

ENERGY COSTS AND CULPRITS RESOURCE HUB

*A compendium of energy affordability and
utility accountability resources and tools for
frontline groups.*



ABOUT THIS RESOURCE

This resource was created in response to the growing challenge of rising energy bills driven by various factors, including unprecedented load growth, high utility profits, and record CEO salaries. In order to empower communities and organizations to take action on energy affordability and utility accountability we created this resource to equip you with the knowledge and tools you need to make a difference—whether you're advocating for your own household or your entire community.

WHAT'S INSIDE?

This resource provides a variety of information to help understand energy affordability and utility accountability, as well as how to build effective strategies that address both while centering energy justice:

- **Explainer:** A short explainer of what energy affordability and utility accountability are.
- **Research & Policy Insights:** Supports, tools, data, research and policy insights.
- **Policy Toolbox:** Learn about current legislative and regulatory policies, including state-specific implementation examples.

By providing access to this information, we aim to empower you to navigate complex energy challenges and create a more equitable energy future for everyone. If you have feedback, additional resources, or recommendations for this document, please [submit](#) them for consideration. All suggestions are welcome and will be reviewed for possible inclusion in future updates.

This resource was compiled by Vote Solar, with contributions from Solar United Neighbors, Initiative for Energy Justice, Energy Equity Project, and Institute for Local Self Reliance.

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C H A P T E R

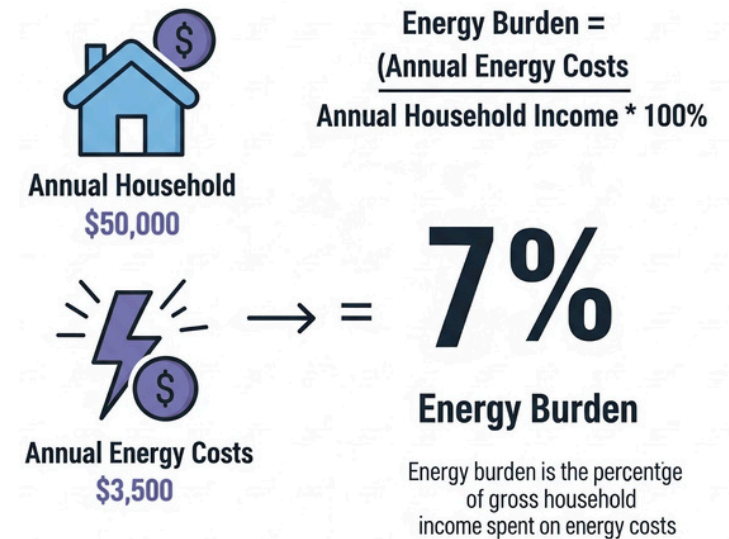
UNDERSTANDING ENERGY AFFORDABILITY AND ACCOUNTABILITY

**ENERGY COSTS AND
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ENERGY AFFORDABILITY: WHY DOES IT MATTER?

Energy is central to our daily lives, it is essential for heating and cooling our homes, powering appliances and connecting us to the internet. Energy prices are surging and currently outpace inflation. This surge in prices is driven by increased demand from electrification, data centers, increasing utility profits, and aging infrastructure. Each of these factors plus many others are having a collective impact on the grid making things more expensive for customers. Energy affordability refers to a household's ability to pay their energy bills without sacrificing other essentials like food and healthcare. When energy costs become an outsized portion of a household's income a household is considered to be energy burdened.

According to Census Household Pulse Survey data collected in the second half of 2021, a significant portion of the country struggled with energy affordability. Nearly 1 in 5 U.S. households (19.7%) reported being unable to pay an energy bill, or the full amount, for at least one month over the preceding year. This financial burden was disproportionately high for vulnerable groups: 39% of low-income households and 30.3% of households of color struggled to pay their energy bills. The energy policy landscape has experienced significant change with electricity prices rising twice as fast as inflation, a trend especially impacting these vulnerable households. The true financial strain households experience may be even higher than reports as things like late fees, reconnection fees, taxes and other penalties are often not accounted for.



