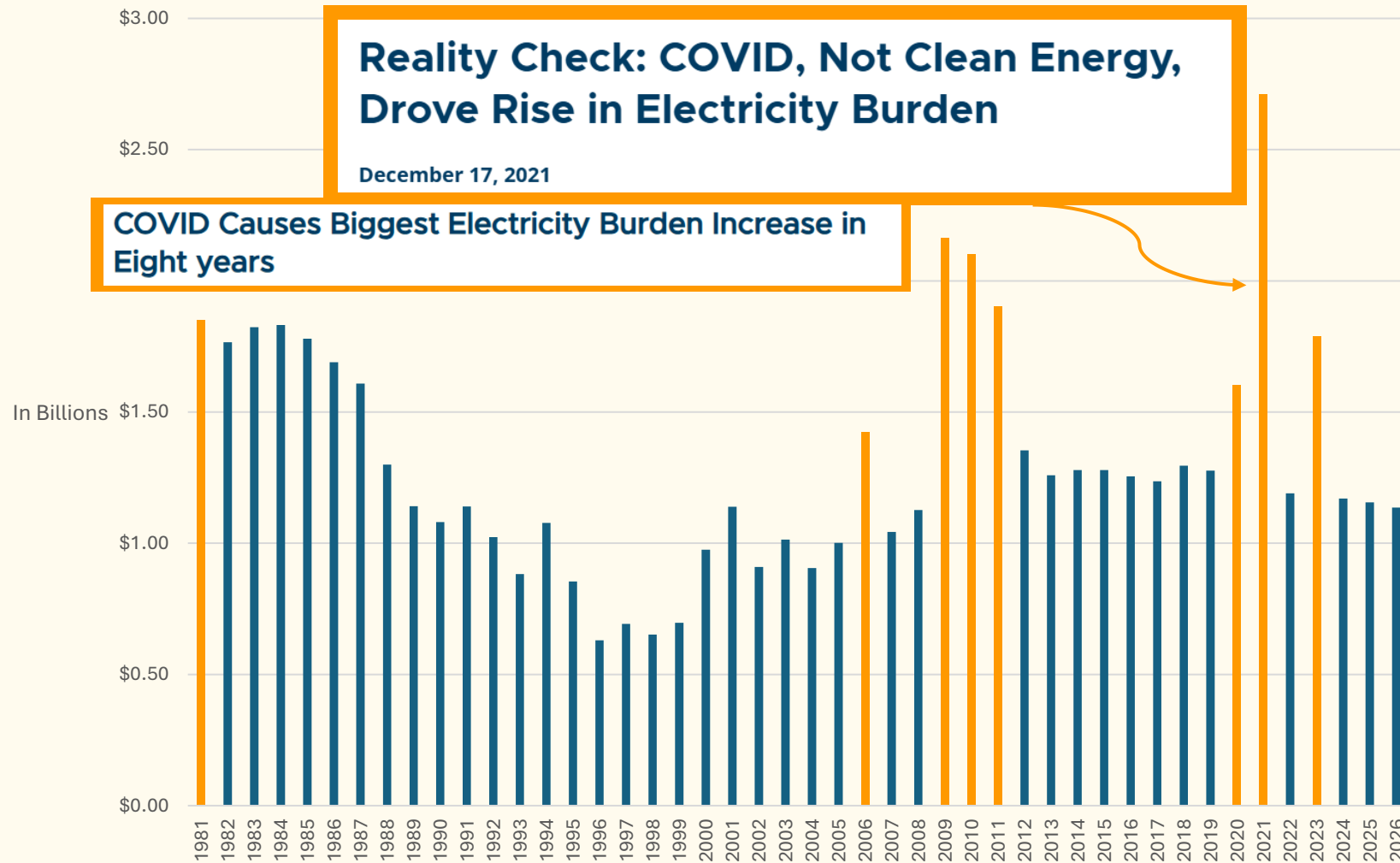


*Adjusted to 1981 dollars using the Consumer Price Index (CPI)



Trend in LIHEAP Funding

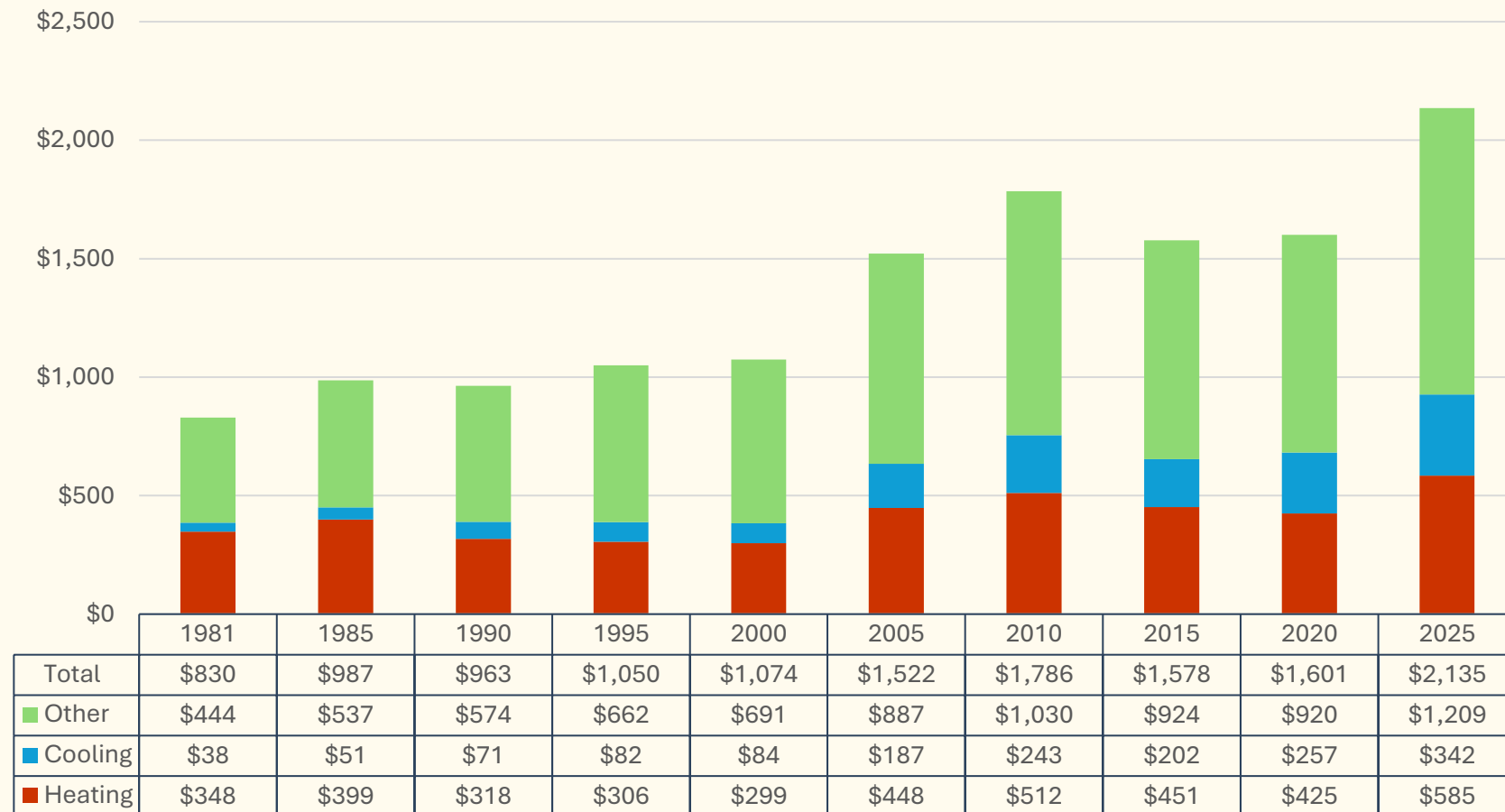
Total LIHEAP Funding 1981 - 2026 (Real 1981\$)



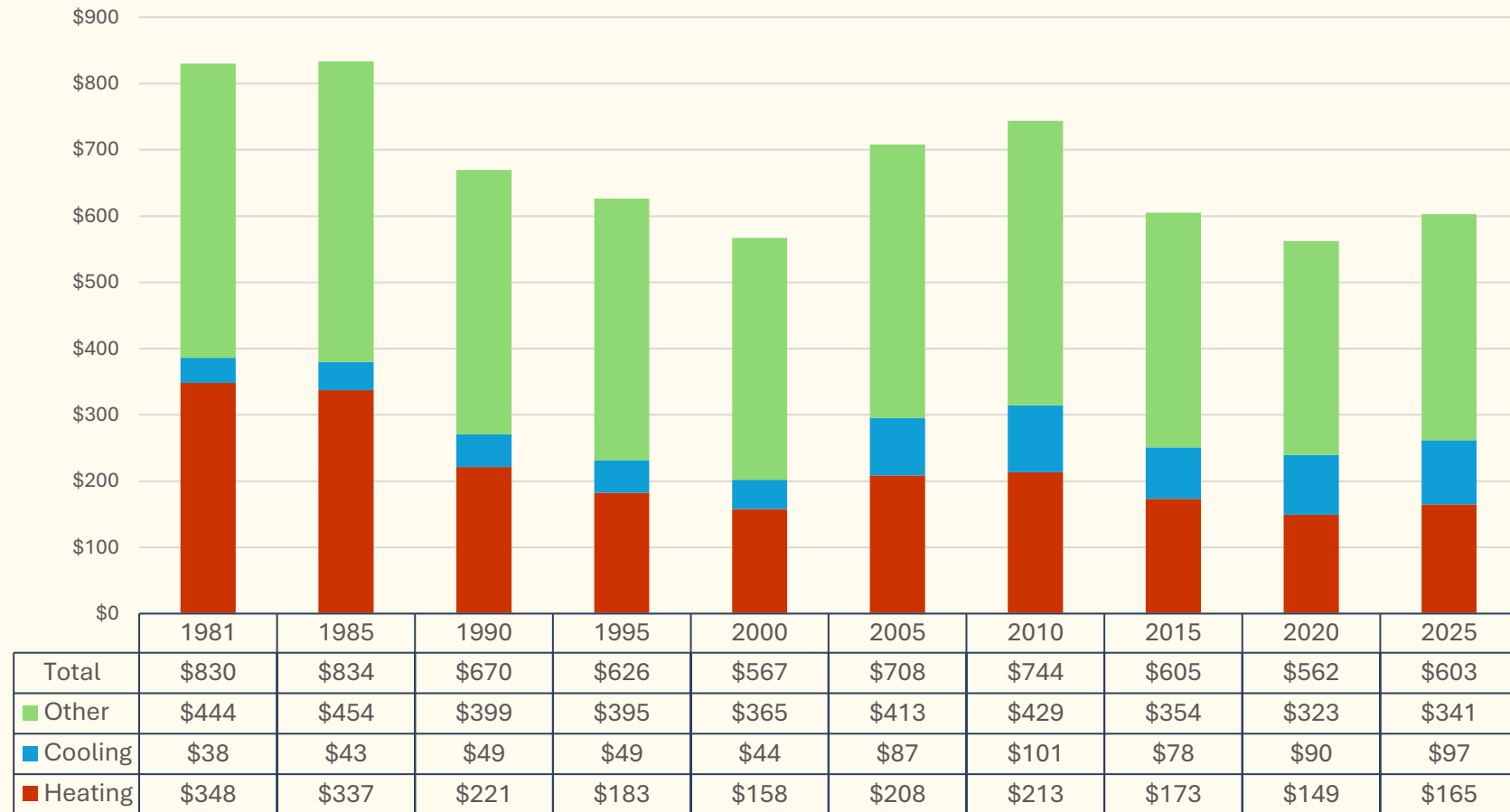
*Adjusted to 1981 dollars using the Consumer Price Index (CPI)



