Energy Insecurity in the United States
Energy insecurity, or the inability to pay your energy bill, is a widespread problem among low-income households in the U.S. When families cannot afford to keep their lights on or homes at comfortable temperatures, their mental and physical well-being is more likely to suffer, especially in households with young children and senior citizens. Prior to 2020, the issue was only expected to worsen due to the adoption of various energy policies that will likely increase electricity prices, coupled with the increased incidences of heat waves and cold spells resulting from climate change that lead to surges in energy demand.

Now, the COVID-19 pandemic presents an unprecedented challenge for low-income populations, especially energy insecure households. As unemployment continues to rise and federal-, state-, and local-level protections fade or disappear, many will have little to no social safety net. Much of this population already lives paycheck to paycheck; therefore, this sudden lack of income will make it difficult to afford monthly expenses, including rent, groceries, and energy bills. Moreover, as people continue to stay at home through the hot summer months, they will need energy for essential services, including air conditioning, refrigeration, cooking, and powering electronic and medical devices. The combination of increasing energy demands with a reduction in income will likely exacerbate low-income households’ energy burden and move a whole new population of households into energy insecurity.

The Survey of Household Energy Insecurity in Time of COVID
The survey was administered to a nationally-representative sample of those households at or below 200% of the federal poverty line. The survey was administered online from April 30 through May 25, 2020 on behalf of an Indiana University research team, by YouGov, a private polling and market research firm. The survey was taken by 2,381 respondents, and responses have a margin of error of about 2%. It included questions about energy expenses, household energy behavior, and activities since the onset of the COVID-19 pandemic.
Summary of Key Findings
Among the households responding to the Survey of Household Energy Insecurity in Time of COVID:

- 13% indicated that they could not pay an energy bill during the prior month, 9% received a shutoff notice, and 4% had their service disconnected.
- 22% indicated that they had to reduce or forgo expenses for basic household needs, such as medicine or food, to pay an energy bill.
- 17% of households with income at or below the poverty line did not pay their energy bill last month, compared to 13% of households with income between 100-150% FPL, and 7% of households with income between 150-200% FPL.
- Households not paying their energy bill last month are more likely to be: at or below poverty line, people of color, households with children under 5 years of age, households with at least one person age 65 and older, households with one or people with a disability, households with someone requiring use of an electronic medical device, and in households where someone either lost their job or had their hours reduced since the COVID-19 pandemic.

Since the beginning of the COVID-19 pandemic:

- 25% of respondents indicated negative job experiences as a result of the pandemic: 9% had lost their jobs, 10% had their hours reduced, and 6% were furloughed without pay.
- 15% of respondents lost their health insurance and an additional 10% had their health insurance benefits reduced.
- Nearly 20% of respondents indicated that they were not paying their rent or mortgage at all, and an additional 9% indicated that they were making only partial payments.
- About 40% of respondents indicated that it had harmed their ability to seek medical care.
- 26% of respondents indicated that it had harmed their ability to feed their family.
Detailed Results

Energy bill payment, shutoff notices, and disconnections

The survey asked respondents about their ability to pay their energy bill during the last month, as well as whether they had received a shutoff notice and/or had been disconnected from service. About 13% of respondents indicated that they could not pay an energy bill during the prior month, 9% received a shutoff notice, and over 4% had their service disconnected.

Had to reduce or forgo expenses last month to pay an energy bill

The survey asked respondents whether their household in the past month had to reduce or forgo expenses for basic household needs, such as medicine or food, to pay an energy bill. Approximately 22% of the households responded that they did have to reduce or forgo other basic needs in the past month to pay their energy bill.
**Income of households not paying energy bill last month**

Households with income at or below the poverty line were more likely to be unable to pay their energy bill last month (17%), compared to 13% of households with income between 100-150% FPL, and 7% of households with income between 150-200% FPL.

**Employment status during COVID-19 pandemic**

About a quarter of respondents indicated that, since the beginning of the COVID-19 pandemic, they had lost their jobs (9%), had their hours reduced (10%), or were furloughed without pay (6%). An additional 2% were furloughed with pay and about 5% noted that they had opted not to work at all.

**At-risk populations**

Households not paying their energy bill last month are more likely to be at or below poverty line, people of color, households with children under 5 years of age, households with at least one person age 65 and older, and households with one or people with a disability, households with someone requiring use of an electronic medical device, and in households where someone either lost their job or had their hours reduced since the COVID-19 pandemic.
Health insurance loss since start of COVID-19 pandemic

Approximately 15% of respondents lost their health insurance since the beginning of the COVID-19 pandemic, and another 10% had their health insurance benefits reduced. Another 27% of the respondents did not have health insurance before the pandemic started.

Inability to pay rent or mortgage since start of COVID-19 pandemic

Since the onset of the COVID-19 pandemic, nearly 20% of respondents indicated that they were not paying their rent or mortgage at all, and an additional 9% indicated that they were making only partial payments.
Inability to seek medical care since start of COVID-19 pandemic

About 40% of respondents agreed with a statement that the COVID-19 pandemic had harmed their ability to seek medical care.

Inability to feed family since start of COVID-19 pandemic

Approximately 26% of respondents agreed with a statement that the COVID-19 pandemic had harmed their ability to feed their family.

About the Research Team

This study was conducted by a research team at the O’Neill School of Public and Environmental Affairs at Indiana University, led by principal investigators David Konisky and Sanya Carley. The team studies energy justice issues that relate to the ongoing energy transition in the U.S. and across the world. This research effort was supported by grants provided by Indiana University’s Office of the Vice President of Research and the Environmental Resilience Institute. The lead authors can be contacted at dkonisky@indiana.edu and scarley@indiana.edu.