At least 3 million households annually have their electricity shutoff because they cannot afford to pay monthly bills. Disconnection rates are high despite moratoria being in place. 8% of low-income households had utilities disconnected at least once between May 2020 and May 2021. The higher rates of energy burden in frontline communities is the result of a number of factors such as older and less efficient homes and limited access to support. When energy bills are an outsized portion of a household's income, families are often forced to make difficult tradeoffs such as:

- Energy vs. Food
- Energy vs. Healthcare needs
- Energy vs. Comfort and Safety (Heating and Cooling)
- Energy vs. Debt
- Energy vs. Rent
- Energy vs. Connectivity Needs (Internet)
- Energy vs. Water Use

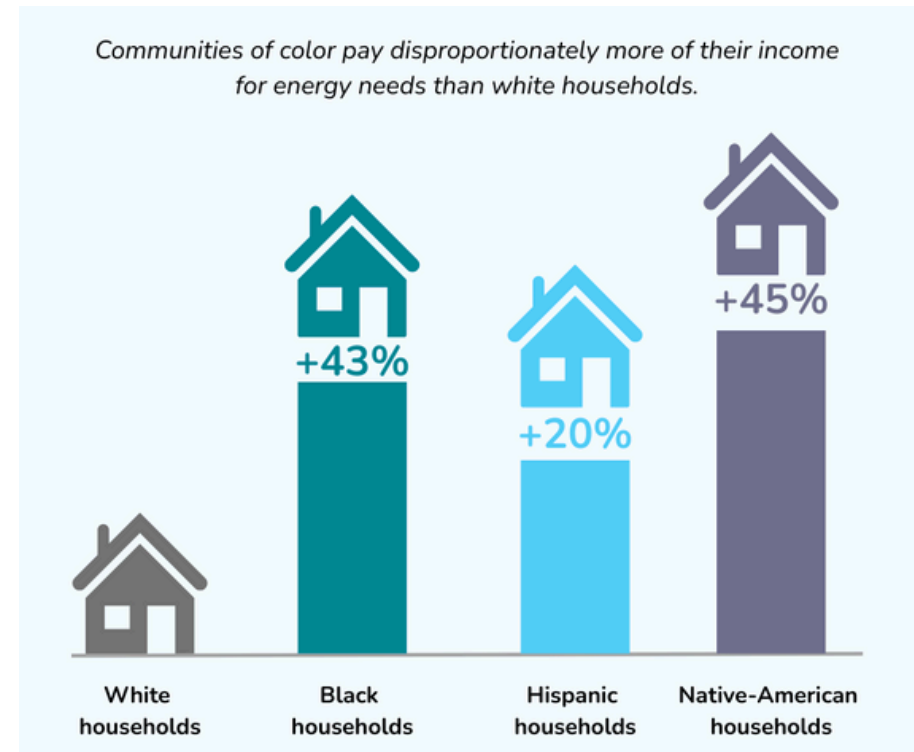


Image taken from Initiative for Energy Justice, "Understanding Energy Burden: Why Some Communities Pay More." Uche Ajene, June 12, 2025. <https://iejusa.org/energy-justice-101-understanding-energy-burden/>

UTILITY ACCOUNTABILITY FOR HIGH ENERGY BURDEN

Utilities have enormous responsibility for customer energy burdens. The costly investments utilities have made in outdated fossil fuel infrastructure, and the premium profits they receive, has led to a system that makes electricity expensive for their customers.

Having convinced utility regulators to set their rates of return above what is justified by the low-risk nature of their investments, investor-owned utilities overcharge U.S. customers by billions of dollars per year. On average, each U.S. household pays \$300 per year to cover just the excessive profit margin for investor-owned utility companies. This expense is amplified by utilities over-investing in infrastructure to receive the out-sized returns, so the overcharge is likely higher.

Utilities can also pass off certain kinds of lobbying costs, promotional advertising, and other political influence activities to their ratepayers unknowingly. Doing so can lead to higher costs on utility bills for consumers.

The majority of utility companies in the U.S. operate as monopolies, meaning customers have no choice in who provides their electricity. Public Utility Commissions (PUCs) are supposed to protect consumers by regulating rates and ensuring fair service, but many people don't know these commissions exist or how to engage with them. This lack of awareness allows utilities to request rate increases with limited public scrutiny. When utilities successfully lobby for higher rates or pass costs to ratepayers, families already struggling with high energy burdens face even greater financial strain.

Consumer advocates, organizations that represent ratepayer interests in regulatory proceedings, help counterbalance utility power and have won critical protections like shutoff moratoriums during extreme weather, bill assistance programs, arrearage forgiveness, and income-based payment plans that prevent disconnections. Through their interventions, consumer advocates have saved ratepayers millions by challenging unjustified rate increases and securing programs that make energy more affordable. Strengthening accountability through transparent decision-making, robust consumer advocacy, and meaningful public participation ensures that utilities serve communities rather than just shareholders.