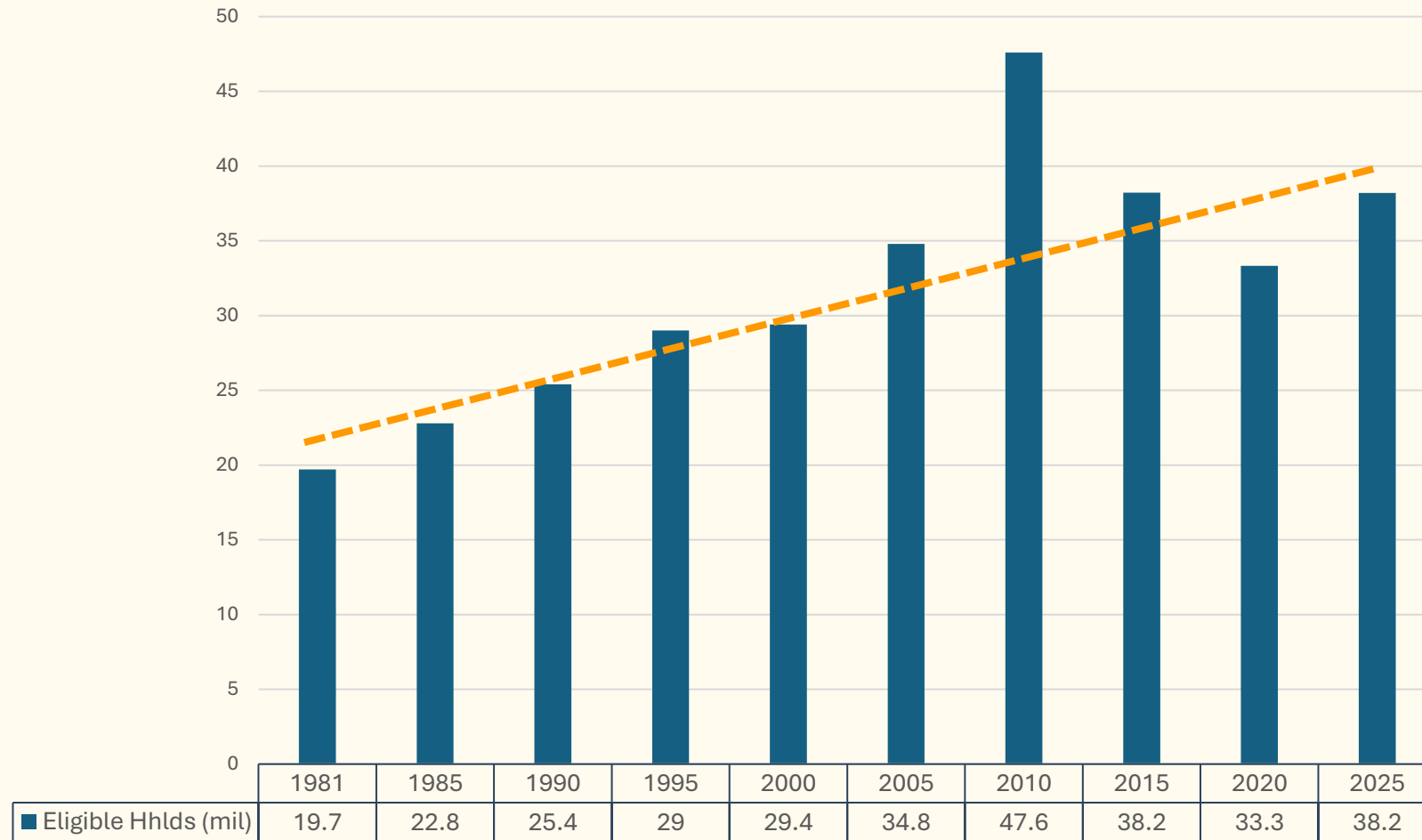
Mean Residential Energy Expenditure for Households with Income at or Below 150% of HHS Poverty Guidelines (Nominal Dollars)



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

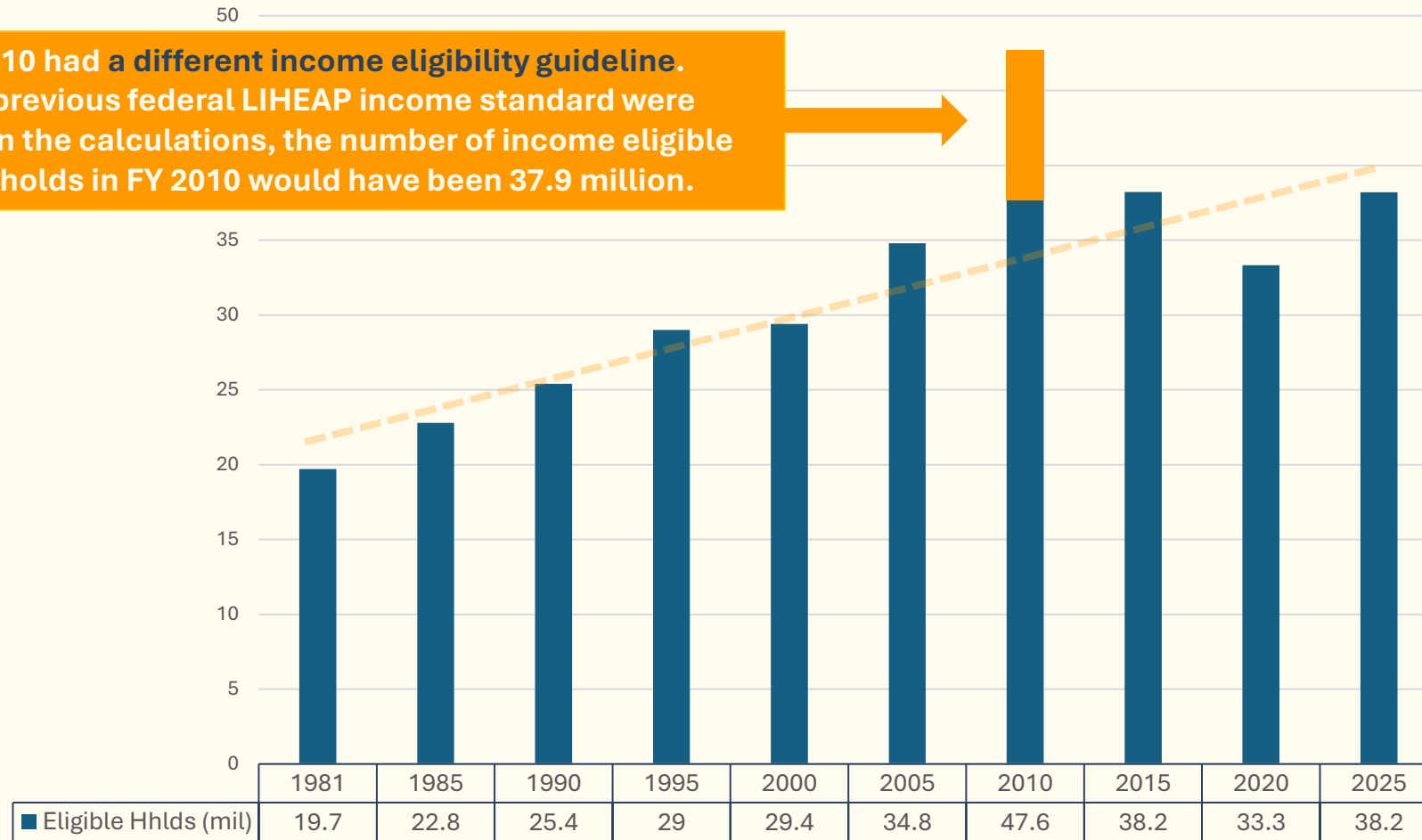


Number of Federally LIHEAP Eligible Households (in Millions)

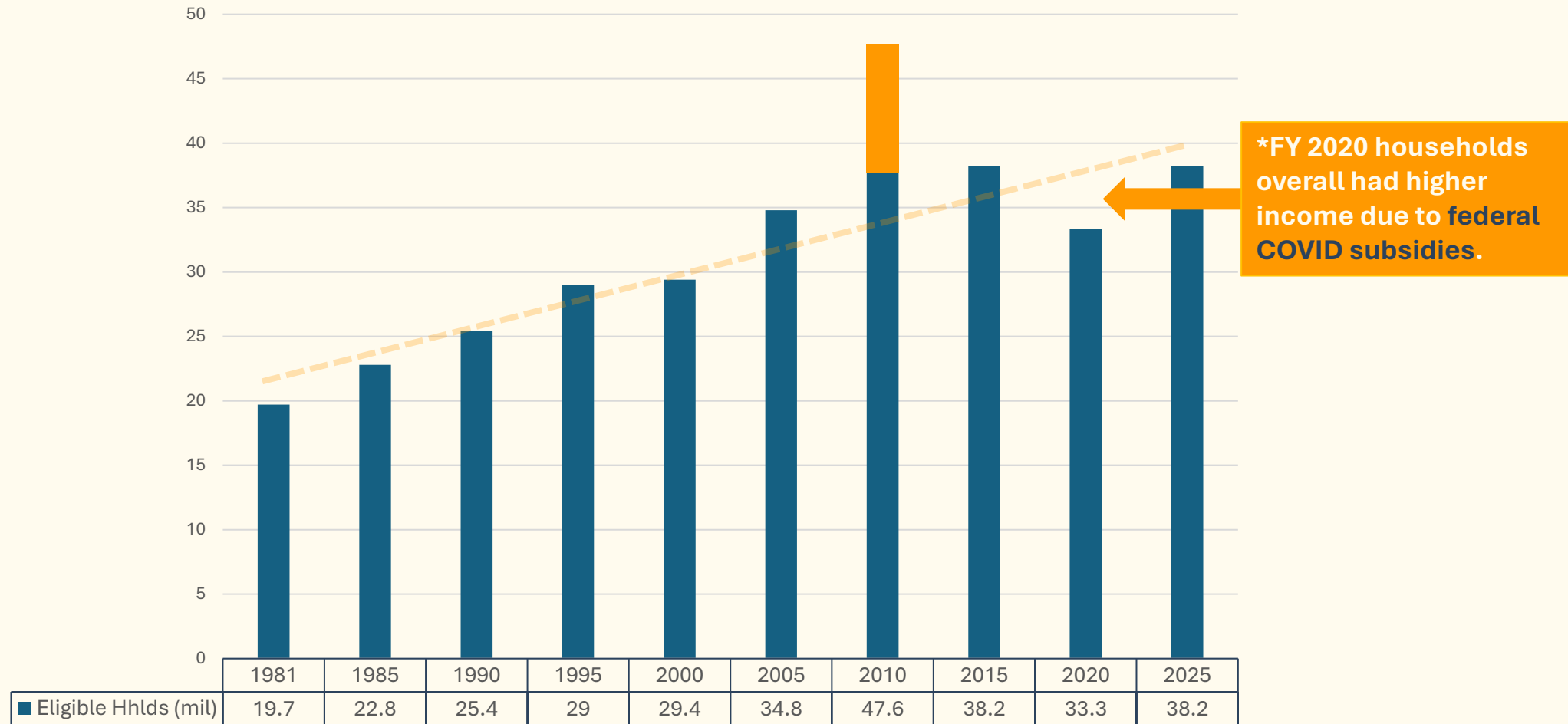


Number of Federally LIHEAP Eligible Households (in Millions)

***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.

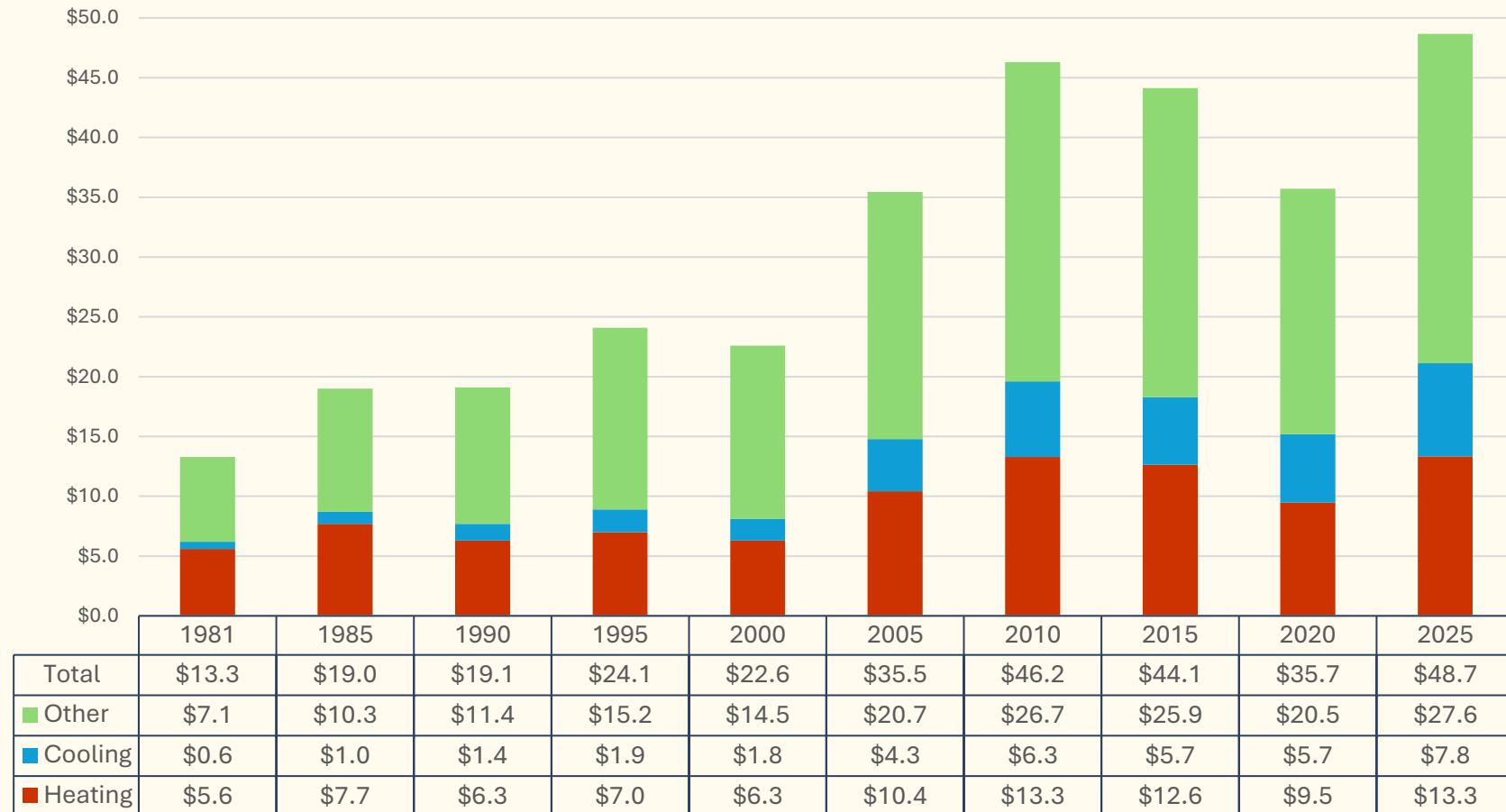


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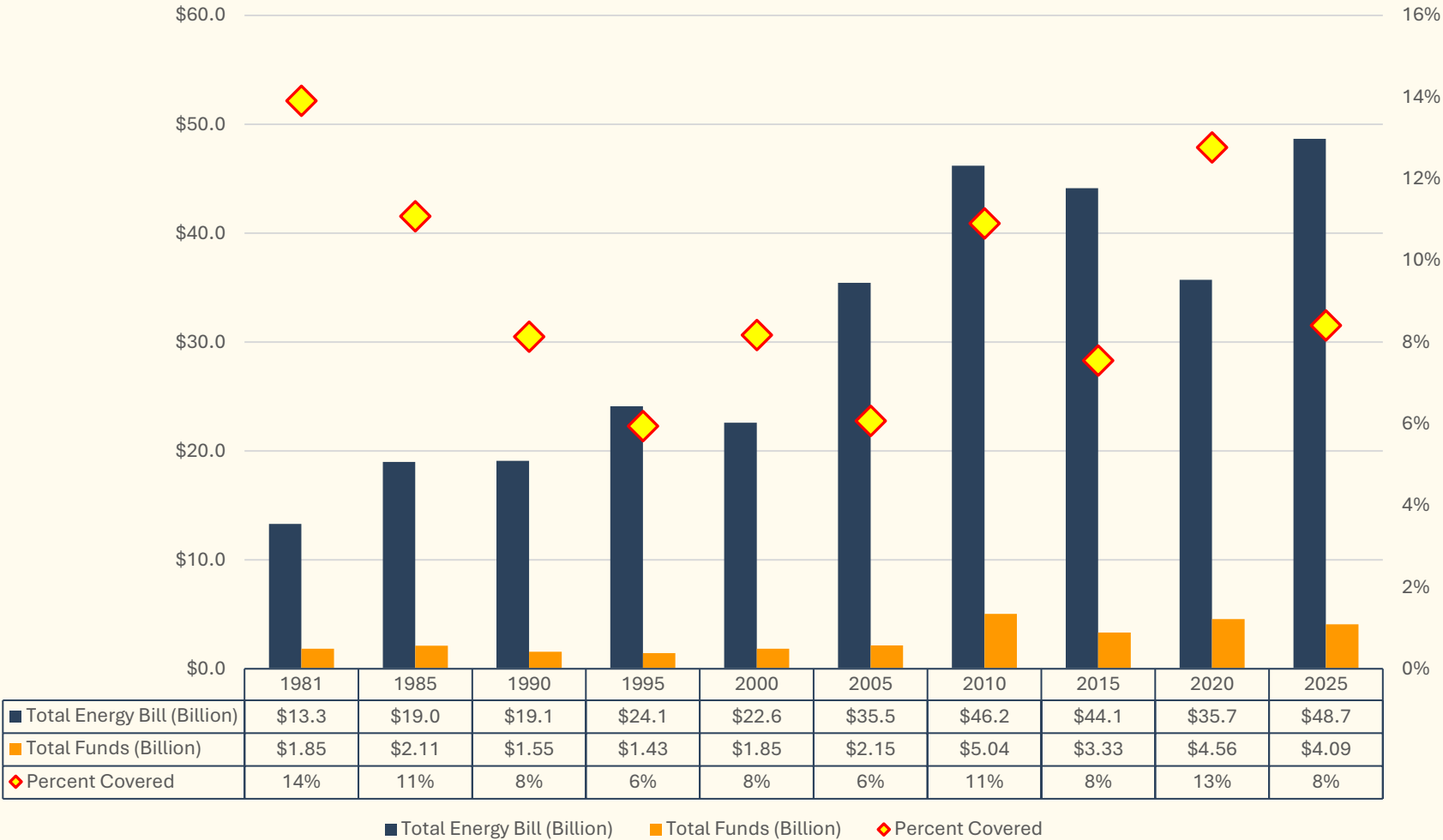


Trend in Aggregated LI Energy Bill

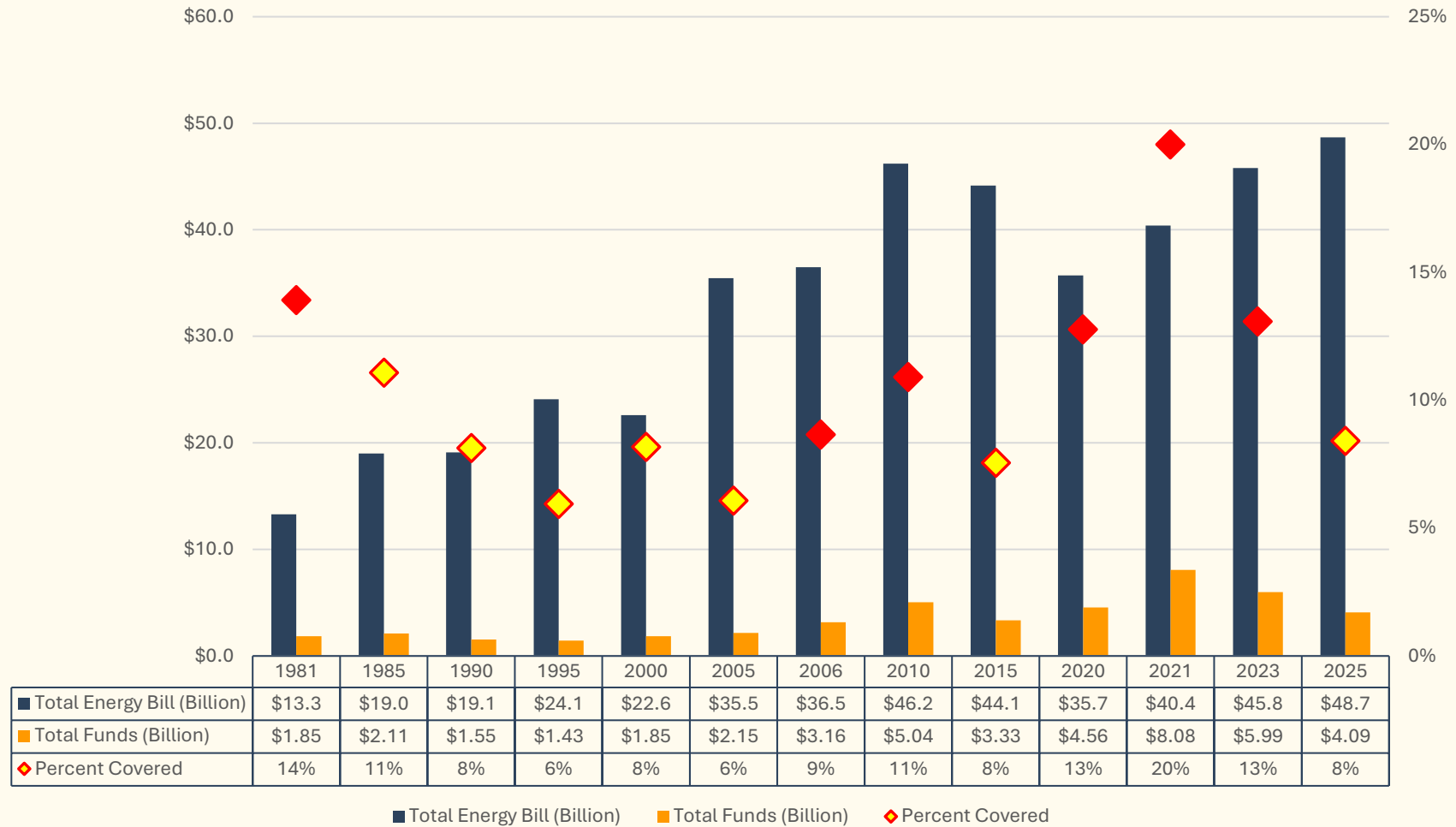
Aggregated Residential Energy Expenditures (in Billion) for Households with Incomes at or Below 150% of HHS Poverty Guidelines