CHAPTER

RESOURCES

**ENERGY COSTS AND
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ENERGY AFFORDABILITY RESOURCES

Executive Summary:

1. Energy Affordability Resources Here you find energy affordability resources that are crucial to support households and communities struggling to pay for heating, cooling, and home energy bills. These resources fall into a few main categories, data, reports, and policies.
2. Accountability Resources Here you will find resources to hold those in power (i.e. utilities) accountable to ensure that energy bills are affordable. The resources in this section focus on data, reports and policies.

Understanding and addressing bill affordability is critical as energy policies fluctuate. Equitable access to clean energy can reduce energy burdens that disproportionately impact frontline communities. This resource section provides valuable tools, data, research and policy insights to help communities and organizations develop strategies that promote energy affordability, reduce financial strain and promote energy justice.

Energy Affordability Resources

Tool/Resource	Description	Type
“What is Energy Burden?” Vote Solar	Video explaining what energy burden is.	Video
City Energy: From Data to Decisions Department of Energy	DOE's Cities Leading through Energy Analysis and Planning (Cities-LEAP) and the State and Local Energy Data (SLED) programs created case studies to demonstrate ways data and analysis enable energy planning decision support for U.S. cities.	Data
Pathways for Action: Affording Our Clean Energy Future Just Solutions	This report outlines some of the underlying causes of unaffordable energy bills and lays out a framework of policy solutions that can help states find a path to an enduring, equitable, and affordable clean energy future.	Policy
Electricity Affordability 101	This explainer discusses the elements of the energy transition that could affect electricity costs for consumers and describes potential economic and policy levers that could mitigate these costs.	Report
“Get help with energy bills” U.S.A Gov	The LIHEAP and WAP programs help pay for heating, cooling, and home weatherization. Learn if you are eligible and how to apply. And get help if your utilities were disconnected.	Support

Tool/Resource	Description	Type
<p data-bbox="40 236 524 316">Low-Income Energy Affordability Data Tool</p> <p data-bbox="40 325 427 363">U.S. Department of Energy</p>	<p data-bbox="577 236 1917 368">This tool helps states, communities and other stakeholders create better energy strategies and programs by improving their understanding of low-income housing and energy characteristics. Data currently comes from the American Community Survey 5-year Estimates for 2018-2022.</p>	<p data-bbox="1989 284 2063 316">Data</p>
<p data-bbox="40 552 450 632">Energy Savings and Impacts Scenario Tool (ESIST)</p>	<p data-bbox="577 552 1951 632">ESIST can be used to estimate the multiple benefits of electric customer-funded energy efficiency in terms of emissions, public health, peak demand, or energy burden impacts.</p>	<p data-bbox="1989 576 2063 608">Data</p>
<p data-bbox="40 850 517 1026">Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management Programs</p> <p data-bbox="40 1042 495 1074">National Consumer Law Center</p>	<p data-bbox="577 879 1951 1054">This report highlights that Massachusetts’s Arrearage Management Programs (AMPs) allow low-income gas and electric customers with overdue bills to make manageable monthly payments while the utility gradually forgives portions of the outstanding arrearage, ultimately eliminating debt if on-time payments are maintained over the plan period.</p>	<p data-bbox="1989 951 2092 983">Report</p>
<p data-bbox="40 1321 479 1401">What States Can Do to Help Consumers: Energy Insecurity</p> <p data-bbox="40 1417 495 1449">National Consumer Law Center</p>	<p data-bbox="577 1353 1861 1433">Summarizes the current state of energy insecurity in America and provides some consumer problems and examples of state actions to address those problems.</p>	<p data-bbox="1989 1374 2092 1406">Report</p>

Tool/Resource	Description	Type
<p>Energy Insecurity in the Southeast Southeast Energy Efficiency Alliance (SEEA)</p>	<p>The Southeastern U.S. faces a unique energy challenge: despite low electricity rates, many households struggle to afford energy. This stems from a confluence of factors, including low incomes, an aging housing infrastructure, and historical policies rooted in racial and economic disparities. As a result, people of color and low-income households disproportionately inhabit less energy-efficient homes, leading to a higher energy burden. Implementing efficiency measures offers substantial potential for significant energy savings in the region.</p>	<p>Data</p>
<p>Electric Service Discount and Arrearage Management Program Design Template National Consumer Law Center</p>	<p>This resource provides a customizable roadmap for creating utility affordability and arrearage management programs.</p>	<p>Support</p>
<p>Weatherization Assistance Program Department of Energy</p>	<p>DOE's Weatherization Assistance Program reduces energy costs for low-income households by increasing the energy efficiency of their homes.</p>	<p>Support</p>
<p>211 Utilities Assistance 211</p>	<p>If you are having trouble paying a utility bill or need help finding lower-cost options for phone or internet, you can always contact your local 211 for help. Simply call 211 to speak to a specialist, or use this search to find more contact information, including online searchable databases.</p>	<p>Support</p>