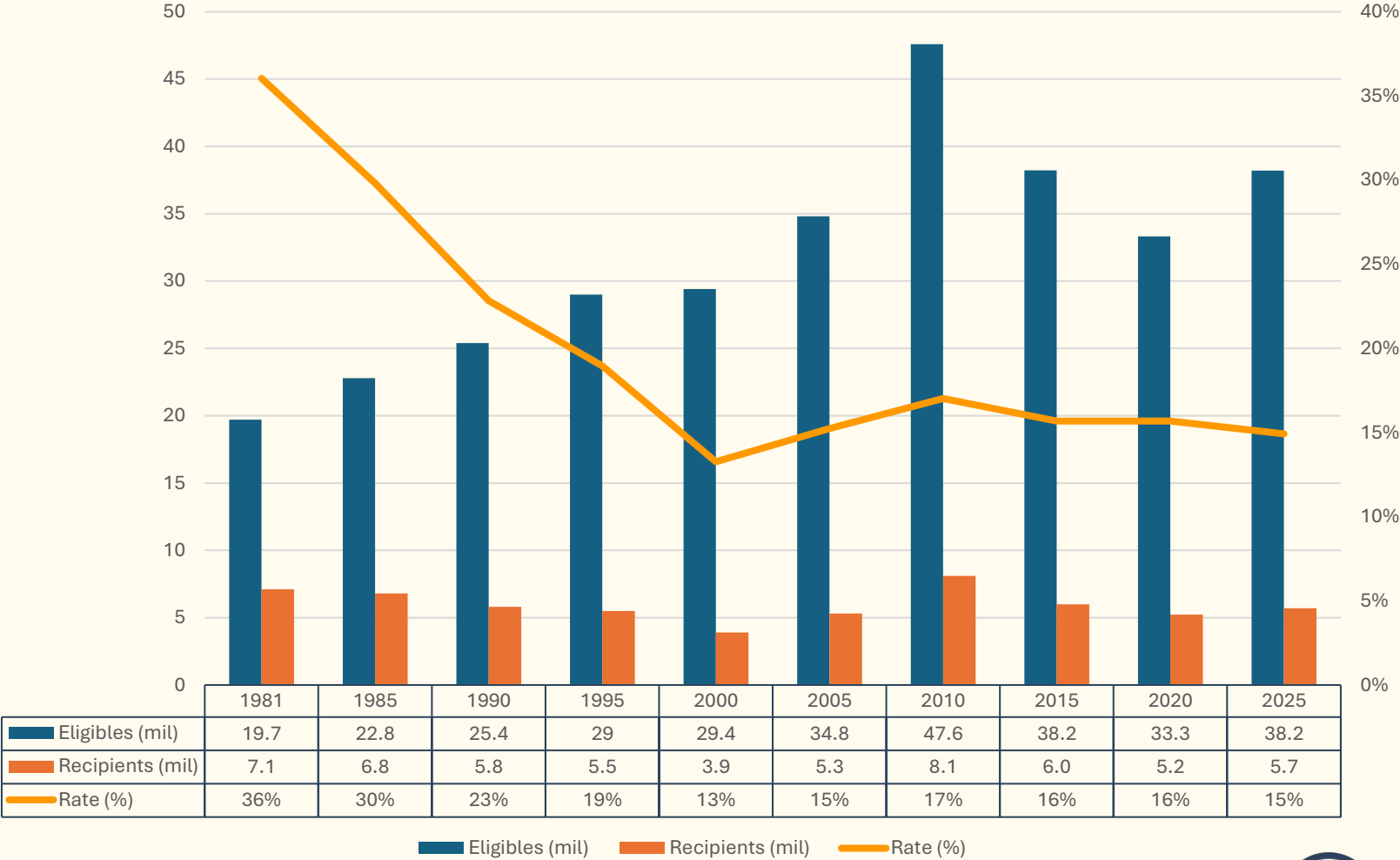
Coverage of Low-income Energy Bill by LIHEAP



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



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



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.





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



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

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



LIHEAP Program Statistics (FY2025)

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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%

Combined Program Statistics California



	LIHEAP	Ratepayer	Change
Total Funding in FY 2025	\$241 M	\$2.7B	↑ +1,034%
Funding per Low-Income Household	\$69	\$782	↑ +1,034%
% of Low-Income Households Served	4%	105%	↑ +101pp
Average Benefit Per Household Served	\$830	\$679	↓ -18%

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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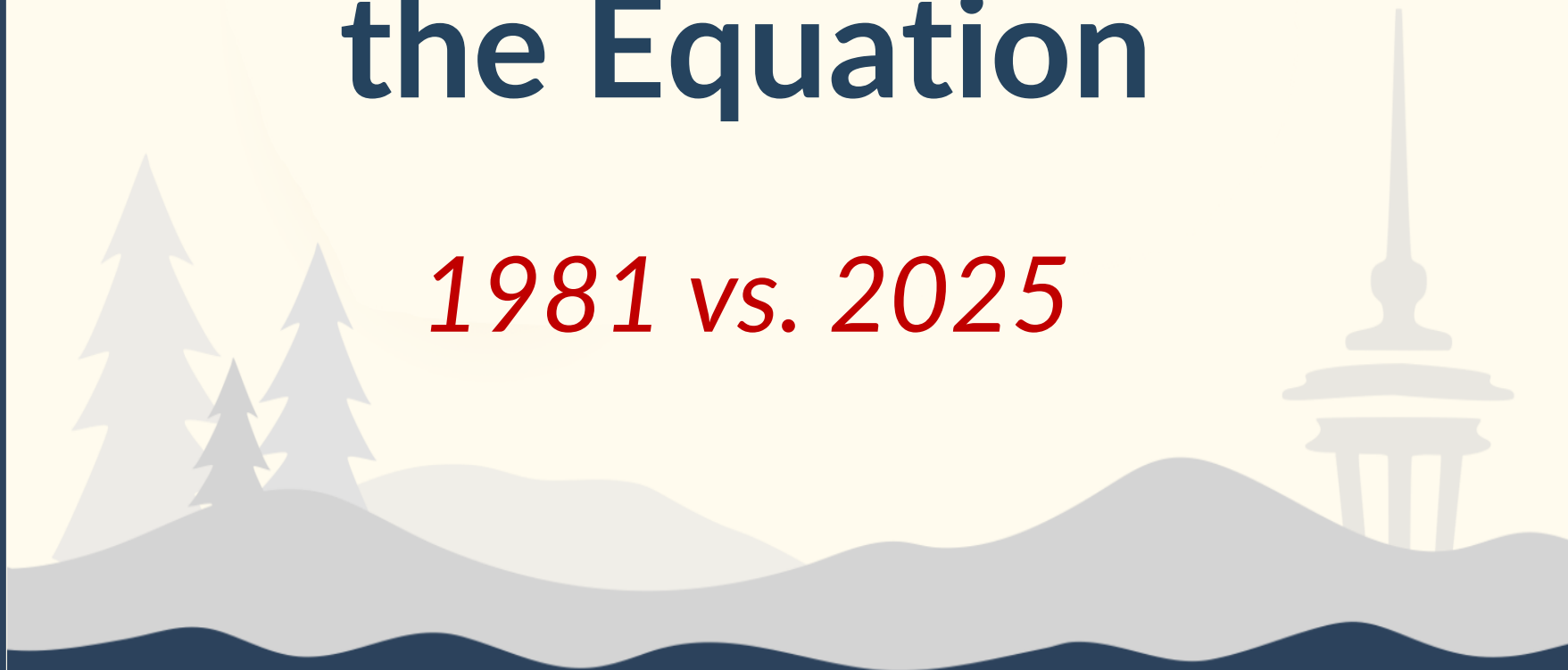


Closing the Gap

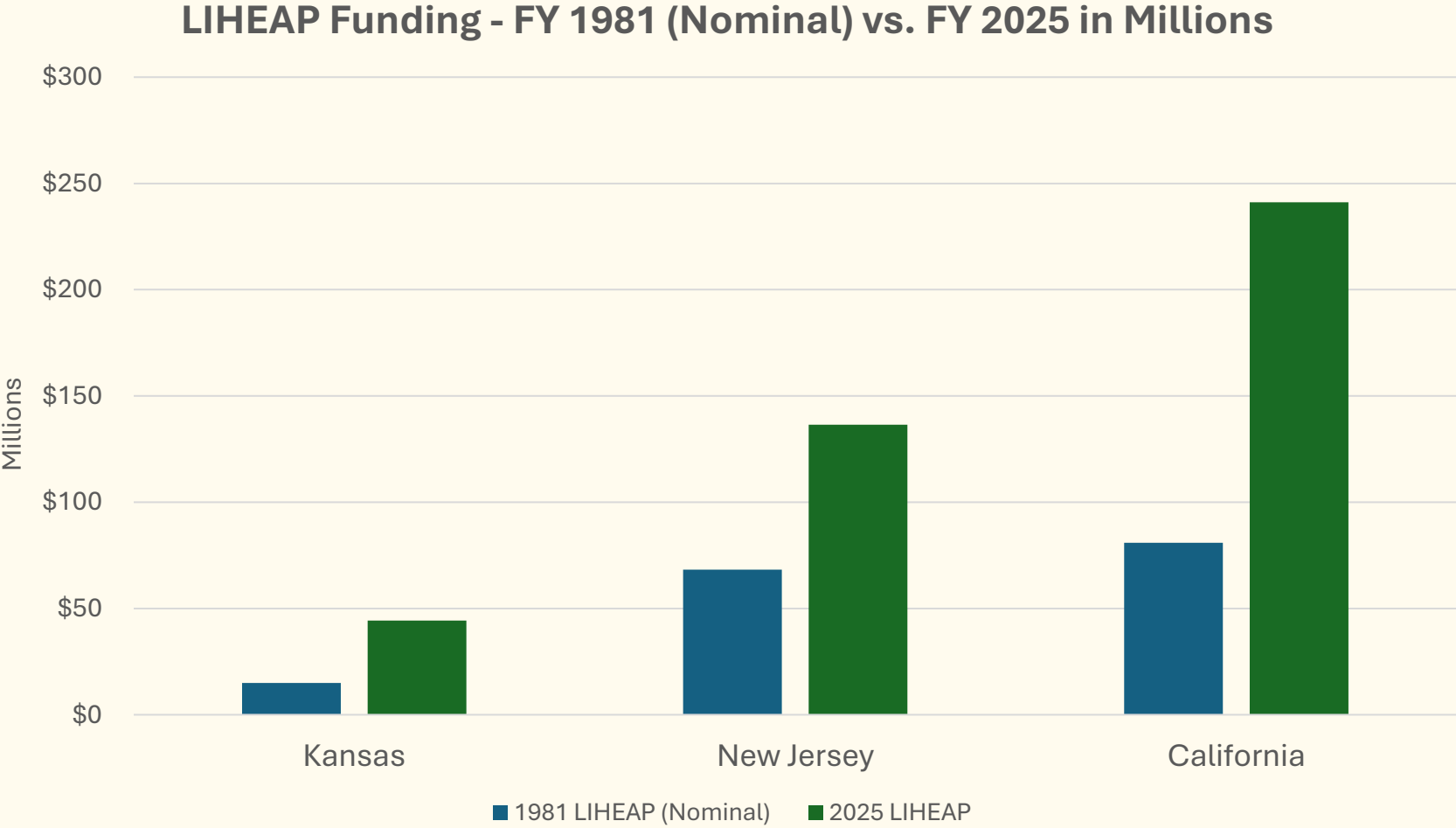


How Ratepayer Programs Change the Equation

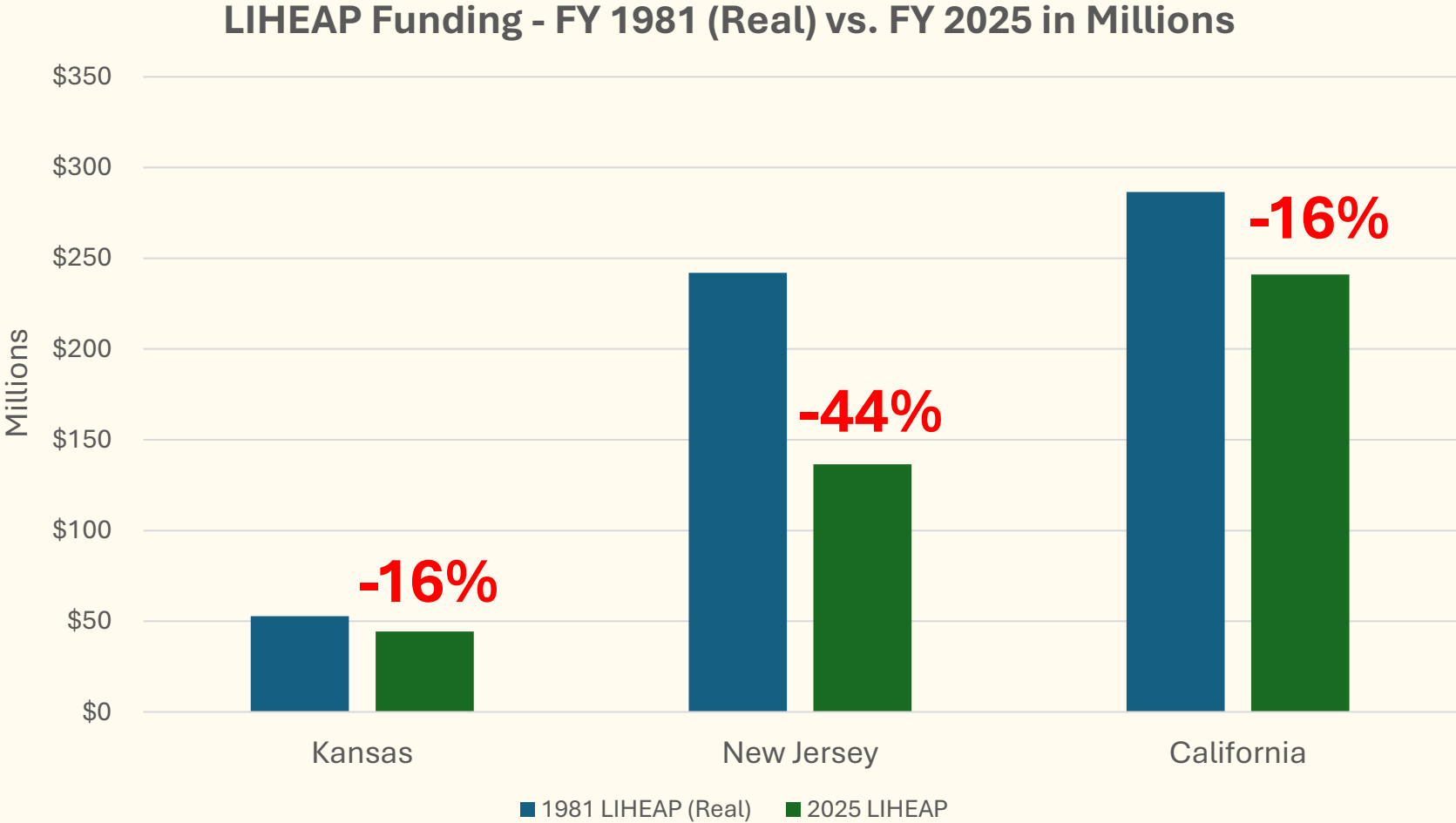
1981 vs. 2025



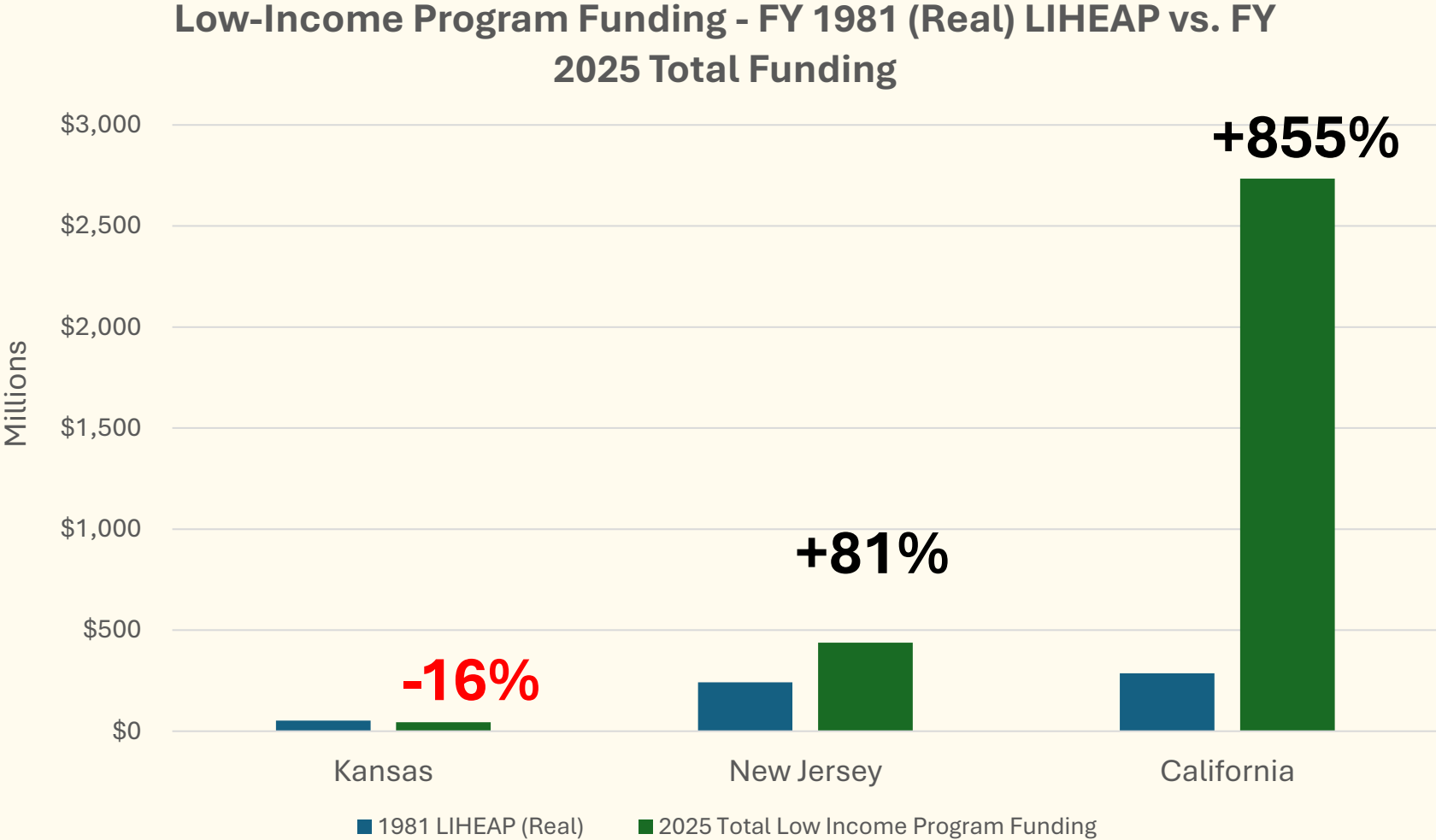
Comparison of 2025 to 1981 – LIHEAP Funding



Comparison of 2025 to 1981 – LIHEAP Funding



Comparison of 2025 to 1981 – LIHEAP Funding



Analysis of 2025 Impacts

State	Kansas	New Jersey	California
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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.



Q&A



Indicators of Energy Insecurity

Luke Gooding

Thinking about targeting your Low-Income Assistance Program?

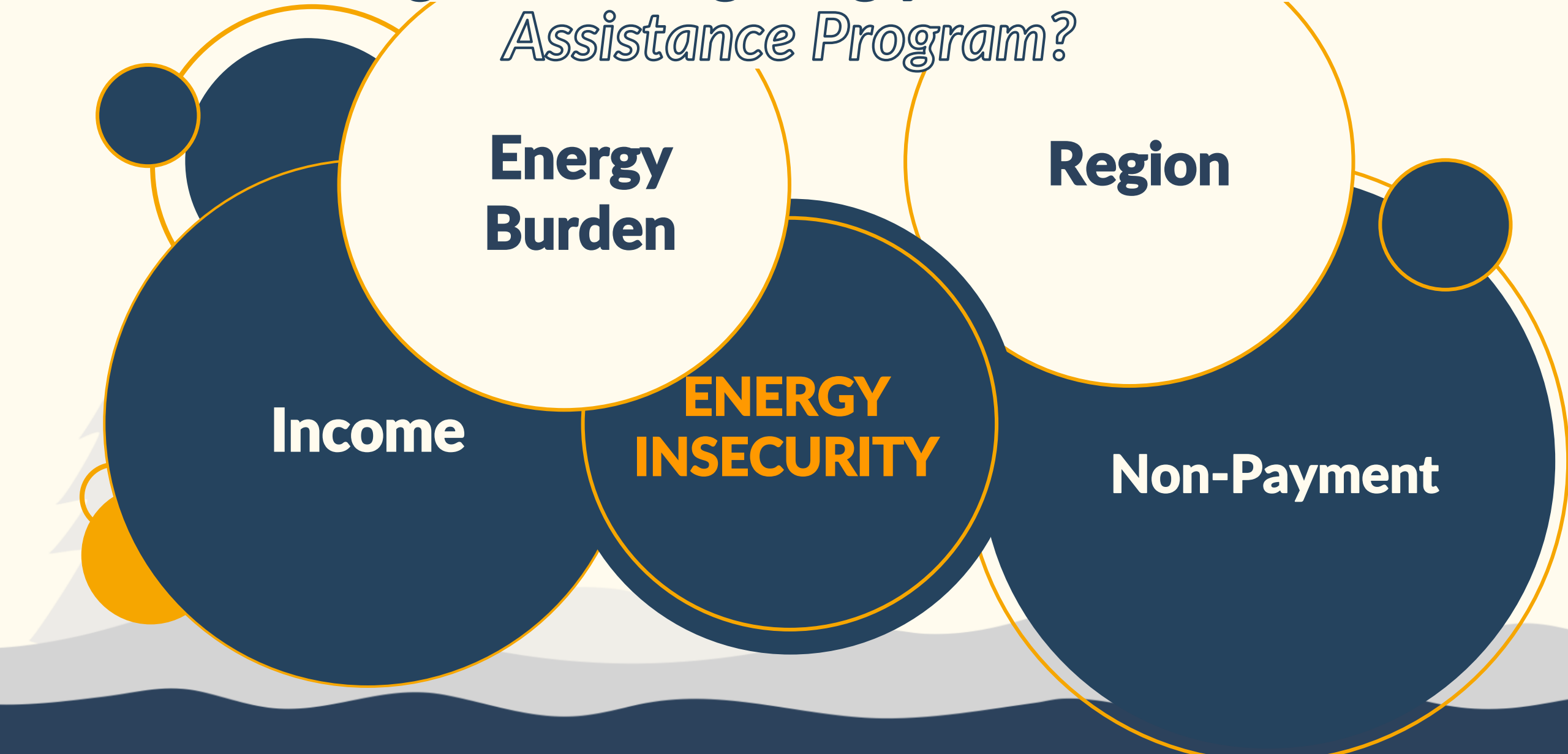
**Energy
Burden**

Region

Income

**ENERGY
INSECURITY**

Non-Payment



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

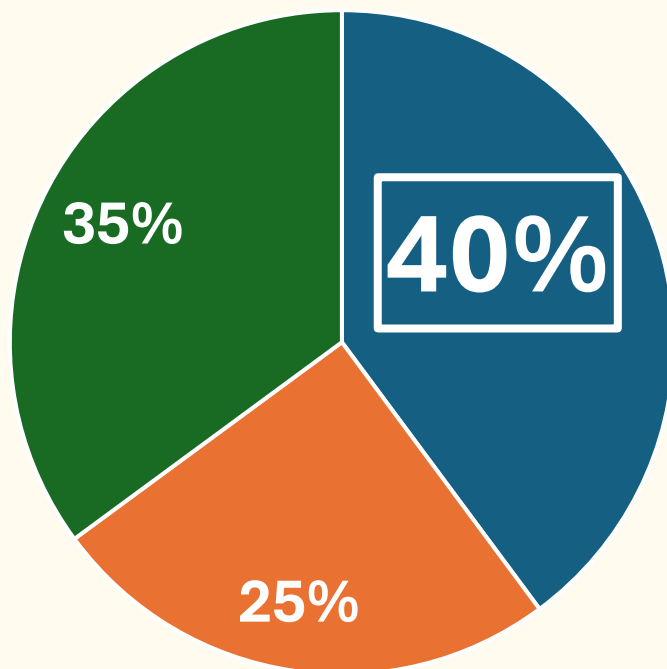


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\$30,000–\$99,999	60.37	36.9%	13.8%	28.2%	5.2%	6.5%
\$100,000–\$199,999	32.30	18.2%	6.4%	11.9%	1.7%	2.9%
\$200,000 or more	14.32	7.5%	3.5%	3.8%	1.2%	1.5%
All households	132.54	32.9%	13.2%	24.8%	5.2%	6.2%