Accountability Resources

Accountability measures— policy, regulation, and transparency— ensure that energy bills are affordable. Accountability measures include holding utilities accountable for requested rate increases, prevention of disconnections, and minimization of arrearages to name a few. This resource section provides information on data, policies and supports that hold utilities accountable.

Accountability Resources

Title	Description	Type
<u>Utility Disconnections Dashboard 2.0</u> <i>The Energy Justice Lab</i>	On the Utility Disconnections Dashboard 2.0, you can identify geographic patterns, search for specific utility companies, explore state policies that protect customers, download data and graphics, and more. The data are fully updated through 2024.	Data
<u>Energy Equity for Renters Policy Tracker</u> <i>ACEEE</i>	The Energy Equity for Renters Policy Tracker lists which cities, counties, and states have adopted policies and programs to advance both energy efficiency and equity in rental housing as of September 2023.	Data
<u>Upcharge: Hidden Costs of Electric Utility Monopoly Power</u> <i>Institute for Local Self-Reliance</i>	Details the true costs of the current utility model – to communities, the climate, and our democracy – and makes the case for breaking up the private monopoly, restoring competition to most of the electricity system, and removing the natural monopoly of electricity distribution from profit-seeking hands.	Report
<u>Guidelines for Low-Income Energy Efficiency Programs</u> <i>ACEEE</i>	Provides details on states low income energy efficiency programs and statutory authority.	Policy
<u>Database of State Incentives for Renewables & Efficiency</u> <i>North Carolina Clean Energy Technology Center</i>	A comprehensive source of information on incentives and policies that support renewables and energy efficiency in the United States.	Data

Tool/Resource	Description	Type
Green Button <i>Department of Energy</i>	<p>The Green Button initiative is an industry-led effort that responds to provide utility customers with easy and secure access to their energy usage information in a consumer-friendly and computer-friendly format.</p>	Data
HUD Exchange <i>HUD</i>	<p>The HUD Exchange is an online platform for providing program information, guidance, services, and tools to HUD's community partners, including state and local governments, nonprofit organizations, Continuums of Care (CoCs), Public Housing Authorities (PHAs), tribes, and partners of these organizations.</p>	Support
CARE & FERA - Income Qualified Assistance Programs - California <i>California Public Utilities Commission (CPUC)</i>	<p>CPUC source covering California Alternate Rates for Energy (CARE) and Family Electric Rate Assistance (FERA) programs. CARE provides 30-35% discounts on electric bills and 20% on gas bills for households at/below 200% of the federal poverty level. FERA provides 18% electric discounts for households slightly exceeding CARE income limits (up to 250% FPL). The CPUC authorized \$11 billion for CARE, FERA, and Energy Savings Assistance programs for 2021-2026, serving as the foundation for California's arrearage management programs.</p>	Support
A People's History of Utilities People's Utility Justice Playbook Utilities for All: The People's Playbook to Ending Debt & Shutoffs <i>Energy Democracy Project</i>	<p>Electric utilities have expanded into almost every aspect of our lives to become one of the most powerful and concentrated industries on Earth. 1. The History of Utilities report summarizes the origins of our current energy system. 2. People's Utility Justice Playbook exposes the tactics from electric utilities that are undermining community's efforts. 3. Utilities for All offers direct steps individuals can take to end shutoffs and utility debt.</p>	Report