Energy Burden for Low Income Households

Low Income Households

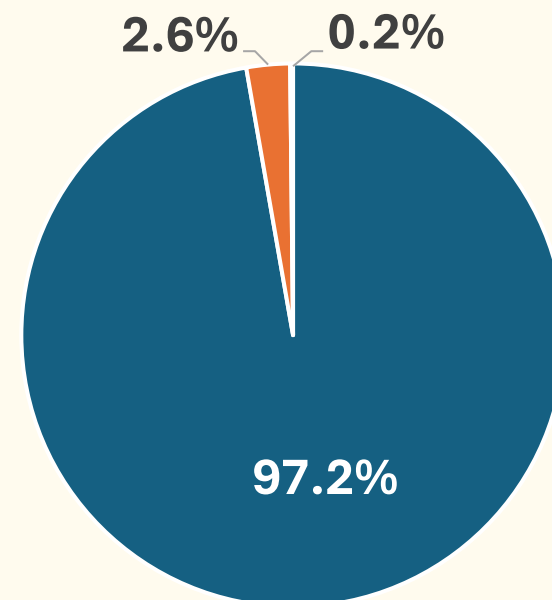


■ Low burden
(≤6%)

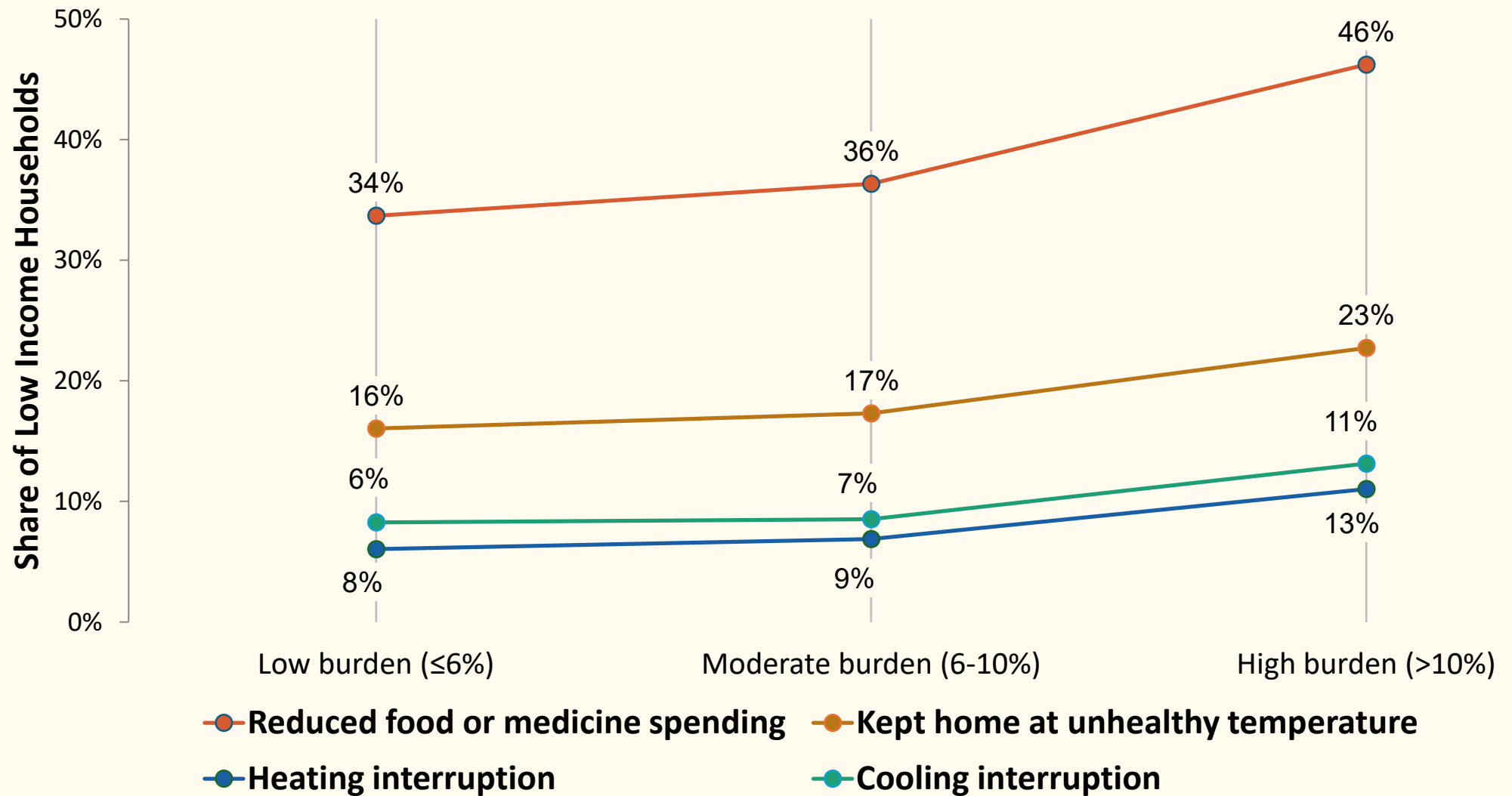
■ Moderate burden
(6–10%)

■ High burden
(>10%)