Tool/Resource	Description	Type
<p><u>Shutoff Protection Minnesota</u> <i>Minnesota Public Utilities Commission</i></p>	<p>Minnesota residential utility customers have some protection from utility service shut-off all year round. The Cold Weather Rule may prevent utility service from being shut off from October 1 to April 30. The Extreme Heat Law can ensure that your electric service is not shut off when summer temperatures reach the excessive heat level.</p>	<p>Policy</p>
<p><u>Advancing Equity in Utility Regulation</u> <i>Lawrence Berkeley National Lab</i></p>	<p>Energy equity is the fair distribution of the benefits and burdens of energy production and consumption. It can function as a goal, tool, or metric in electric utility regulation, with states increasingly recognizing it as a key objective alongside traditional goals of reliability, safety, and fair pricing. Several states have passed legislation requiring or explicitly authorizing regulators to consider equity in their decision-making.</p>	<p>Report</p>
<p><u>The Electric Utility Toolkit: An Activist's Guide to Changing the Power Grid</u> <i>Union of Concerned Scientists</i></p>	<p>This electric utility toolkit can help you find specific information about your state, and explanatory materials that de-mystify the power sector's jargon. At the end is a robust list of actions and next steps, each geared at building a more just and inclusive electric utility system.</p>	<p>Support</p>
<p><u>Amp Up the People: A Practical Guide for Energy Justice Advocates in Utility Regulation</u> <i>Initiative for Energy Justice</i> <i>Vote Solar</i></p>	<p>This guide aims to ensure that frontline communities – those disproportionately harmed by fossil fuel pollution, threatened by power cut-offs, and burdened by high energy costs – can better understand and actively engage in the energy transition.</p>	<p>Report</p>



CHAPTER

POLICY TOOLBOX

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Policy Toolbox

Category	Purpose	Intervention Description	Intervention/Policy Tools	Examples
Direct Bill Assistance	To provide immediate financial relief to households struggling to pay their electric bill.	Interventions to support direct bill assistance are rooted in: immediate relief, prevention, and long-term bill affordability. The overall goal is to create a more stable, equitable system where energy services remain accessible to everyone, regardless of their income.	<ul style="list-style-type: none"> • Expansion of State Energy Assistance Programs (LIHEAP/WAP) • Flexible payment options • Disconnection/ Shut Off Protections • Percentage of Income Payment Programs (Income based payment models) • Ratepayer Funded Bill Assistance/ Customer Assistance Programs • Electric Bill Notification Reform • Bill Credits or Rebates • Bill Discounts 	<p><u>California CARE Program</u> auto enrolls eligible households for discounts.</p> <p><u>New Jersey Universal Service Fund</u>, the state offers a <u>host of programs and supports</u></p> <p><u>New York Energy Affordability Program</u>.</p> <p>Texas <u>Comprehensive Energy Assistance Program</u> (CEAP). CEAP offers utility assistance to all income-eligible households. This inclusive approach ensures that a wide range of residents can benefit from the program. In addition to financial assistance for utility bills, CEAP also offers crucial support for repairs to home heating and cooling units.</p>

Category	Purpose	Intervention Description	Intervention/Policy Tools	Examples
Energy Efficiency and Weatherization	To help the household run more efficiently by reducing the amount of energy needed. Weatherization is energy efficient home improvements such as insulation and sealing windows.	<p>Energy efficiency focuses on achieving the same results or outcomes with less energy consumption.</p> <p>Weatherization involves home improvements designed to reduce energy usage. Both interventions aim to prevent energy waste.</p> <p>Policy efforts in energy efficiency and weatherization are directed at decreasing energy consumption, lower energy burden, and enhancing comfort and well-being in the home, with a focus on low- and moderate-income households.</p>	<ul style="list-style-type: none"> • Expansion of State Energy Assistance Programs (LIHEAP/WAP) • Energy Efficiency Incentives • Inclusive Financing • Energy Efficiency Standards • Tax Credits and Rebates • Home Energy Rebate Programs • Demand-side management • Health and Housing Integration 	<p>Massachusetts passed “<u>An Act Promoting a Clean Energy Grid, Advancing Equity, and Protecting Ratepayers</u>” in November 2024, which includes a fund to support community intervention in utility regulatory proceedings. The Department of Public Utilities approved the 2025–2027 Three-Year Energy Efficiency Plan for the state’s utilities in February 2025, which significantly expands low-income programs.</p> <p>The <u>North Carolina Energy Saver</u> program provides rebates to make energy-saving home upgrades and appliances more affordable for residents. These rebates, which can reach up to \$14,000 for individual projects or \$16,000 for whole-home efficiency, cover a variety of items, including electric heat pumps, upgraded electrical panels, insulation, and energy star certified appliances.</p>

Category	Purpose	Intervention Description	Intervention/Policy Tools	Examples
Rate Design and Utility Regulation	To ensure the electric utility companies provide reliable, safe, and efficient services at fair and reasonable rates for customers.	Rate design is a process used by the Public Utility Commission to allocate costs (money spent by utility company) to different customer classes and how those costs show up on customer bills. Utility regulation establishes the rules to ensure that utilities provide.	<ul style="list-style-type: none"> • Lifeline Rates • Time-of-Use Rates • Integrated Resource Planning • Performance Based Regulation with Equity Goals • Prohibit Cost Recovery for Political Actions • Mandatory Audits • Percentage of Income Payment Programs (Income based payment models) • Service Reliability Standards 	<p>Colorado passed <u>SB 23-291</u> in May 2023, a utility regulation reform law that increases accountability and transparency, and limits expenses that can be passed on to customers.</p> <p>Beginning in June 2026, Commonwealth Edison residential customers in Illinois will have the option to enroll in a new time-of-use rate, called <u>Rate BEST</u>, which has been approved by the Illinois Commerce Commission. This allows shifting energy use to cheaper, cleaner periods of the day.</p>
Arrearage Forgiveness	To help households with substantial past due bill debt by providing a pathway to reduce or eliminate the amount owed.	These interventions primarily aim to decrease outstanding electric balances for households. By combining these programs with low-income energy assistance and implementing regulatory mandates, states can guarantee that support reaches the most vulnerable populations.	<ul style="list-style-type: none"> • Arrearage Forgiveness Programs • One-time bill forgiveness • Income-based forgiveness • Payment Matching • Program integration with LIHEAP/WAP • Regulatory Mandates 	<p>The Maryland <u>Arrearage Retirement Assistance</u> program helps customers with large, past due electric and gas bills. If eligible, customers may receive a grant for up to \$2,000 towards their past due electric bill and up to \$1,000 towards their past due gas bill. Customers must have a past due bill of \$300 or greater to be considered eligible.</p>

Category	Purpose	Intervention Description	Intervention/Policy Tools	Examples
Long-Term Equity Measures	Achieving sustained access to affordable energy requires reducing customer energy burden and holding utilities accountable. Long-term the goal is to establish effective programs, policies that foster equity, and approaches that encourage utilities to meet specific performance goals.	These measures are designed to dismantle systemic inequities in energy access, fostering a more equitable, transparent, and inclusive energy system.	<ul style="list-style-type: none"> • Performance Based Regulation with Equity Goals • Tracking and Reporting • Low-income Energy Assistance Program • Decentralized Energy • Data Transparency 	Hawaii's Public Utilities Commission established a <u>performance-based rate structure</u> for Hawaiian Electric, incorporating PIMs that incentivize utilities to achieve specific equity-related outcomes, such as improving energy efficiency for low-to-moderate-income households.
Renewable Energy Access	To provide a clean and local energy source that can reduce reliance on fossil fuels.	Interventions that promote access to renewable energy are designed to accelerate the transition from fossil fuels equitably. These policies aim to improve community health, lower energy costs, and expand job opportunities.	<ul style="list-style-type: none"> • Community Solar • LMI Carveouts and Incentives • Inclusive Financing • Greenbanks • Virtual Net Metering • Tax Credits and Rebates • Distributed Energy Resources • Demand-side management • Virtual Power Plants 	Maryland's Community Solar Program prioritizes equity by mandating that at least 40% of each project's capacity serve low- and moderate-income (LMI) households. This program expands solar access to renters and homeowners who cannot install rooftop systems, offering them bill credits equivalent to the amount of electricity produced by the community solar array. Additionally, the program includes consumer protections, such as prohibiting unreasonable fees and ensuring clear contract disclosures, to safeguard participants.

Category	Purpose	Intervention Description	Intervention/Policy Tools	Examples
Consumer Protection	Consumer protections are designed to ensure fairness and justice for households interacting with utility companies.	These interventions are designed to prevent households from being overcharged, and disconnected. They can also help customers understand their bills/transactions and keep companies accountable for their practices.	<ul style="list-style-type: none"> • Disconnection protections • Limit Hidden or Unfair Charges • Public Participation • Transparent Electric Bills 	<p><u>Nevada Consumer Bill of Rights</u>: are designed to make it easy to maintain service. For example electric utilities are forbidden from terminating service of a customer who has requested deferred payment of a delinquent bill and there are limits to service termination during extreme hot or cold weather events.</p> <p>Washington's 2024 <u>Solar Consumer Protection Act</u> (SHB2156) introduces new requirements to combat predatory tactics in the solar industry. The law mandates specific contractual language, strengthens installer licensing rules, and gives the Attorney General increased power to penalize non-compliant companies. Solar contracts must now clearly disclose costs and projected system performance using best practices.</p>