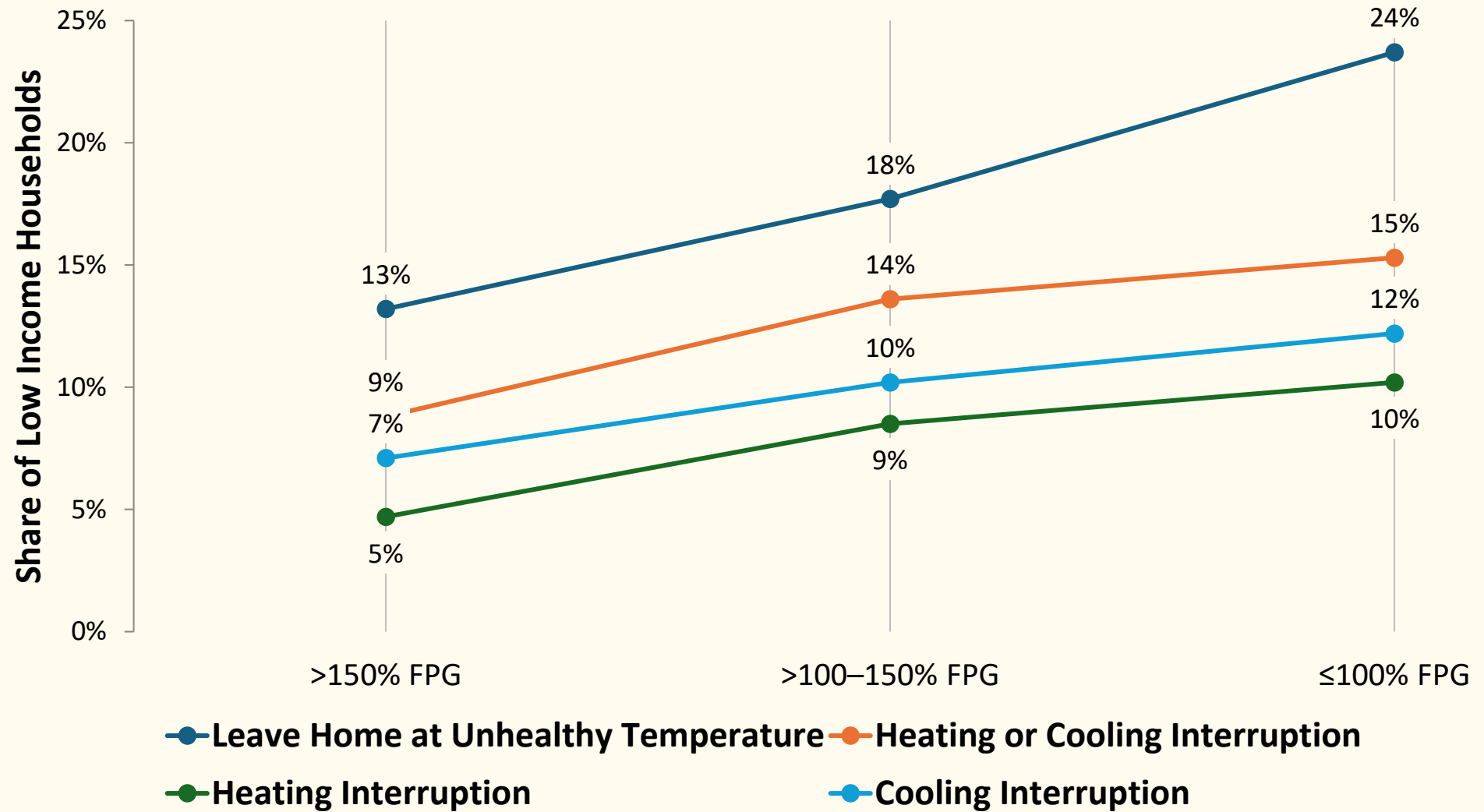
NOT Low Income Households



Energy Insecurity Rates by Energy Burden Levels

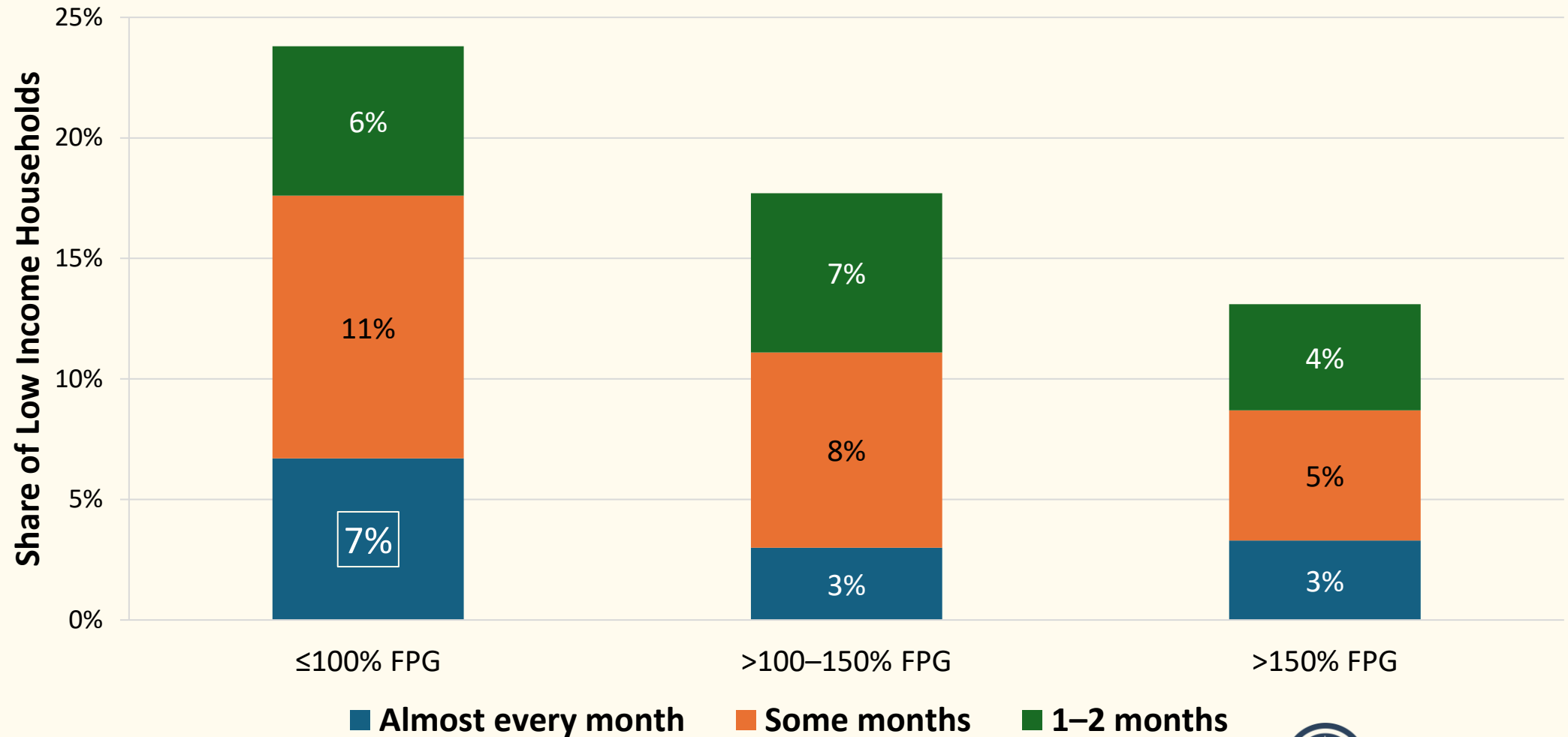


Energy Insecurity Rates by Income Levels



Energy Insecurity Rates by Income Levels

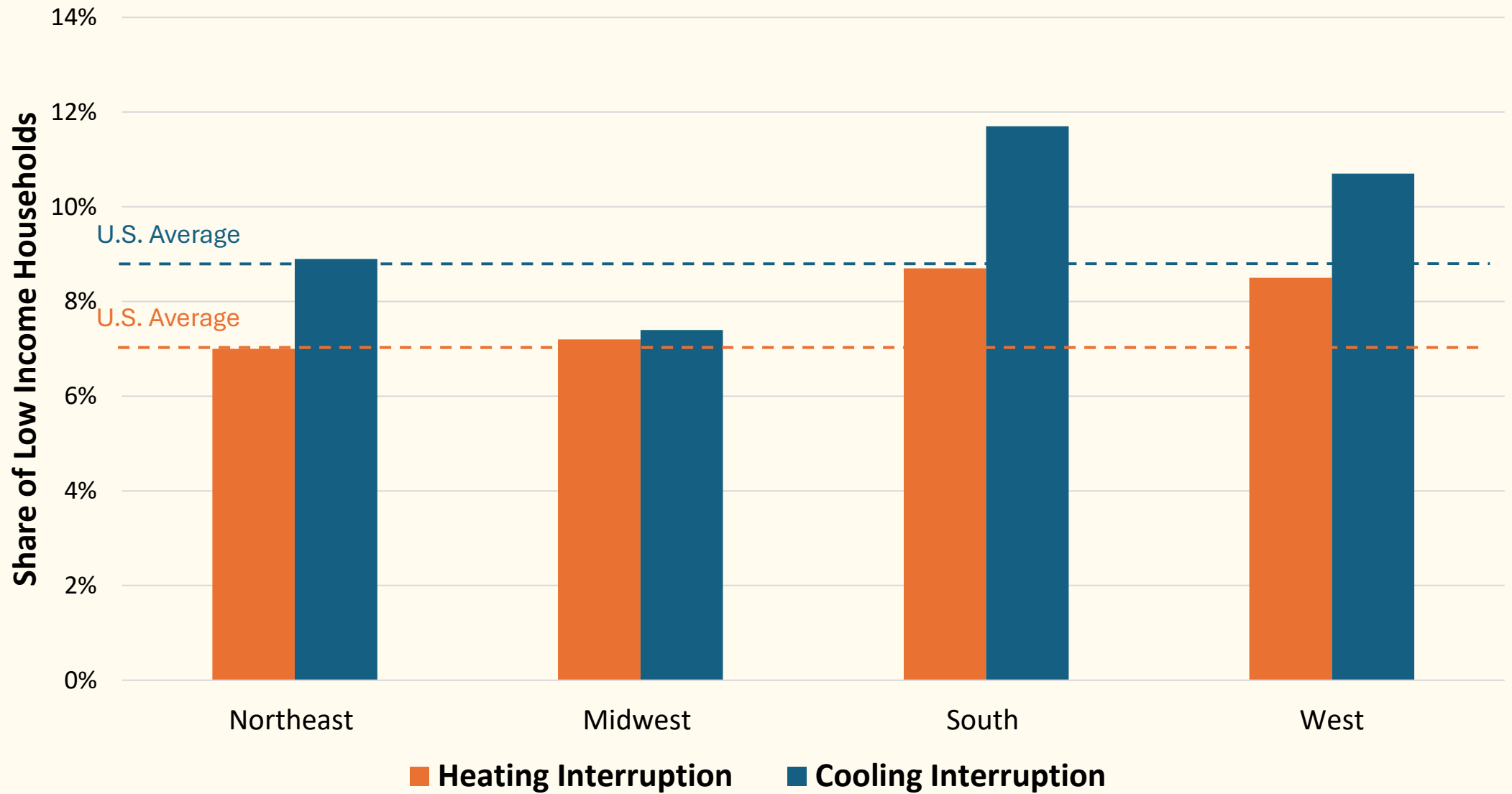
Frequency of Leaving Home at Unhealthy Temperature — by Poverty Level



RECS 2020



Heating and Cooling Interruptions by Region



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***



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

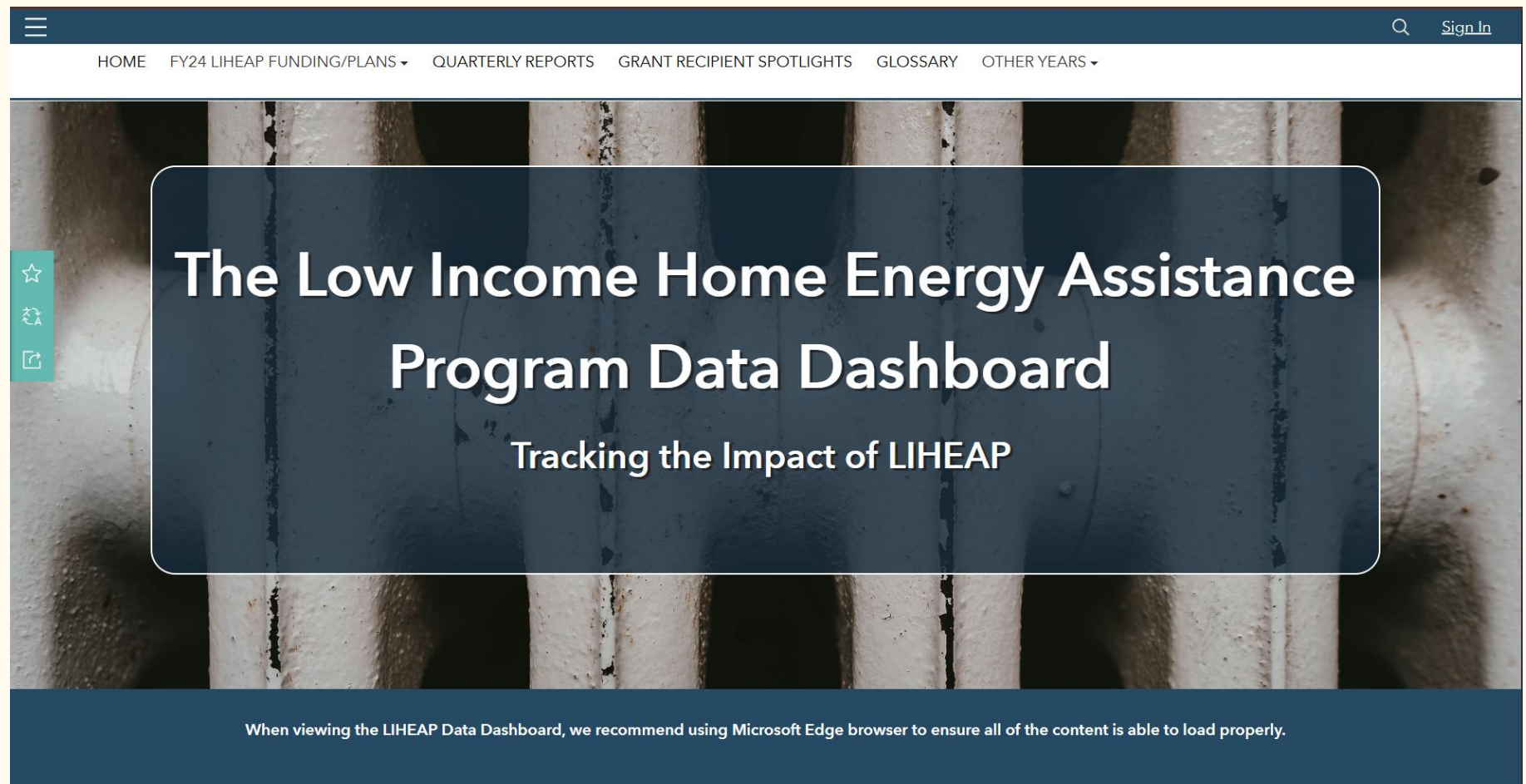
- ***LIHEAP Dashboard***
 - <https://liheap-fy24-data-dashboard-hhs-acf.hub.arcgis.com/>
- ***LIHEAP Clearinghouse***
 - <https://liheapch.acf.gov/profiles/NJ.htm>
- ***NEUAC State Sheets***
 - <https://neuac.org/wp-content/uploads/2026/01/New-Jersey-State-Sheet-FY24.pdf>
- ***LIHEAP Performance Management Website***
 - <https://liheappm.acf.gov/datawarehouse>
- ***Energy Justice Lab – Indiana University***
 - <https://energyjustice.indiana.edu/research/household-energy-insecurity.html>
- ***Energy Information Administration – RECS Tables***
 - <https://www.eia.gov/consumption/residential/data/2024/>



Links to Important Resources

- **LIHEAP Dashboard**

- <https://liheap-fy24-data-dashboard-hhs-acf.hub.arcgis.com/>



Links to Important Resources

- **LIHEAP Clearinghouse**
 - <https://liheapch.acf.gov/profiles/NJ.htm>

The screenshot shows the LIHEAP Clearinghouse website for New Jersey. The header features the LIHEAP logo (a house with a sun and snowflake) and the text "LIHEAP | CLEARINGHOUSE" with "Low Income Home Energy Assistance Program" below it. A search bar with the placeholder "Keywords" is on the right. A navigation menu includes links for HOME, STATE & TER. PROGRAMS, TRIBAL PROGRAMS, STATE SNAPSHOTS, DISCONNECT POLICIES, IMPORTANT LINKS, CONTACT, and ABOUT.

New Jersey
[Last updated: 04/20/2026]

Low-Income Energy Programs
Federal | State | Utility | Charitable

Federal
LIHEAP Contact
Public Inquiries: 800-510-3102
Website

Online Application
<https://dcaid.dca.nj.gov/en-US/>

Administering Agency Contacts
Local Administering Agency Contacts

Weatherization Assistance Program
Local Administering Agency Contacts
Website

LIHEAP FY 2026 Funding
\$134,638,747
**including additional \$3,548,829 from Infrastructure and Jobs Act (IIJA), (Pub. L. 117-58)*

LIHEAP Income Eligibility Level
60% State Median Income

NATIONAL ENERGY ASSISTANCE REFERRAL
1-866-674-6327
ENERGYHELP.US

LIHEAP VIRTUAL LIBRARY

LIHEAP WEBSITE NAVIGATOR

UPCOMING EVENTS

May 18th-21st, 2026
[NEUAC Annual Conference](#)

June 2nd-3rd, 2026
[CAPLAW 2026 Conference](#)

August 31st-September 4th, 2026
[NCAP 2026 Annual Convention](#)

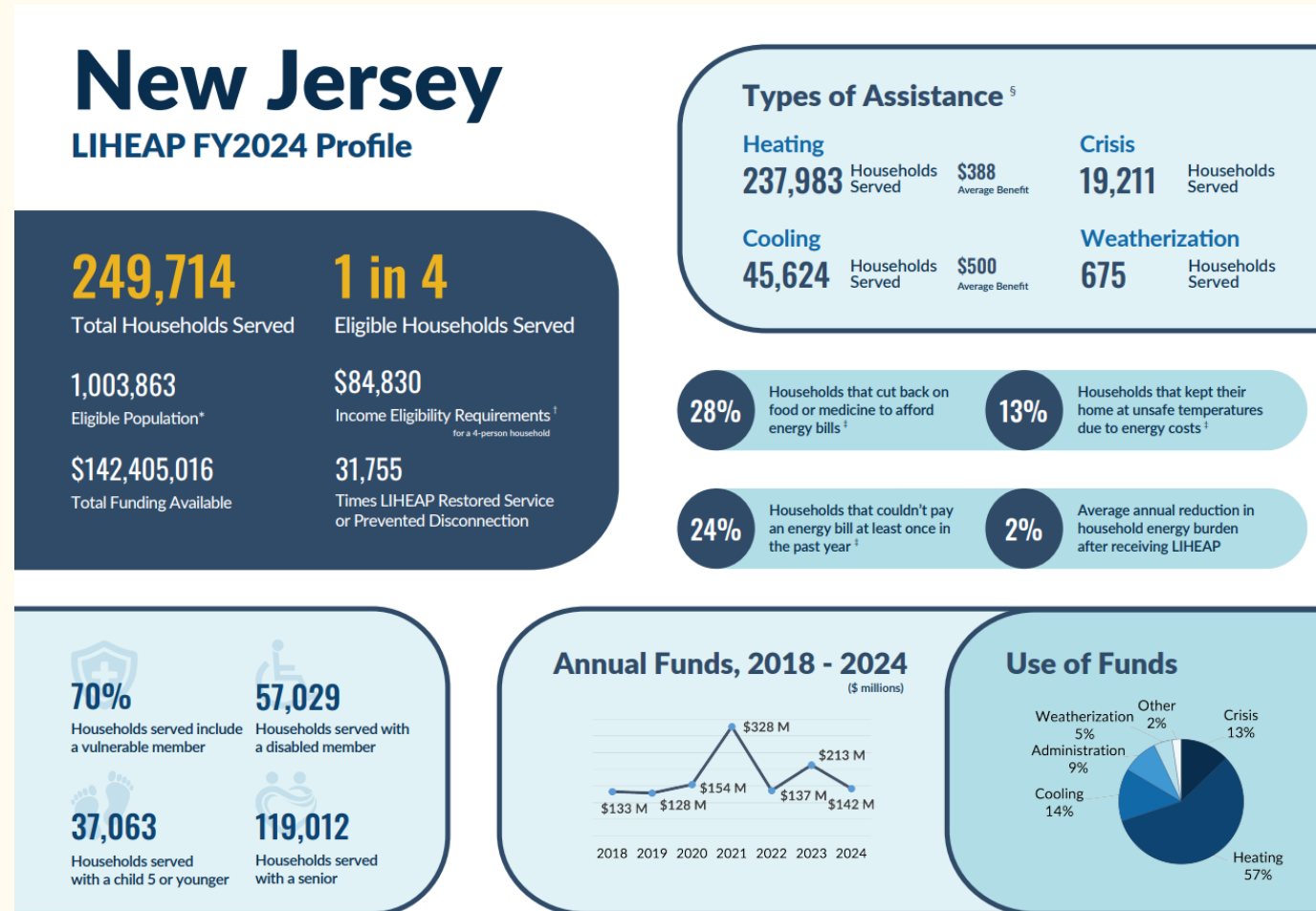


neuac

Links to Important Resources

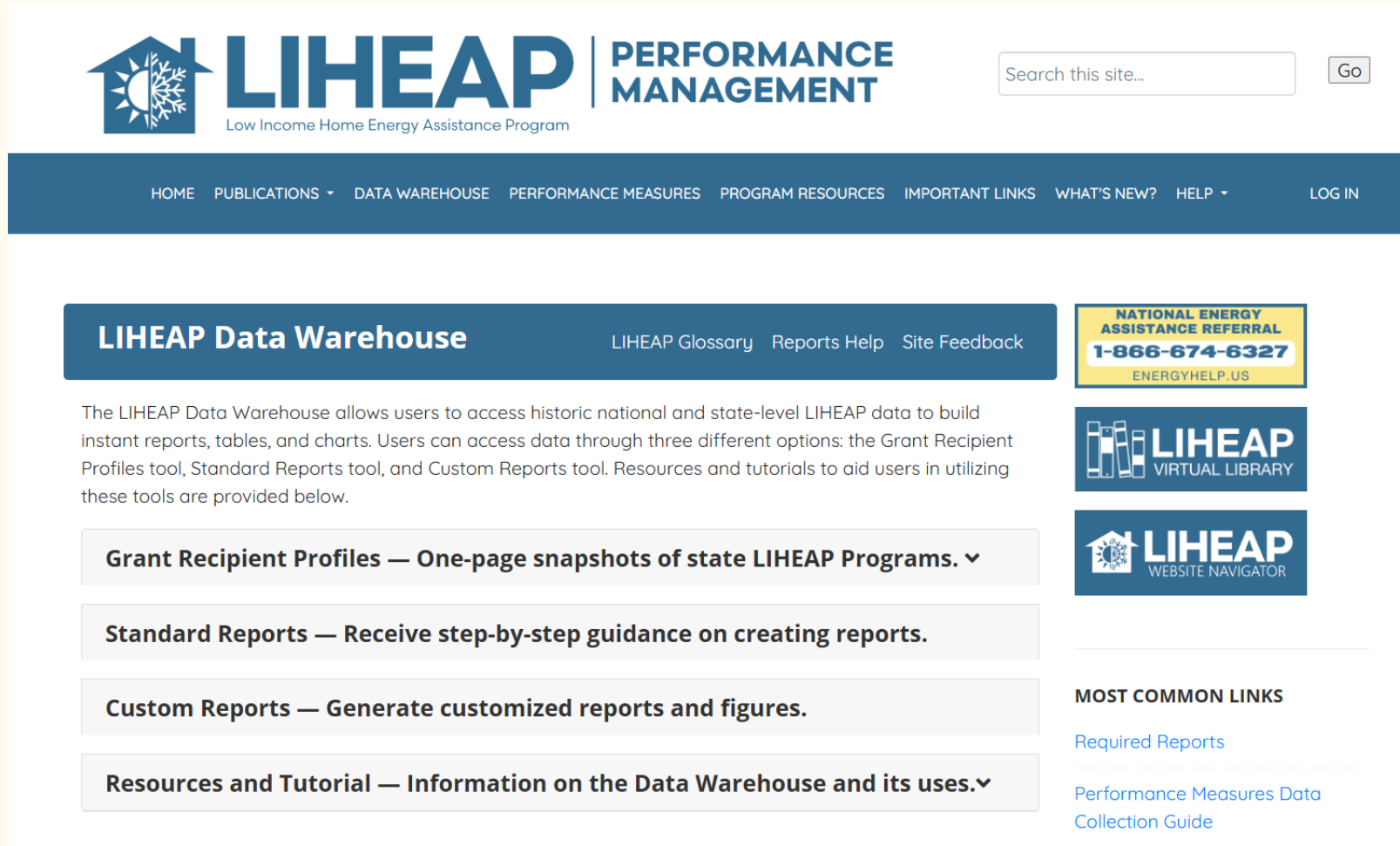
○ **NEUAC State Sheets**

- <https://neuac.org/wp-content/uploads/2026/01/New-Jersey-State-Sheet-FY24.pdf>



Links to Important Resources

- **LIHEAP Performance Management Website**
 - <https://liheappm.acf.gov/datawarehouse>



The screenshot displays the LIHEAP Performance Management Website. At the top, the LIHEAP logo (a house with a sun and snowflake) is next to the text "LIHEAP | PERFORMANCE MANAGEMENT" and "Low Income Home Energy Assistance Program". A search bar with the placeholder "Search this site..." and a "Go" button is on the right. Below the header is a dark blue navigation bar with links: HOME, PUBLICATIONS, DATA WAREHOUSE, PERFORMANCE MEASURES, PROGRAM RESOURCES, IMPORTANT LINKS, WHAT'S NEW?, HELP, and LOG IN. The main content area features a "LIHEAP Data Warehouse" section with a description: "The LIHEAP Data Warehouse allows users to access historic national and state-level LIHEAP data to build instant reports, tables, and charts. Users can access data through three different options: the Grant Recipient Profiles tool, Standard Reports tool, and Custom Reports tool. Resources and tutorials to aid users in utilizing these tools are provided below." Below this description are four buttons: "Grant Recipient Profiles — One-page snapshots of state LIHEAP Programs.", "Standard Reports — Receive step-by-step guidance on creating reports.", "Custom Reports — Generate customized reports and figures.", and "Resources and Tutorial — Information on the Data Warehouse and its uses." To the right of the main content are three vertical boxes: "NATIONAL ENERGY ASSISTANCE REFERRAL 1-866-674-6327 ENERGYHELP.US", "LIHEAP VIRTUAL LIBRARY", and "LIHEAP WEBSITE NAVIGATOR". At the bottom right, a section titled "MOST COMMON LINKS" lists "Required Reports", "Performance Measures Data", and "Collection Guide".

LIHEAP Data Warehouse [LIHEAP Glossary](#) [Reports Help](#) [Site Feedback](#)

The LIHEAP Data Warehouse allows users to access historic national and state-level LIHEAP data to build instant reports, tables, and charts. Users can access data through three different options: the Grant Recipient Profiles tool, Standard Reports tool, and Custom Reports tool. Resources and tutorials to aid users in utilizing these tools are provided below.

- Grant Recipient Profiles — One-page snapshots of state LIHEAP Programs.**
- Standard Reports — Receive step-by-step guidance on creating reports.**
- Custom Reports — Generate customized reports and figures.**
- Resources and Tutorial — Information on the Data Warehouse and its uses.**

NATIONAL ENERGY ASSISTANCE REFERRAL
1-866-674-6327
ENERGYHELP.US

LIHEAP VIRTUAL LIBRARY

LIHEAP WEBSITE NAVIGATOR

MOST COMMON LINKS

- [Required Reports](#)
- [Performance Measures Data](#)
- [Collection Guide](#)



Links to Important Resources

- **Energy Justice Lab – Indiana University**
 - <https://energyjustice.indiana.edu/research/household-energy-insecurity.html>



The screenshot shows the Energy Justice Lab website. The navigation bar is dark red with links for Home, Research (selected), Our Work, Meet the Lab, and Contact Us. Below the navigation bar, there's a breadcrumb trail: Home / Research. The main heading is 'HOUSEHOLD ENERGY INSECURITY'. On the left, there's a sidebar with a list of topics: Problem Dimensions, Household Energy Insecurity (highlighted with a red bar), Utility Disconnections, Dashboard, Energy Justice Programs, Electric Vehicles, INviroScreen - EJ map, Power Lines, and Energy Siting. The main content area has the title 'Household energy insecurity' in bold. Below the title, there's a paragraph: 'Millions of Americans are *energy insecure*, meaning they are uncertain about their ability to pay their energy bills. These individuals and households may face service shutoffs or endure otherwise poor living conditions (e.g., too cold, too hot, limited refrigeration, limited or no internet access, limited or impaired ability to use medical devices). While electric and gas utilities offer protections from service disconnections during certain months of the year or during certain weather conditions, shutoff protections vary widely across states and utilities. The COVID-19 pandemic exacerbated conditions of energy insecurity, but the problem is not new.' Below this paragraph, there's another paragraph: 'Over the past several years, the Energy Justice Lab has worked to understand the coping strategies individuals may use to manage their living conditions. Through various surveys and other methods, our team has identified contributing factors and made recommendations to improve living conditions. We track utility disconnection protections across place and time and evaluate the degree to which protections may prevent adverse health outcomes. We assess these protections and trends in the context of the changing climate, COVID-19 pandemic, and between jurisdiction and utility providers. How adequately do disconnection protections protect those that are most vulnerable?'



Links to Important Resources

○ **Energy Information Administration – RECS Tables**

- <https://www.eia.gov/consumption/residential/data/2024/>

The screenshot displays the EIA website's interface for the Residential Energy Consumption Survey (RECS) 2024 Survey Data. The header includes the EIA logo and navigation links for Sources & Uses, Topics, Geography, Tools, Education, and News. The main content area is titled "Residential Energy Consumption Survey (RECS)" and features tabs for Overview, Data, Analysis & Projections, Glossary, and FAQs. The "2024 RECS Survey Data" section includes a year selector (2024, 2020, 2015, 2009, 2005, 2001, 1997, 1993, Previous) and a sub-menu for Housing characteristics, Consumption & expenditures, Microdata, Methodology, and State Data. The "Housing characteristics tables" section lists various data categories such as Fuels used & end uses, Structural and geographic characteristics, Appliances, Electronics, Lighting, Space heating, Air conditioning, Water heating, Household demographics, Square footage (housing unit size), and Household energy insecurity. A right-hand sidebar provides background information, including links to About the RECS, RECS survey forms, RECS FAQs, RECS terminology, Survey background & technical information, Archived reports, and Contact RECS staff. A "RECS Status" section at the bottom right indicates that the initial housing characteristics tables from the 2024 RECS data are now available. The "RECS Dashboard" link is also visible at the bottom.





Discussion

Contact Information



Rate our session in
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